

Your Benefits

EMPLOYEE BENEFITS

for

Academic Employees of the Ontario Colleges of Applied Arts and Technology

Contract Number 50832 and 50090
Effective January 1, 2013

Table of Contents

Section 1 - General Information....1
About this booklet....1
About the Group Insurance Benefits Program....1

Section 2 - Roles and Responsibilities....2
College Employer Council....2
About the Joint Insurance Committee....2
Colleges....2
OPSEU....2
Sun Life....2
Employee....3

Section 3 - Definitions....3
Accident....3
Actively At Work....3
Appropriate Treatment....3
Base Salary....3
Benefit Year....3
Calendar Year....3
Dentist....3
Dependent(s)....3
Doctor....5
Eligibility Requirements....5
Employee....5
Hospital....5
Illness....6
Incurred Expense....6
Reasonable and Customary Expenses....6
Survivor(s)....6

Section 4 - Categories of Benefits....6
Mandatory Benefits....6
Optional Benefits....6

Section 5 - When Coverage Begins....7
New Employee....7
Coverage begins....7

Dependent(s) 8

Section 6 - Enrolment....8
Enrolment Form 8
Your Certificate Number....9
Confidentiality....9
Updating your Records....9

Section 7 - Changing Benefit Coverage....9
Changes affecting your coverage....9
To add or increase Life Insurance coverage....10
Proof of good health....10
Effective date of coverage....10

Section 8 - Termination of Coverage....11
When coverage ends....11
Coverage after Retirement....11

Section 9 - Survivor Benefits....12
Survivor Benefits....12

Section 10 - Extended Health Care (Medicare Supplement)....13
General description of the coverage....13
Coverage under more than one plan....14
Hospital expenses in Canada....15
Hospital expenses outside Canada....15
Prescription Drugs and Vaccines....15
Reimbursement Amount 15
Medical services....17
Paramedical services 20
What is not covered....20
Coordination with government programs....21
Vision Care....21
PVS – Preferred Vision Services Inc. 22
Hearing Care 22
Your coordination with Government Plans 23

Section 11- Out-of-Province Coverage Under Your Extended Health Care Plan....24
About the coverage....24
Moving Out of Province....24

Section 12 – Limited Out-Of-Canada Coverage Under Your Extended Health Care Plan 25
About the coverage 25
Emergency Health Services 25
Emergency 25

Section 13 - Dental Care 29
General description of the coverage 29
Preventive Dental Procedures 30
Restorative Dental and Surgical Procedures 30
Denture Procedures 31
Crowns and Bridges 31
Orthodontic Procedures 32
Predetermination 33
Coverage under more than one plan 33
What is not covered 33
Expenses Outside of Province/Canada 34

Section 14- Short Term Disability Plan (STD) 35
General description of the coverage 35

Section 15 - Long Term Disability (LTD) 37
General description of the coverage 37
LTD Benefits and Taxation 37
Elimination period 39
Coverage ends 39
Proof of disability 40
Medical examination 40
Return to Work 40
Rehabilitation Program 40
Your responsibilities 42
When LTD benefits are not payable 42
Non-Payment of Long Term Disability 42
When LTD payments end 43

Section 16 - Life Insurance Coverage 44
General description of the coverage 44

Accidental Death and Dismemberment 45
General description of the coverage 45
Accident 45
Your Accidental Death and Dismemberment Insurance 45

What the Plan will pay 45
Accidental Loss 46
What is not covered 46

Dependent Life Insurance Coverage 47
General description of the coverage 47
Proof of good health 47

Appointing a Beneficiary 47
Beneficiary Appointments 47

Life Insurance Conversion 49

Section 17 – Critical Illness Insurance 51
Coverage Conversion 53
How to Apply 54

Section 18 - Submission of Claims 55

Making Claims 55

Making an Extended Health Care Claim 56
Time limits for filing a claim 56
Co-ordination of benefits 56
Ontario Assistive Devices Program 57
Contacting Sun Life 57
Out-of-Province Claims 58
Out-of-Canada Claims 58

Making a Dental Claim 59
Time limits for filing a claim 59
Co-ordination of benefits 59
Contacting Sun Life 60

Making a Claim for Long Term Disability Benefits 60
When and how to make a claim 60
Discrepancies in benefit payment amounts 63

Making a Life Insurance Claim 63
How to make a claim 63

Making a Critical Illness Insurance Claim 64
How to make a claim.....64

Section 1 - General Information

About this booklet

This booklet has been developed for you and your family by individuals currently on the Academic Joint Insurance Committee (JIC) who represent the Ontario Public Service Employees Union (OPSEU), the Colleges of Applied Arts and Technology (CAAT), the College Employer Council (Council), and representatives from the Insurance Company, Sun Life.

The information contained in this booklet will not in any way diminish current benefit levels in effect as of the date of printing.

The information in this booklet is important to you and should be kept in a safe place. It describes all your group insurance benefits available to you (both mandatory and voluntary), explains your entitlements and various administrative issues relating to the Group Insurance Benefit Program. For confirmation of the specific benefit coverage you have elected, please refer to your copy of your Group Insurance Benefits Positive Enrolment Form or contact your College's Benefits Plan Administrator.

It is important to note that this booklet is only a summary of your group contract. It is not a legal document. If there are any discrepancies between the group contract and the information in this booklet, the group contract will take priority and the Insurance Company will follow the group contract when making a decision to pay a claim.

Benefits described in the booklet are applicable only if you and your Dependent(s) are insured according to the records maintained for the group contract. If you have any questions about the information in this employee benefits booklet, or if you need additional information about your group benefits, please contact your College's Benefits Plan Administrator or Union Local Representative.

About the Group Insurance Benefits Program

The Group Insurance Benefit Program and the cost-sharing arrangements provided to the CAAT Academic Employee Group are a result of negotiations and are set out in the Academic Staff Collective Agreement.

Section 2 - Roles and Responsibilities

College Employer Council
(Contract Holder)

The College Employer Council (Council) is the Contract Holder on behalf of the Colleges, and is responsible to ensure that the terms of the group contract are adhered to by the Insurance Company and the Colleges.

About the Joint Insurance Committee
(JIC)

The Academic JIC consisting of representatives of OPSEU, CAAT and Council has been established under the Terms of Reference in the Academic Collective Agreement. The committee meets on a regular basis to discuss Group Insurance Benefits matters. The duties of the Committee include the review of contentious claims and recommendations thereon, when such claim problems have not been resolved through the existing administrative procedures.

Colleges
(Administrators)

The Colleges of Applied Arts and Technology have the responsibility to maintain all records regarding an employee's coverage, ensure the rules contained in the group contracts are adhered to and communicate the provisions of the group contract to employees.

Each College has a designated individual(s) in the Human Resources Division and/or Payroll Services who is responsible for the Group Insurance Benefit Program.

OPSEU
(the employee's representative)

OPSEU is responsible to:

- represent employees covered by the Academic Collective Agreement on matters relating to Group Insurance Benefits.
- educate members about benefits.
- communicate with the Contract Holder (Council) on matters relating to the Group Insurance Benefits.
- participate with Council in discussions about Group Insurance Benefit issues through the Joint Insurance Committee (JIC) in accordance with the Terms of Reference of the Academic JIC as outlined in the Collective Agreement.

Sun Life
(Insurance Company)

The Insurance Company is responsible to adjudicate and pay claims in accordance with the provisions in the group contract between Sun Life and the Council on behalf of the Colleges.

Employee

You are responsible to:

- know what your benefits are.
- follow the claims submission processes, providing all the information requested.
- be an educated consumer.
- keep the Human Resources Department at your College informed about changes that may affect the status of your benefits.

Section 3 - Definitions

Accident

An accident is a bodily injury that occurs solely as a direct result of a violent, sudden and unexpected action from an outside source.

Actively At Work

You are considered to be 'actively at work' if you are performing all the usual and customary duties of the job with the College for the scheduled number of hours. This includes non-working days and paid vacation if you were 'actively at work' on the last scheduled working day.

Appropriate Treatment

Appropriate treatment is defined as any treatment that is performed and prescribed by a doctor or, when Sun Life believes it is necessary, by a medical specialist. It must be the usual and reasonable treatment for the condition and must be provided as frequently as is usually required by the condition. It must not be limited solely to examinations or testing.

Base Salary

Base salary as defined in your Collective Agreement.

Benefit Year

September 1 to August 31. (Applicable to Vision and Hearing Care only).

Calendar Year

January 1 to December 31. (Applicable to Extended Health Care and Dental Care).

Dentist

A person who is currently licensed to practise dentistry by the governmental authority having jurisdiction over the licensing and practising of dentistry, and who is operating within the scope of the issued licence. The definition usually includes licensed dental hygienists, dental assistants or denturists, etc.

