

Benefits Effective February 1, 2018

This "Benefits at a Glance" provides brief highlights of your Group Insurance Benefit Coverage. If you have detailed questions, please contact **Human Resources**. If there is any discrepancy between this document and the Group Insurance Contract, the Contract will apply without exception.

HEALTH CARE (BASIC)

 **SEMI-PRIVATE HOSPITAL**

100% reimbursement unlimited in Canada.

DEDUCTIBLE	REIMBURSEMENTS	OVERALL MAXIMUMS
NIL	85% FOR ALL EXPENSES	UNLIMITED

 **DRUGS**

Pay Direct Drug Card; drugs with a DIN requiring a written prescription by a physician, dentist or registered nurse including oral contraceptives, diabetic and colostomy supplies. Excluded are weight loss or dietary supplement products and medications available over the counter.

 **PARAMEDICAL SERVICES**

Acupuncturist, Audiologist, Chiropodist, Chiropractor, Clinical Psychologist, Massage Therapist, Naturopath, Osteopath, Occupational Therapist, Optometrist, Physiotherapist, Podiatrist, Psychotherapist, Social Worker & Speech Therapist.

Up to \$2,000 per person per year for all practitioners combined.

 **AMBULANCE**

Plan will reimburse **85%** of the co-payment for land ambulance.

 **PRIVATE DUTY NURSING**

Out-of-hospital services of a registered nurse or registered trained attendant.

Maximum: \$25,000 per plan year

 **MEDICAL SUPPLIES & EQUIPMENT**

Casts, splints, braces, crutches, wheel chairs and other durable medical equipment for therapeutic use.


 **BREATHING EQUIPMENT**

Oxygen and its administrative equipment.

 **PROSTHETIC EQUIPMENT**

EXCLUDING MYOELECTRIC APPLIANCES

Artificial eyes and limbs including repairs and replacement when necessary; external breast prosthesis and surgical bras up to \$600 per person per year.

 **EMERGENCY OUT OF PROVINCE/COUNTRY & TRAVEL ASSISTANCE**

Reimbursement - **100% of Hospital charges**. Physicians services over and above the amount reimbursed by the provincial medicare plan.

Lifetime Maximum: \$2 million for Out of Country

COVERAGE CEASES ON LATER OF

- Termination of employment
- At retirement unless you elect Retiree Health Care coverage within 31 days

WAITING PERIOD 1 month

 **VISION CARE (OPTIONAL)**

100% of expenses up to \$400 every 2 benefit years for adults and each benefit year for dependent children under 18. Covered expenses include lens, frames, contacts and refractive surgery.

COVERAGE CEASES ON LATER OF

- Termination of employment

WAITING PERIOD 1 month

 **HEARING CARE (OPTIONAL)**

\$3,000 per person every 3 benefit years.

COVERAGE CEASES ON LATER OF

- Termination of employment

WAITING PERIOD 1 month

 **PENSION (OPTIONAL)**

Member information and **Enrollment Forms** can be accessed on the CAAT Pension website.

GENERAL EXCLUSIONS & LIMITATIONS

No Benefit will be paid for charges incurred:

- As a result of war, declared or not, participation in civil commotion, riot or insurrection or while serving in the armed forces
- For participation in a criminal offence
- For services or supplies for cosmetic purposes unless required as a result of an accident or injury
- For services that are eligible for reimbursement under any government plan
- Lost, misplaced or stolen equipment or supplies
- For care, services or supplies which are not medically necessary
- For expenses that exceed the reasonable and customary charge for the area in which they are incurred
- For experimental treatment or supplies

DEFINITION OF DEPENDENT

Dependent(s): your spouse/partner, your children, your spouse/partner's children, who are residents of Canada or the U.S.A.

Spouse: your legal spouse by marriage or common-law spouse/partner.

Note: spouse/partner will cease to meet the definition of a person eligible to be qualified as your dependent upon the earlier of:

- The date you have entered into a "Separation Agreement" with your spouse/partner; or
- Having lived separate and apart from your spouse/partner for not less than 12 months

Dependent Child: unmarried and under age 21. Coverage may be extended while a full-time student, under the age of 25.

Dependent children can continue to be covered beyond age 21 (age 25) if physically or mentally disabled and are financially dependent on you.

GENERAL CONTACTS

TO CONNECT WITH A BENEFITS SPECIALIST AT HUMBER COLLEGE, PLEASE CONTACT THE **HR SUPPORT CENTRE**.

YOUR INSURANCE COMPANY:

FOR DIRECT CONTACT INFORMATION FOR SUN LIFE, VISIT **SUN LIFE'S CONTACT US WEBSITE**.

HEALTH AND DENTAL CLAIMS TOLL FREE INQUIRY NUMBER:

1 (800) 361-6212