Dependent(s)

Your eligible Dependent(s) are your spouse/partner, your children and your spouse/partner’s children (other than foster children) who are residents of Canada and the United States.

Spouse/Partner

- your spouse or partner by virtue of a legal marriage, or
- your partner of either sex in a relationship of some permanence, if you are the natural or adoptive parents of a child, as defined in the Family Law Act, 1990 (Ontario), or
- your partner who cohabits with you in a conjugal or homosexual relationship continuously for a period of not less than 1 year, or
- your partner who is publicly maintained and represented as your spouse continuously for a period of not less than 1 year.

Note: For group insurance purposes your 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.

Only one person at a time can be covered as your Spouse/Partner.

Children under age 21

- unmarried child and under age 21, who live with you in a normal parent/child relationship.
- unmarried child under age 21 for whom you are appointed legal guardian and lives with you in a normal parent/child relationship.

Children age 21 and over but under age 25 (Student)

An unmarried child who is attending college or university as a full-time student is also considered an eligible Dependent until the age of 25 as long as the child is entirely dependent on you for financial support.

Disabled Children

If a child is disabled by a mental or physical infirmity before the limiting age, coverage will be continued as long as:

- the child is incapable of financial self-support because of physical or mental disability, and
- the child depends on you for financial support and maintenance and is not married nor in any other formal union recognized by law.

In order to ensure there is no disruption in benefit coverage you must provide proof to your Benefits Administrator within 31 days of the date the child attains the limiting age. The completed "**Disabled Child Coverage**" form must be forwarded to Sun Life to ensure continuation of coverage.

In order for a child to qualify to be covered past the "limiting age" as a result of a disability, from an age perspective, they must be under 21 at the time they become disabled or, if they are 21 or older, they must be under age 25 AND a full-time student at the time they became disabled.

Doctor

A doctor is a physician or surgeon who is licensed to practise medicine where that practice is located.

Eligibility Requirements

Conditions that must be satisfied in order to participate in the Plan, and obtain a benefit.

Employee

You are employed by the College on a full-time basis as an Academic employee and covered by the terms of the Academic Collective Agreement.

Hospital

Hospital is defined as a legally operated institution which is primarily engaged in providing, for compensation from its patients, medical, diagnostic and surgical facilities for the care and treatment of sick and injured persons on an in-patient basis, and provides such facilities under the supervision of a staff of doctors with a 24 hour a day nursing service by registered nurses.

Notwithstanding the above, hospital shall mean a legally operated institution in which a person establishes, to the satisfaction of Sun Life, that such confinement was for active treatment that would normally be found in a general hospital.

In no event will that part of an institution which operates as a home for the aged, rest home, nursing home, chronic care facility or a place for the care and treatment of drug addicts or alcoholics be considered a hospital for the purpose of this contract.

Facilities and services that are not covered

The Plan does not cover the facility nor the services provided in a nursing home, rest home, home for the aged or chronically ill, sanatorium, convalescent hospital or a facility for treating alcohol or drug abuse or beds set aside for any of these purposes in a hospital.

Palliative Care

Services for palliative care provided in a hospital, as defined under Regulation 964 under the Public Hospitals Act, R.S.O. 1990, c.P-40 are covered by the Extended Health Care Plan.

Services for palliative care provided at Casey House or any other hospice which is approved for hospital purposes pursuant to an Order-in-Council under the Public Hospitals Act are covered by the

Extended Health Care Plan.

Illness

An illness is a bodily injury, disease, mental infirmity, sickness or the consequences of surgery needed to donate a body part to another person which causes total disability.

Incurred Expense

An expense is incurred on the date the service is received or the supplies are purchased or rented.

Reasonable and Customary Expenses

Standard medically approved treatments and procedures which are normally applied in the treatment of a particular illness or condition and are provided at costs equivalent to the normal charges for such treatment in the location where such treatment is provided.

Survivor(s)

Your Eligible Dependent(s) if you die while employed by the College provided you were participating in the group insurance benefits at the time of your death. Refer to Section 9 for further details.

Section 4 - Categories of Benefits

Mandatory Benefits

You must participate in the following benefits:

- Basic Life Insurance
- Accidental Death and Dismemberment Insurance
- Long Term Disability
- Extended Health Care (includes Vision and Hearing Care)
- Dental Care

Premiums

Benefit	College Pays	You Pay
Basic Life Insurance	100%	0%
AD & D Insurance	100%	0%
Long Term Disability	0%	100%
Extended Health Care	100%	0%
• *Vision Care*	75%	25%
• *Hearing Care*	75%	25%
Dental Care	100%	0%

Optional Benefits

You may elect to participate in the following benefits:

- Supplementary Life Insurance
- Employee Pay-All Life Insurance
- Dependent Life Insurance
- Critical Illness Insurance

Premiums

	College Pays	You Pay
Supplementary Life Insurance	50%	50%
Employee Pay-All Life Insurance	0%	100%

Dependent Life Insurance	0%	100%
Critical Illness Insurance	0%	100%

Life Insurance Premium Paid by the Employer

The premiums the College pays towards your Basic Life and Supplementary Life Insurance are taxable income to you. This amount forms part of your income and it will be reflected on your Income Tax Statement from the College each year.

Premium Deductions

In addition to the cost of the benefits, if you are a resident of Ontario or a resident of Quebec, provincial retail sales tax is applied to the actual premium and must be paid by you and the College. The College Benefits Plan Administrator will provide the premium deduction information to you at the time of enrolment.

Section 5 - When Coverage Begins

New Employee

The waiting period for a new employee under your group contract is indicated on the following chart:

Benefit	Waiting Periods
Basic Life Insurance Accidental Death & Dismemberment Insurance Supplementary Life Insurance Employee Pay-All Life Insurance Dependent Basic Life Insurance Extended Health Care (including Vision and Hearing Care)	Completion of one month of continuous full-time employment. ↓
Dental Care	Completion of six months of continuous full-time employment.
Long Term Disability	Completion of two months of continuous full-time employment.
Critical Illness Insurance	Completion of one month of continuous full-time employment.

Coverage begins

Your coverage begins the first day following the completion of the waiting periods, provided you are 'actively at work full-time' on the date your coverage becomes effective. In the event you are absent on that date, you will qualify on the day you return to 'active work full-time'. For Critical Illness coverage, refer to Section 17.

If for any reason, you stop being actively at work (see Section 3 “Definitions”) during the waiting periods, you should contact the Benefits Administrator at your College to determine the status of your

benefits.

In the event benefit improvements for Life Insurance and Long Term Disability are negotiated, you must be actively at work full-time on the date the changes are effective in order to qualify for the improvements. If you are absent on that date, you will qualify on the date you return to active work full-time.

Dependent(s)

Coverage for your Dependents begins on the latest of:

- the date you become eligible, if they are your Dependents on that date,
- the date they first become your Dependents after the effective date of your coverage, if your request for coverage is received by the College within 31 days, or
- for Life Insurance, on the date of approval by Sun Life if your request for coverage is received later than 31 days after they first become your Dependents.
- for Extended Health Care and Dental Care, on the date of the request.
- for a Dependent, other than a newborn child, who is hospitalized, coverage will begin when the dependent is discharged from hospital.

Section 6 - Enrolment

Enrolment Form

At the time you commence employment, the Benefits Administrator at your College will arrange to meet with you to review your Group Insurance Benefit entitlements.

You will be required to complete and sign a detailed enrolment form which collects the information necessary about yourself and your Dependent(s) (if applicable), in order for the College to administer the Group Insurance Benefit Program, and for Sun Life to adjudicate and process claims. It is important that you read this form, fully answer the questions, sign and date the form where required and return it to your Benefits Administrator no later than 31 days after you become eligible for the coverage without jeopardizing your entitlement to coverage.

This enrolment form also contains information relating to the completion date of your waiting period and the effective date of your mandatory and optional benefits.

You will be enrolled in the mandatory and optional benefits following completion of the appropriate waiting periods.

Your Certificate Number

Your College will assign you a certificate number that will be used to set up your benefit information and which you can use to generate an identification card on line in the event you need to produce proof that you have benefit coverage. This certificate number will be a unique number and will contain a code to identify your employee group, your College and your file. This is necessary in order for Sun Life to process your claims and for you to access your claims information.

Confidentiality

Your privacy is respected and the personal information collected is held between your College and Sun Life in the strictest confidence. At Sun Life Financial, access to your personal information is restricted to the persons outlined in the *Respecting Your Privacy* clause at the end of this booklet.

Updating your Records

To ensure that your benefit coverage is kept up-to-date, it is important that you report any of the following changes to your Benefits Administrator at the College:

- change of name.
- change of beneficiary.
- addition of a spouse/partner and/or dependent child.
- change in marital status.
- death of a spouse/partner and/or dependent child.

Section 7 - Changing Benefit Coverage

Changes affecting your coverage

Changes in employment and personal status may affect your benefit coverage. It is important for you to contact your Benefits Administrator to discuss your benefit coverage prior to the effective date of an employment status change or within 31 days following a personal status change.

Benefit coverage during leaves of absence, illness, etc.

There is provision in your group contract for you to continue benefit coverage when you are not actively at work, provided certain criteria are met. If you are absent from work on an employer-approved personal leave of absence with pay, personal leave of absence without pay, maternity/parental leave, professional development leave, illness or disability, benefits can be continued.

If you are absent on a leave of absence without pay, the maximum period of time you may continue to participate in the benefit plans is 24 consecutive months.

Personal status changes and Extended

You may change your Extended Health Care, Vision, Hearing, and

Health and Dental Care benefits

Dental Care coverage from single to family or vice-versa under the following special circumstances:

- if there is a change in your marital status.
- if you gain or lose a dependent.

To change your coverage, you must notify the Human Resources Department within 31 days of when the change takes place.

To determine when a spouse/partner will cease to qualify as a Dependent please see Section 3, Definitions "Spouse/Partner".

To add or increase Life Insurance coverage

In the event you wish to add, or change the amount of your Optional Life Insurance, or obtain Life Insurance for a newly acquired Dependent, you may do so without a medical examination or other evidence of insurability provided you are actively at work and you apply for the Life Insurance coverage for you or your Dependent within 31 days of the following:

- the date your marital status changes
- the date you acquire a Dependent or an additional Dependent

Proof of good health

To increase your Life Insurance or obtain Dependent Life Insurance at any time other than referenced above, you will be required to submit proof of good health via a Health Questionnaire Form obtained from the College's Benefits Administrator.

If coverage previously declined

In the event you have previously applied for and been declined for additional Life Insurance coverage, the 31 days provision referenced above is not applicable. You will be required to continue to submit proof of good health to Sun Life, and depending on your individual situation, may never be eligible for this coverage.

Effective date of coverage

- if proof of good health is required, the change cannot take effect until Sun Life approves your application.
- if you are not actively working full-time when the change occurs or when Sun Life approves proof of good health, the change cannot take effect before you return to active full-time work.
- if a Dependent, other than a newborn child, is hospitalized on the date when the change occurs, the change in the Dependent's coverage cannot take effect before the Dependent is discharged from hospital.

Section 8 - Termination of Coverage

When coverage ends

For Active Employees

Benefit coverage will end on the earliest of the following dates:

- the end of the month in which your employment terminates.
- the end of the month in which you retire, and have not elected retirement benefits.
- the date the group contract is no longer in force.
- the end of the period for which the premium is paid for your insurance.
- the date you die.
- for Long Term Disability (LTD), the date you retire, the date you attain age 64 and 6 months, whichever is earlier.
- for Supplemental Life, Employee Pay-All Life and Dependent Life, the end of the month in which you attain age 65, but no later than August 31st following your 65th birthday if you are actively at work.
- for Critical Illness, see Section 17.

When your group Life Insurance coverage ends or reduces, refer to Section 16 for details about converting it to an individual Life Insurance policy.

For Dependent(s) of Active Employees

Your Dependent's coverage will end on the earliest of the following dates:

- the date your coverage ends.
- the date the group contract is no longer in force.
- the end of the period for which premiums have been paid for the Dependent coverage.
- the date the Dependent no longer meets the definition of an eligible Dependent.
- the date you die. Survivor Benefits may be elected by your Dependents for Extended Health Care (including Vision and Hearing Care) and Dental Care coverage (see Section 9).

Coverage after Retirement

If you retire, you may continue certain benefits. You must enrol in the CAAT Retiree benefit plan within 31 days of the date of your retirement. Please request information from your Benefits Plan Administrator or refer to the Council's website at www.theCouncil.on.ca for an explanation of eligibility requirements and the benefits available to retiring employees.

Section 9 - Survivor Benefits

Survivor Benefits
For Eligible Dependent(s) of Active Employees

Provided you are participating in the Dependent coverage for Extended Health Care, (including Vision Care, Hearing Care) and Dental Care when you die, coverage for your eligible Dependents will continue until the earliest of the following dates:

- the last day of the sixth month following the month in which you die, unless the survivor elects to continue the coverage.
- the end of the period for which premiums have been paid by the survivor.
- the date the benefit provision under which the Dependent is covered terminates.
- the date the group contract terminates.
- the date the survivor would no longer be considered the employee's dependent if the employee were still alive .
- the date the survivor cancels the coverage.
- the date you would have reached age 65.
- the date the survivor dies.

Who pays the premium?

The College pays the full premium for the first six months for the Extended Health (including Vision and Hearing Care) and Dental Care benefits. Thereafter, the eligible survivor may elect to continue the benefits and is required to pay the College quarterly, in advance, the full cost of the Plans.

If the eligible survivor is in receipt of a lifetime monthly survivor pension from the CAAT Pension Plan or the Teachers' Pension plan, the survivor may then elect to participate in the CAAT Retiree benefit plan provided such election is made within 31 days from the date you would have reached age 65 and the eligible survivor continues to be eligible for benefits under OHIP or another Canadian medicare plan equivalent to OHIP from another province or territory.

The eligible survivor will keep the College informed of any change in address or other information as the College or the insurer may require. The eligible survivor will be requested to provide the following information in order to ensure claims are paid appropriately and delays in processing the payments are avoided.

- their date of birth.
- their Social Insurance Number.
- proof that they are in receipt of a lifetime monthly survivor pension from the CAAT Pension Plan or the Teachers' Pension Plan.

Section 10 - Extended Health Care
(Medicare Supplement)

General description of the coverage

The Extended Health Care Plan pays for eligible services or supplies that are medically necessary for the treatment of an illness and supplements your provincial hospital and medical insurance plans (e.g. OHIP). *Medically necessary* means generally recognized by the Canadian medical profession as effective, appropriate and required in the treatment of an illness in accordance with Canadian medical standards. Any amount payable under the Extended Health Care Plan is subject to the coinsurance and the list of eligible expenses. The Ontario Health Insurance Act prohibits duplication of coverage of the provincial medical and hospital plans. To qualify for this coverage you must be a Canadian resident and entitled to coverage under OHIP or another Medicare plan equivalent to OHIP from another Canadian province or territory or Canadian federal government plan.

In some instances, where permitted by law, expenses covered under this Extended Health Care plan are integrated with certain provincial medicare programs such as the Ontario Assistive Devices Program (ADP) and the Ontario Drug Benefit Plan (ODB). Please refer to the end of this section for a brief description of these programs.

Who is covered?

All full-time Academic employees who have completed the waiting period are covered by the Extended Health Care Plan which includes semi-private hospital accommodation.

Waiting Period

One month of continuous full-time employment. The coverage begins on the day following the completion of your waiting period provided you are actively at work on that day. Otherwise the insurance becomes effective when you return to work.

Amount of Coverage

- 100% of the difference between the cost of a ward and the semi-private hospital room rate in Canada.
- 100% of eligible expenses for Vision Care to a maximum of $400 in any Benefit Year for persons under 18 years of age, and each two Benefit Years for persons 18 years of age and older (see Vision Care).
- 100% of eligible expenses for Hearing Care to a maximum of $3,000 in each 3 Benefit Year period (see Hearing Care).

Note: Since there are specific plan years for Vision and Hearing Care, the details of which are referred to later in this booklet, it is

recommended that prior to making a purchase for vision and/or hearing care, you should contact Sun Life to ensure that you are eligible to claim the purchase.

85% of eligible expenses for:

- emergency hospital confinement outside Canada for room and board and other emergency hospital services for treatment of an acute, unexpected condition, illness, disease or injury that arises outside Canada and requires immediate treatment (excluding any room and board charge above the Hospital's semi-private rate).
- emergency hospital out-patient services provided outside Canada for treatment of an acute, unexpected condition, illness, disease or injury that arises outside Canada and requires immediate treatment.
- services of physicians and surgeons outside Canada for emergency health services, subject to the medical fee schedule of the person's Province of residence.
- services, while not confined to a hospital, of private duty registered nurses or registered trained attendants.
- eligible prescription drugs.
- eligible medical services.
- dental services required as the result of an accident.
- paramedical services.

Payment after coverage ends

If your Extended Health Care Insurance terminates while you are totally disabled, treatment of the disabling condition will be covered, while your total disability continues, as if your insurance under the Plan had continued in force for an additional 6 months.

This benefit also applies to pregnancy provided your pregnancy commenced prior to the termination of your employment with your College.

A similar extension of benefits is available for a Dependent who is Totally Disabled when his or her insurance terminates.

Coverage under more than one plan

If you are covered for Extended Health Care under another plan, your benefits will be co-ordinated with the other plan following insurance industry standards. Please refer to the 'Submission of Claim' section of this booklet for instructions.

Hospital expenses in Canada
Reimbursement Amount

The Plan will cover 100% of the following costs:

- the difference between the cost of a ward and semi-private hospital accommodation, when confined to a hospital in Canada (includes all provinces and territories in Canada).
- hospital out-patient services provided in Canada, except for any services explicitly excluded under this benefit.

Hospital expenses outside Canada
Reimbursement Amount

The Plan will cover 85% of the emergency health services costs as described below while you are temporarily outside Canada:

- the difference between the amount billed for room and board and other hospital services for confinement and the amount payable by any provincial medicare plan. If private-room accommodation is occupied, any room and board charges above the hospital's average semi-private room rate are excluded.
- other hospital services provided outside of Canada.
- hospital out-patient services provided outside Canada for treatment of an illness contracted outside Canada.
- the services of a doctor for treatment of an illness, in excess of the amount paid by the provincial/territorial medicare plan, up to a maximum of the service fee stated in the Medical Association Schedules of Fees in your province/territory of residence (see Section 12).

Because this is not travel insurance, it is strongly recommended that you purchase travel insurance (refer to Section 11 and 12)**.**

Prescription Drugs and Vaccines

Please note that doctors occasionally prescribe drugs which may be readily available over the counter or vaccines that do not require a prescription by law. These drugs and/or vaccines are not covered by the Plan, except as otherwise indicated below under eligible expenses. Ask your pharmacist about the category of the drug you have been prescribed when you get your prescription filled.

For further information or to confirm coverage you may contact Sun Life's call centre at 1-800-361-6212 or 416-753-4300 or by e-mail at askus@sunlife.ca (must have your contract and certificate number available).

Reimbursement Amount

The Plan will cover 85% of the cost of the following drugs and supplies that are prescribed by a licensed doctor or dentist and are obtained from a licensed pharmacist. Drugs covered under this plan must have a Drug Identification Number (DIN) in order to be eligible.

- drugs that legally require a written prescription.
- life-sustaining drugs that may not legally require a prescription.
- injectable drugs and vitamins.
- compounded preparations, provided that the principal active ingredient is an eligible expense and has a DIN.
- diabetic supplies.
- drugs for the treatment of infertility.
- drugs for the treatment of sexual dysfunction.

Drug substitution limit

Charges in excess of the lowest priced equivalent drug are not covered unless the doctor specifies in writing that no substitution for the prescribed drug may be made.

The following items are covered on a reimbursement basis, they are not available with the drug card:

- vaccines that legally require a prescription. However, the Plan also covers hepatitis B and influenza vaccines.
- intrauterine devices (IUDs) and diaphragms.
- colostomy supplies.
- varicose vein injections if medically necessary.

Payments for any single purchase are limited to the cost of a supply that can reasonably be used in a 34 day period or, in the case of maintenance drugs, up to 100 days as ordered by a doctor.

The Plan will not pay for the following, even when prescribed:

- infant formulas (milk and milk substitutes), minerals, proteins, vitamins and collagen treatments.
- the cost of giving injections, serums and vaccines.

- treatments to encourage weight loss, including drugs, proteins and food or dietary supplements.
- hair growth stimulants.
- products to help a person quit smoking.
- over-the-counter drugs, except as otherwise provided under the list of eligible expenses above.
- drugs that are used for cosmetic purposes.
- natural health products, whether or not they have a Natural Product Number (NPN).
- drugs and treatments, and any services and supplies relating to the administration of the drug and treatment, administered in a hospital, on an in-patient or out-patient basis, or in a government-funded clinic or treatment facility.
- drugs and supplies that do not qualify as eligible medical expenses under the *Income Tax Act* (Canada).

Other health professionals allowed to prescribe drugs

The Plan reimburses certain drugs prescribed by other qualified health professionals the same way as if the drugs were prescribed by a doctor or a dentist if the applicable provincial legislation permits them to prescribe those drugs.

Medical services
Reimbursement Amount

The Extended Health Care Plan will cover 85% of the costs for the medical services listed below when ordered by a doctor (the services of a licensed dentist do not require a doctor's order).

Private Duty Nursing

A pre-determination of eligibility is required for this benefit for you or your dependents. Obtain and submit the "In Home Nursing Care Questionnaire" form which is to be completed by the attending physician. Expenses for private duty nursing services, outside of a hospital, are eligible if the care is:

- carried out by a registered graduate nurse (R.N.), certified nursing assistant (C.N.A.), registered nursing assistant (R.N.A.), or licensed practical nurse (L.P.N.). Service provider must be licensed, certified or registered in the province where you live and who does not normally live with you.
- medically necessary and prescribed by the licensed attending

physician, and
- the type of medical care can only be performed by a qualified R.N., C.N.A., R.N.A., or L.P.N..
- services must be for nursing care and not for custodial care.

Ambulance

OHIP covers the cost of licensed ambulance services, where medically necessary, for local transportation of the person to and from the nearest hospital qualified to provide the required care. You are responsible to pay a co-payment for these services. The Extended Health Care Plan will reimburse you for 85% of the co-payment amount.

In the event that an unexpected condition occurs (emergency situation) such as illness, disease or injury which requires immediate assistance, the expense for the use of a licensed air ambulance for transportation of the person to the nearest hospital qualified to render the emergency medical services is covered by OHIP in the Province of Ontario. The EHC Plan will pay a maximum of what would have been payable for a local land ambulance trip.

Dental Services as the result of an accident

Dental services for the repair or alleviation of damages to natural teeth sustained in an accident occurring while you or your Dependent(s) are insured under this provision. The services include braces and splints. These services must be received within 6 months after the accident. You will not be covered for more than the fee stated in the Dental Association Fee Guide for a general practitioner in the Province of Ontario. The fee guide must be the current guide at the time that treatment is received.

Note: It will be necessary for you to provide to Sun Life a separate detailed account of the cause of the injury along with the Extended Health Care claim form.

Medical Supplies and Equipment

The Plan covers medically necessary equipment rented that meets the person's basic medical needs. It is important to note that where the purchase of durable equipment is less expensive than rental, it will be given consideration by Sun Life.

When suitable alternate equipment is available, eligible expenses are limited to the cost of the least expensive equipment that meets the person's basic medical needs. For example, manual wheelchairs are normally considered sufficient to meet basic medical needs, except if the person's medical condition warrants the use of an electric wheelchair.

- casts, splints, trusses, braces and crutches.
- breast prostheses and surgical bras, required as a result of surgery, up to a maximum of $600 per person in any Calendar Year.
- artificial limbs and eyes, (excluding myoelectric appliances) including repairs and replacements when medically necessary. Coverage may be co-ordinated with the Assistive Devices Program administered by the Province. Further information is provided at the end of this section.
- oxygen and its administration. Coverage may be co-ordinated with the Assistive Devices Program administered by the Province. Further information is provided at the end of this section.
- wigs required as a result of illness or following chemotherapy.
- elastic support stockings, including pressure gradient hose, up to a combined maximum of 4 pairs per person in a calendar year.

Orthopaedic Shoes

Orthopaedic shoes, up to a maximum of 2 pairs for persons under 8 years of age, and one pair for persons 8 years of age and over, in a Calendar Year.

To be eligible for coverage your shoes (or orthotics) must be prescribed by a specific qualified specialist as a medically necessary treatment for a foot condition and dispensed by a foot care specialist.

- Prescribed by:
  - Doctor (M.D.)
  - Podiatrist (D.P.M.)
  - Chiropodist (D.Ch. or D Pod M)
- Dispensed by:
  - Podiatrist (D.P.M.)
  - Chiropodist (D.Ch. or D Pod M)
  - Pedorthist (C. Ped. (c) or C Ped. MC)
  - Orthotist (C.O. (c) or CPO (c)

The purchase of custom-made orthotics that may be less costly may be covered in place of orthopaedic shoes, when professionally prescribed and subject to the same limitations and frequency as orthopaedic shoes. Under the Plan orthopaedic shoes and orthotics are a combined maximum as noted above. i.e. you are eligible for either orthopaedic shoes or orthotics, not both, in each calendar year.

Prior to making your purchase it is recommended that you obtain confirmation that the claim will be eligible for payment. This can be done by forwarding the information given to you by the service provider directly to the claims department at Sun Life.

Paramedical services

The Plan will cover 85% of the costs, up to a combined maximum of $1,500 per insured person in a Calendar Year for all eligible expenses listed below; this includes the difference between what OHIP allows for podiatrists and your actual charge.

Paramedical services must be deemed by the profession's licensing/regulatory board to be within the scope of that profession. A service deemed to not be within the scope of the profession will not be covered.

Note: The paramedical service provider must be licensed to practice in the province in which the services are rendered.

Doctor's order not required:
Services of licensed osteopath (this category of paramedical specialists also includes osteopathic practitioners)*, chiropractor*, chiropodist*, podiatrist*, naturopath, massage therapist, speech therapist, physiotherapist, audiologist, optometrist/ophthalmologist, occupational therapist, psychologist and acupuncturists.

*includes one x-ray examination per specialty each Calendar Year

What is not covered

The Plan will not pay for the costs of:

- services or supplies payable or available (regardless of any waiting list) under any government-sponsored plan or program, except as described below under Integration with government programs.
- services or supplies payable in whole or in part under the provisions of the Medicare Plan in your province of residence.
- hospital services or supplies to the extent they are covered under the Hospital Plan which are paid for in whole or in part under the provisions of the Medicare Plan, whether or not you or your Dependent(s) are enrolled under the provincial plan.
- services or supplies for which the person is eligible for payment under any group medical, surgical or hospital plan.
- any services or supplies over the reasonable and customary charges in the locality where they are provided.
- any services or supplies that are not usually provided to treat an illness, including experimental or investigational treatments. Experimental or investigational treatments mean treatments that are not approved by Health Canada or other government regulatory body for the general public.
- services or supplies that do not qualify as medical expenses

under the *Income Tax Act* (Canada).

The Plan will not pay benefits when the claim is for an illness resulting from:

- the hostile action of any armed forces, insurrection or participation in a riot or a civil commotion.
- any work for which you were compensated that was not done for the College who is providing this Plan.
- the Plan will also not pay benefits when compensation is available under the Workplace Safety and Insurance Act, Criminal Injuries Compensation Act or similar legislation.

Coordination with government programs

This plan will integrate with benefits payable or available under the government-sponsored plan or program (the *government program*).

The covered expense under this plan is that portion of the expense that is not payable or available under the government program, regardless of:

- whether you have made an application to the government program,
- whether coverage under this plan affects your eligibility or entitlement to any benefits under the government program, or
- any waiting lists.

Vision Care

To correct a vision impairment, the Plan will cover the cost of contact lenses, laser eye correction surgery or eyeglasses (lenses and frames) including tinting, sunglasses, safety glasses and their replacement, as long as they are prescribed in writing by an ophthalmologist or a licensed optometrist and obtained from an ophthalmologist, licensed optometrist or qualified optician.

Laser eye correction surgery if performed by an ophthalmologist may be co-ordinated with available coverage under paramedical services.

The Plan will cover 100% of these costs up to a maximum of $400 in any Benefit Year for persons under 18 years of age, with the Benefit Year commencing September 1 and a two-year Benefit period for persons 18 years of age and older, with the benefit period commencing September 1, of even numbered years. Maximums will renew annually for person under 18 years of age and every 2 years for all other persons.

The Plan will not pay for glasses of any kind purchased over the counter or examinations by eye care professionals.

PVS – Preferred Vision Services Inc.

Sun Life offers a Preferred Vision Care *(PVS)* program that may achieve savings. We encourage you to comparative shop before selecting PVS. PVS Cards can be obtained from the College Benefits Administrator.

Hearing Care

To correct a hearing impairment, the Plan will cover hearing aids, including maintenance and repairs, prescribed in writing by an Ear, Nose and Throat (E.N.T.) specialist, Otolaryngologist, Medical Doctor (M.D.) or an Audiologist, up to a maximum of $3,000 per person for the current benefit period ending August 31, 2015. The maximum is then $3,000 every 3 consecutive years, thereafter.

In addition to the more usual hearing aid devices, coverage will also include expenses for aids to hearing if prescribed by a medical doctor. These will include:

- a device that produces extra-loud audible signals such as a bell, horn, or buzzer;
- a device to permit the volume adjustment of telephone equipment above normal levels;
- a bone-conduction telephone receiver; and
- the batteries that are required for that purpose, and repairs;
- teletypewriter or similar device, including a telephone ringing indicator, that enables an individual to make and receive telephone calls;
- a device to decode special television signals to permit the script of a program to be visually displayed; and
- a visual or vibratory signaling device, including a visual fire alarm indicator, for an individual with a hearing impairment.

The above coverage will be subject to the $3,000 maximum per insured person as noted above.

Coverage may be co-ordinated with the Assistive Devices Program administered by the Province.

Coverage Under more than one Plan

If you are covered for Vision or Hearing care under another plan, your benefits will be co-ordinated with the other plan following insurance industry standards. Please refer to the "Submission of Claims" section of this booklet for instructions.

Your coordination with Government Plans

Details of current coverage under the government medicare plans can be found on the website of the Ontario Ministry of Health and Long Term Care at www.health.gov.on.ca. The following provides a brief description of some of the services that are integrated with your Extended Health Care coverage.

Assistive Devices Program (ADP): This program is operated by the Ontario Ministry of Health. It assists Ontario Residents covered by the Ontario Health Insurance Plan who have a long term physical disability (ask your doctor for details). The program covers a number of items such as hearing aids, orthotic devices, ostomy supplies, prosthetic devices (such as breast prostheses), etc. As coverage can change from time to time, please refer to the Ontario Ministry of health and Long Term Care website for details.

Home Oxygen Program (HOP): This program covers oxygen and oxygen delivery equipment such as concentrators, liquid systems, masks, tubing, etc. Contact the Operational Support branch of the Ontario Ministry of Health and Long Term Care for details.

Ontario Drug Benefit Plan (ODB): You and/or your spouse are eligible for the prescription drug benefit on the first day of the month following the attainment of age 65.

Section 11- Out-of-Province Coverage Under Your Extended Health Care Plan

About the coverage

Each Province or Territory has its own hospital and medical service plan and provincial health insurance act. These provincial programs have to meet minimum standards of service and administration set out by the federal government under the Canada Health Act.

Studying, Working or Travelling to Another Province or Territory Within Canada

Most provinces, through reciprocal agreements, provide coverage to other non-resident Canadians at the rates prevailing in their home province for standard medical procedures and hospital care. In most instances, reimbursement for emergency services rendered out-of-province is billed directly to the home province. There may be a few instances where you are required to pay the bill and obtain reimbursement from your home provincial plan.

You are encouraged to check before travelling on reciprocal agreements. It is strongly recommended that you purchase supplementary or travel health insurance.

Details of current coverage under the government medicare plans can be found on the website of the Ontario Ministry of Health and Long Term Care at www.health.gov.on.ca.

You will be reimbursed by the provincial plan for any eligible expenses or services up to the amount you would have received if the item or services were purchased or rendered in Ontario.

If a particular service is covered in part by OHIP, Sun Life is generally not permitted to cover the balance when the expenses are incurred in Canada.

Moving Out of Province

If you move from one province to another province or territory, it is important that you register for the provincial medicare plan in your new province as soon as possible (90 days or less) so that you do not jeopardize your Group Insurance benefits coverage.

Section 12 – Limited Out-Of-Canada Coverage Under Your Extended Health Care Plan

About the coverage

Your Extended Health Care Plan covers only emergency health services on a limited basis while you are temporarily outside of Canada as long as you have maintained your benefit coverage.

Emergency Health Services

Any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. When a person has a chronic condition, emergency services do not include treatment provided as part of an established management program that existed prior to the person leaving the province where the person lives.

Emergency

An acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.

Emergency Services Excluded from coverage

- services that are not immediately required or which could reasonably be delayed until you return to your province of residence.
- services relating to an illness or injury which caused the emergency, after such emergency ends. An emergency ends when you are medically stable to return to your province where you live.
- continuing services arising directly or indirectly out of the original emergency or any recurrence of it, after the date that Sun Life, based on available medical evidence, determines that you can be returned to the province where you live, and you refuse to return.
- services which are required for the same illness or injury for which you received emergency services, if you had unreasonably refused or neglected to receive the recommended medical services.
- where the trip was taken to obtain medical services for an illness or injury, services related to that illness or injury, including any complications or any emergency arising directly or indirectly out of that illness or injury.

This Plan is not intended as travel insurance and provides only limited

medical coverage**.** It does not cover the cost of expenses which would generally be designed solely for travel purposes such as repatriation, return of your rented vehicle and other non-medical expenses.

If you are leaving Canada for any reason, it is strongly advised that you obtain travel insurance.

Eligibility for coverage

The Plan is not intended to satisfy the needs of someone who is permanently residing outside Canada (in fact, a Dependent who is not a resident of either Canada or the -U.S.A. is not eligible for coverage). Canadian residency status entitles you to provincial Medicare.

Special Note:
If you lose your Canadian residency status you will not be able to participate in the Group Insurance Benefits Program.

How much is paid?

Regardless of the currency quoted on the bill, benefits are payable in Canadian dollars with the exchange rate at the time the claim is processed.

U.C.R. Charge

All eligible expenses are reimbursed based on usual, customary, reasonable charge.

Hospital:

The amount payable is 85% of the difference between:

- the amount billed, for room and board and other hospital services for confinement and the amount payable by any provincial medicare plan excluding, if private-room accommodation is occupied, any room and board charges above the hospital's average semi-private room rate. (Charge for non-essentials such as television rentals and gourmet meals are not eligible expenses) the amount payable by OHIP or any other provincial/territorial medicare plan.

The following is an example of what the Plan will pay or you may be required to pay provided you have semi-private hospital accommodation:

Example:-
Assumptions:

- 4 day hospital stay at $1,200 U.S. per day
- $45 U.S. per day semi-private to private differential
- Exchange rate - varies
- All figures in Canadian dollars

EHC Plan

▪ Full Bill (including Private Room)	$7,470
▪ Semi-private to private differential	-$270
▪ Net Bill	$7,200
▪ OHIP payment (4 x $400)	-$1,600
▪ Balance	$5,600
▪ Sun Life Payment (85%)	-$4,760
▪ Balance	$840
▪ Semi-private to private room differential	+$270
▪ You would be required to pay	$1,110 or $277.50 per day

Doctors

Doctors services are covered when rendered outside of Canada for emergency health services. The amount payable is 85% of the difference between the doctor's bill and the provincial/territorial medicare plan allowance provided that difference does not exceed the service fee stated in the provincial/territorial Medical Association Schedule of Fees of the employee's province/territory of residence.

Example

Appendectomy - Miami	
U.C.R. Charge*	$2,000.00 (US)
Exchange at 1 (varies)	$2,000.00 (Canadian)
OHIP Payment	$233.50
Amount Outstanding	$1,766.50
OMA Fee Schedule	$377.84
Sun Life Payment (85% of OMA amount)	$321.16
You would be required to pay	$1,445.34 (Canadian)

****U.C.R. Charge***

All eligible expenses are reimbursed based on usual, customary and reasonable charge.

Ambulances:

OHIP covers the cost of licensed ambulance services, where medically necessary, for local transportation of the person to and from the nearest hospital qualified to provide the required care. You are responsible to pay a co-payment (subject to change) for these services. The Extended Health Care Plan will reimburse you for 85% of the co-payment amount.

The cost of airfare home from out-of-Country/out-of-Province is not defined as an eligible expense under the Extended Health Care plan.

Other expenses:

Other than those noted above, none of the eligible expenses are subject to geographical restrictions. Consequently, if an item would have been covered if purchased or rendered at home, it is covered (at 85%) if incurred out of the country. All such expenses are subject to

all plan rules, maximums and U.C.R. limits.

Getting help

You or someone with you should immediately contact your individual travel health insurance provider or Europe Assistance USA, Inc. (Sun Life) for help.

Europe Assistance will provide only the following services:

- referrals to physicians, pharmacists and medical facilities
- provide translation services in any major language
- will transmit an urgent message from you to your home, business or other location
- will keep messages to be picked up in its offices for up to 15 days

When travelling you should have your Sun Life travel card with you. It contains telephone numbers and information needed to receive assistance. This information is to be kept in addition to your individual travel health insurance policy information.

How to make a claim

You are responsible to pay for all your medical expenses at the time the services are provided and claim for reimbursement upon your return to Canada as noted below (if you have not purchased travel health insurance).

Once you return to Canada you must:

- submit your claims to OHIP first.
- original receipts should be included with your claims and a copy kept for your records.
- if there is any unpaid balance not paid by OHIP, you should then submit your claim to Sun Life, using the normal claim form.
- the OHIP reimbursement statement and copies of your receipts must be attached to the Sun Life claim form.
- keep a copy of the information you are sending to Sun Life for your records.

Section 13 - Dental Care

General description of the coverage

Amount of Coverage

- 100% of eligible expenses for preventative dental procedures.
- 100% of eligible expenses for restorative and surgical procedures.
- 100% of eligible expenses for prosthodontic procedures.
- 50% of eligible expenses for inlays, onlays, crowns, repairs of crowns, repair of bridges, construction and insertion of bridges.
- 50% of eligible expenses for orthodontic procedures.

What are the maximums?

	Insured Percentage	Maximum
Types A, B and C Eligible Expenses: Basic Services, including dentures	100%	$2,500 Types A, B and C combined (per calendar year)
Type E Eligible Expenses: Crowns & Bridges	50%	$2,500 (per calendar year)
Type D Eligible Expenses: Orthodontic	50%	$2,500 (Lifetime)

What fees are covered?

The fees stated in the Ontario Dental Association Fee Guide for **general practitioners** which was current one year prior to the date the eligible expenses were incurred, regardless of where the treatment is received. The specific Ontario Dental Association procedure codes for the services described below are posted on Council's website at www.theCouncil.on.ca and are subject to change from year to year.

Temporary Dental Services

If you receive any temporary dental service, it will be included as part of the final dental procedure used to correct the problem, and not as a separate procedure.

Preventive Dental Procedures
(Type A – 100%)

Your dental benefits cover procedures used to help prevent dental problems including:

Oral examinations
- initial examination every 24 months.
- 1 recall examination every 5 months, up to a maximum of 2 examinations per calendar year.
- emergency or specific examinations.
- preventive recall packages.

X-rays
- 1 complete series of x-rays or 1 panorex limited to one during any 24 month period.
- 1 set of bitewing x-rays every 6 months, up to a maximum of 2 sets per calendar year.
- X-rays to diagnose a symptom or examine progress of a particular course of treatment.

Other services
- Required consultations with another dentist, excluding those for orthodontic purposes.
- Required consultations between the patient and dentist, excluding those for orthodontic purposes.
- Fillings – amalgam, silicate, composite, acrylic or equivalent.
- Polishing (cleaning) and topical fluoride treatment, once every 6 months, up to a maximum of 2 per calendar year.
- Protective athletic appliance (mouthguards).
- Scaling.
- Other preventive services.
- Diagnostic tests and laboratory examinations, but excluding x-rays, study models or similar records prepared for orthodontic procedures.
- Provision of space maintainers for missing primary teeth.

Restorative Dental and Surgical Procedures
(Type B – 100%)

Your dental benefits include procedures used to treat basic dental problems and include:

Required consultations between your Dentist and another Dentist.

Retentive pins.

Prefabricated, full coverage restorations.

Caries, trauma and pain control.

Professional visits.

Extraction of teeth
- Removal of teeth.

Endodontics
- Root canal therapy and root canal fillings, and treatment of disease of the pulp tissue.

Periodontics
- Treatment of disease of the gum and other supporting tissue.

Oral surgery
- Surgery and related anaesthesia, other than implants, transplants and repositioning of the jaw.
- Therapeutic intra-muscular or intravenous drug injection.
- Adjunctive general services.

Denture Procedures
(Type C – 100%)

Your dental benefits include removable dental prosthesis to resolve dental problems and include:
- Complete maxillary and/or mandibular dentures - once every 3 years per arch.
- Removable partial dentures - once every 3 years.
- Denture adjustments.
- Repair of dentures.
- Rebase or reline of an existing partial or complete denture.
- Customary commercial laboratory fees associated with the above.

Crowns and Bridges
(Type E – 50%)

Your dental benefits include permanent dental prosthesis to resolve dental problems and include:
- Bridges.
- Repairs to bridges.
- Inlays
- Onlays
- Pins in inlays, onlays and crowns
- Post and core
- Crowns and repairs to crowns.

[Special Provisions for Implants: If a claim is made for an implant, **the implant itself and related surgery are not an eligible expense** under the Plan; however, the plan may reimburse you for up to the level of service that is applicable under the alternate benefit clause. **The Plan will pay based on the least expensive alternate service as follows:**

- If a crown is "the least expensive alternate service", the Plan will reimburse the allowable fee for a standard crown.
- If a denture is "the least expensive alternate service", the Plan will reimburse up to the allowable fee for a denture, either partial or full.
- If a bridge is "the least expensive alternate service", the Plan will reimburse up to the allowable fee for a bridge].

Please refer to the section **"What is not covered"** for more information about the alternate benefit clause. A pre-determination will identify what portion of the cost, if any, will be reimbursed.

Replacement of dentures and bridges

Charges for a replacement bridge or replacement standard dentures are not considered an eligible expense during the 3 year period following the construction or insertion of its predecessor except where:

- it is needed to replace a bridge or standard denture which has caused temporomandibular joint disturbances and which cannot be economically modified to correct the condition, or
- it is needed to replace a transitional denture which was inserted shortly following extraction of teeth and which cannot be economically modified to the final shape required.

Orthodontic Procedures
(Type D – 50%)

Your dental benefits include procedures used to treat misaligned and crooked teeth subject to a lifetime maximum of $2,500 per person and include:

Coverage includes orthodontic examinations, including orthodontic diagnostic services and fixed or removable appliances such as braces.

The following orthodontic procedures are covered:

- Required consultations between patient and dentist
- Diagnostic services - orthodontic cast.
- Observation and adjustment.
- Repairs.
- Alterations.
- Re-cementations.
- Separation.
- Fixed - bilateral/unilateral or removable orthodontic appliances.
- Appliances to control oral habits.
- Myofunctional therapy.
- Retention appliances.

Predetermination
Recommended where expenses will exceed $300

To ensure that you and your Dentist are aware of the expenses that will be paid by the Plan it is strongly recommended that you send a predetermination form to Sun Life, before the work is done, for any major treatment or any procedure.

How do I file a predetermination?

This can be done by your Dentist directly via electronic submission or if necessary:

- you can obtain a claim from your Human Resources Department.
- ask your Dentist to complete the appropriate sections of the form.
- you complete your sections of the form, sign it and forward it to Sun Life.

Sun Life will advise you how much of the planned treatment is covered by the Plan taking into account any possible alternate procedure or course of treatment based on accepted dental practice, and how much of the cost you will be responsible for before the work is done.

Laboratory Fees

- Certain procedures will usually involve the cost of a commercial laboratory and when appropriate, a reasonable and customary laboratory fee will be reimbursed subject to the same overall maximums. Please note that while the predetermination cannot take laboratory fees into account, they will be reimbursed with the payment of claim.

The only circumstance in which benefits will be considered for an ineligible procedure is when your Dentist advises, in writing, that it is both less expensive and better for you than the eligible procedure which could be done.

Coverage under more than one plan

If you are covered for Dental Care under another plan, your benefits will be co-ordinated with the other plan following insurance industry standards. These standards determine where you should send a claim first. Please refer to the 'Submissions of Claims' section of this booklet for instructions.

What is not covered

The Plan will not pay for:

- services or supplies payable or available (regardless of any waiting list) under any government-sponsored plan or program unless explicitly listed as covered under this benefit.
- services or supplies that are not usually provided to treat a dental problem, including experimental treatments.
- any portion of the charge over the usual, customary and

reasonable charge of the least expensive alternate service or material consistent with adequate dental services when such alternate service or material is customarily provided.
- procedures performed primarily to improve appearance.
- the replacement of dentures that are lost, misplaced or stolen.
- charges for appointments that you do not keep.
- charges for completing claim forms.
- expenses related to services or supplies of the type normally intended for home or sport use except mouth guards.

Dental expenses resulting from:
- the hostile action of any armed forces, insurrection or participation in a riot or civil commotion.
- commission or attempted commission of a criminal offence by the insured person.
- any cause for which compensation is available under the Workplace Safety and Insurance Act, Criminal Injuries Compensation Act or similar legislation.

Payment After coverage ends

If your coverage terminates, you will still be covered for procedures to repair natural teeth damaged by an accidental blow if:
- the accident occurred while you were still covered, and
- the procedure is performed within 6 months after the date of the accident.

Expenses Outside of Province/Canada

Expenses for emergency dental care outside Canada will qualify as eligible expenses to the extent that they represent the usual, customary and reasonable charges for dental care in the locality where the dental care is performed, provided an expense for such dental care would qualify as an eligible expense, in the Province of Ontario.

For expenses incurred for dental care performed outside Canada on an other than emergency basis, the benefit provided under this contract will be the usual, customary and reasonable charges for dental care in the locality where the dental care is performed but not exceeding the level of eligible expenses for the Province of Ontario.

Section 14- Short Term Disability Plan (STD)

General description of the coverage

The Colleges have full legal, financial and administrative responsibility for this benefit. Questions or inquiries in regard to this benefit must be directed to your College Benefits Plan Administrator.

The Short Term Disability Plan (STD) is not an insurance plan. It is a benefit paid directly to you by the College. The full description of the STD plan is documented in the current Academic Collective Agreement.

Cumulative Sick Leave Credits

A member of the Academic Bargaining Unit employed by the College on a full-time basis on or after April 1, 1991, will accumulate sick leave credits at the rate of 20 days per year of continuous service, or pro-ration thereof.

Unused sick leave credits will be accumulated. However, no gratuity entitlement will be attached to these credits.

A member of the Academic Bargaining Unit employed by the College on a full-time basis prior to April 1, 1991, will accumulate sick leave credits at the rate of 20 days per year of continuous services, or a pro-ration thereof.

Unused sick leave credits will be accumulated. After ten years of continuous full-time service at a single College, any unused sick leave credits are payable upon death, termination or retirement, provided you have not received a payment under the Sick Leave Buyout Plan. The formula for calculating payment is:

$$\frac{\text{credits}}{2} \times \frac{1}{261} \times \text{annual base salary}$$

The payout is subject to a maximum gratuity of 50% of annual base salary.

Some Colleges have different formulas, etc. It is recommended that you contact your College or Union Local President regarding the formula at your College.

Section 15 - Long Term Disability (LTD)

General description of the coverage

As a full-time Academic employee you have Long Term Disability coverage which provides a benefit to you if you become 'totally disabled' for an amount equal to 60% of your monthly base salary.

The Plan will pay this benefit to you if you have exhausted the elimination period specified under the Plan and you provide proof of claim acceptable to Sun Life that:

- you became totally disabled while covered, and
- you are under the regular care of a physician for the disability.

The benefit will continue to be paid as long as you continue to meet the relevant definition of total disability as defined in the group contract or the last day of the month in which you attain age 65.

What is meant by Totally Disabled?

You are considered totally disabled if, because of bodily injury, sickness or disease:

- you can perform none of the duties relating to your regular work during the elimination period and subsequently for a period up to but not exceeding 24 months, and
- afterwards, you are wholly and continuously prevented, after 24 Monthly Indemnity payments, from engaging in any occupation or employment for wage or profit for which you are reasonably qualified by education, training or experience. Wage or profit may be defined as your ability to earn income commensurate to your Monthly Indemnity payment level at an alternate occupation.

You are encouraged to participate in Rehabilitation activities under an approved Rehabilitation program without jeopardizing your Long Term Disability benefits.

LTD Benefits and Taxation

Since you pay the full premium for this coverage, the benefit is non-taxable on receipt.

Amount of Insurance

The amount of benefit payable to you is based on your monthly base salary on the day you first become disabled, and is non-taxable when you receive it. Your benefit cheque will be calculated as 60% of your monthly base salary less income you may receive:

- for the same or a subsequent disability under any government-sponsored plan, excluding Employment Insurance benefits or automatic cost-of-living increases under any government-sponsored plan that occur after benefits begin.
- any indemnity from any government operated or sponsored plan such as the Workplace Safety and Insurance Act, Canada Pension Plan and Québec Pension Plan.
- under any amount of income provided for you from any employer in respect of employment prior to the date of commencement of the elimination period.
- any amount of income provided under any retirement or pension plan of the College.
- under a motor vehicle insurance plan which provides disability benefits to the extent that the law does not prohibit such a deduction.
- under any Criminal Injuries Compensation Act or similar law, where allowed by law.

Note:
You have an obligation to apply for any of the above for which you may be eligible.

If you receive any of the income amounts above as a retroactive payment in a lump sum, you will have to repay Sun Life. The amount will be deducted from your monthly payment.

Income from personal disability or life policies will not be deducted from your LTD payments.

Members of the Colleges of Applied Arts & Technology Pension Plan (CAAT)

Members of the Colleges of Applied Arts and Technology Pension Plan should contact the CAAT Pension Plan directly as well as the College Benefits Administrator to discuss the impact on your College Pension.

Teachers' Pension Plan Member (TPP)

Members of the Teachers' Pension Plan should contact the Teachers' Pension Plan directly as well as the College Benefits Administrator to discuss the impact on your College Pension.

Elimination period

Your Long Term Disability payments begin after you have completed the elimination period. The elimination period is the period commencing when you became totally disabled and ending on the later of:

- the completion of 130 working days (including statutory and college holidays) of absence due to illness in the past 12 months, or
- the expiration of sick leave credits, if any, which you elect to use.

Coverage ends

Your coverage will end on the earliest of the following dates:

- the end of the month in which your employment terminates.
- the date you attain age 64 and 6 months.
- the end of the period for which the premium is paid for your insurance.
- the date your group contract is no longer in force.

How will I receive my benefits?

The Long Term Disability Plan pays in advance. This means that your first benefit payment is due the first day after completion of the elimination period indicated on the application form submitted by the College. Subsequent payments are made on the first day of each month that you continue to qualify for benefits under the terms of the group contract.

You will be given the option of receiving your benefit payments by either cheque or electronic funds transfer directly into your bank account.

To ensure the accuracy of your disability benefit payments, you must advise your College Benefits Administrator immediately if:

- your medical condition changes.
- you begin to receive any other income (i.e., Canada Pension Disability Benefits, or you return to work, either full time or part time.

Your College Benefits Administrator is responsible for informing Sun Life if you return to work.

Proof of disability

Once the claim is approved, proof of your continuing disability will be required from time to time depending on the medical evidence previously supplied by your doctor. Sun Life will send the appropriate documents when this information is required. The information requested will be used to determine your eligibility for the continuance of benefits and should be obtained and returned to Sun Life promptly (usually within 90 days) in order to avoid unnecessary interruptions or delays in your benefit payments.

In the event you no longer qualify as totally disabled Sun Life will notify the College Benefits Administrator who is responsible for notifying you.

Medical examination

At the time your application is made for Long Term Disability benefits, medical information must be included. In the event that Sun Life is unable to render a decision on the claim based on the medical information provided, Sun Life may arrange for you to have an Independent Medical Examination (IME), at their expense.

Your co-operation in complying with Sun Life's request for an IME is very important because without the appropriate medical information Sun Life cannot approve the claim and benefits cannot be paid.

An IME may also be required as proof of continuing disability.

Return to Work

When you recover and are able to return to full-time employment, Long Term Disability will cease on the date you return to work. The College has an obligation under the Human Rights Code to provide 'reasonable accommodation' for disabled employees. This may involve modifications to the job or your workplace.

If there is potential for rehabilitation, you will be contacted by either your College Benefits Administrator or a Sun Life counsellor. However, you can also initiate this activity by contacting the College Benefits Administrator, and/or the Sun Life counsellor looking after your case.

Rehabilitation Program

In the event you are unable to return to full-time employment, you are encouraged to participate in a gradual return-to-work program that could involve a period of part-time work leading up to a return to full-time work. During this period, you may qualify for rehabilitation income under the Long Term Disability Plan provided the program has been approved in writing by Sun Life.

Where there is the possibility of rehabilitation in order to return to work, you, your physician, the College, or Sun Life may initiate the process.

Successful rehabilitation is a team effort and includes participation from Sun Life, the College, your Union Local Representative, your attending doctor and you.

Payment during Rehabilitation

You are entitled to keep 50% of your rehabilitative earnings while participating in a rehabilitation plan approved by Sun Life.

If, during any month your total income is more than 100% of your pre-disability base salary (less provincial and federal income taxes if your benefit is non-taxable), your Long Term Disability payments will be reduced by the excess.

Recurrence of disability

If you have been receiving Long Term Disability payments and recover, but the same (or related) total disability recurs, you need not complete another elimination period unless you have been back at work on a full-time basis for at least 12 months.

If you have a chronic disease or illness and suffer a relapse after the end of the period referred to above, Sun Life may, at its sole discretion, accept a subsequent claim as a continuation of the previous one at the same level of benefits and without applying a new elimination period. Any such acceptance will be based on a consideration by Sun Life of the circumstances involved and will only be done if the group contract is in force at the time a request for such consideration is made.

The benefits you receive will be based on the same benefit level as on the original date of total disability.

How will my Extended Health Care and Dental Care benefits be affected?

Your Extended Health Care (including Vision and Hearing Care) and Dental Care remain in force during the time you receive Long Term Disability benefits provided that you were subscribing to such benefits on the date your Long Term Disability payments commenced. Your Extended Health Care, Vision, Hearing and Dental Care may be continued provided you make the appropriate arrangements through your College Benefits Administrator and paying 100% of the cost.

How will my Life Insurance be affected?

Your Life Insurance will be continued for you and your dependents without the payment of premiums as long as you are in receipt of Long Term Disability benefits.

Waiver of LTD Premiums

No contributions for Long Term Disability will be required during any period you are receiving monthly benefits.

Your responsibilities

During your total disability, you are expected to make reasonable efforts to:

- keep the College and Sun Life informed about the status of your disability on a regular basis.
- recover from your disability, including participating in any reasonable treatment or rehabilitation program and accepting any reasonable offer of modified duties from your College.
- return to work in your own occupation during the first 24 months that benefits are payable.
- obtain training in order to qualify for another occupation if it becomes apparent that you will not be able to return to your own occupation within the first 24 months that benefits are payable.
- try to obtain work in another occupation after the first 24 months that benefits are payable.
- obtain benefits that may be available from other sources.

When LTD benefits are not payable
Exclusions

In accordance with the group contract, Sun Life will not pay Long Term Disability benefits for any disability which results from:

- participation in a riot, rebellion or insurrection.
- war, declared or undeclared, or active duty in any armed service during a time of war.
- intentionally self-inflicted injuries, while sane or insane, by firearm or otherwise.
- commission or attempted commission of a criminal offence by you.

Non-Payment of Long Term Disability
Limitations

No payments will be made during the period:

- you are not under the regular care of a doctor and receiving appropriate treatment.
- you engage in any employment or occupation for wage or profit (other than in a Rehabilitation Program) except as approved by Sun Life.
- you choose not to participate in a rehabilitation program approved by your Attending Physician, the College and Sun Life.
- you are on a leave of absence except as stated under the Maternity/Parental leave of absence or except where specifically agreed to by Sun Life.
- you are absent from Canada longer than 4 months due to any reason, unless Sun Life agrees in writing in advance to pay benefits during the period.
- you are serving a prison sentence or are confined in a similar institution.

When LTD payments end

Your Long Term Disability payments end on the earliest of the following dates:

- the date you no longer meet the definition of Totally Disabled.
- the last day of the month in which you reach age 65.
- the last day of the month in which you die.

Section 16 - Life Insurance Coverage

General description of the coverage

Your Employee Life Insurance is term insurance that covers you 24 hours per day while you remain an employee of the College and continue to meet the eligibility requirements for insurance under the group contract. There are three levels of coverage. They are described below.

Basic Life Insurance	You are covered in the amount of $25,000.
Supplementary Life Insurance	You may choose additional coverage in units of $10,000 up to a maximum of $60,000.
Employee Pay-All Life Insurance	Provided you have chosen the maximum of $60,000 under the Supplementary Life Insurance benefit you may choose to be covered in units of $10,000 up to an additional $300,000 under the Employee Pay-All Life Insurance.

If you are covered for the maximum benefits available under the Plan you would be insured for a total of $385,000.

Change without evidence of insurability

No medical examination or other evidence of insurability is required provided you are actively at work and you apply for the optional life insurance for you or your spouse within 31 days of the following:

- the date you completed your Waiting Period, or
- the date you acquire a Dependent or an additional Dependent, or
- the date your marital status changes.

What happens if I do not apply within 31 days or I wish to increase the amount of Life Insurance?

You will be required to furnish evidence of insurability to Sun Life. Such insurance coverage will take effect only upon the date your evidence of insurability is approved by Sun Life. It is important to note that it is possible that coverage could be declined. Serious consideration should be given before declining the life benefits at the time the benefits are first offered to you.

Coverage during total disability (*The contract holder has the sole legal and financial liability for*

If you become totally disabled before you retire or reach age 65, whichever is earlier, Life coverage for you and your dependents may continue without the payment of premiums as long as you are in receipt of Long Term Disability (LTD) benefits. This continued

the Coverage during total disability. Sun Life only acts as administrator on behalf of the contract holder)

coverage is subject to the terms of the contract which were in effect on the date you became totally disabled, including reductions and terminations. In addition, all continued coverage with Sun life terminates on the date the benefit under which the person is covered with Sun Life terminates.

Accidental Death and Dismemberment

General description of the coverage ***(Mandatory)***

Accidental Death and Dismemberment (AD & D) insurance is provided. This means that if, due to an accident occurring while covered, you die or suffer a dismemberment as listed in the table under *Table of Losses,* you may be eligible for benefits. Any death benefit paid under this coverage is in addition to the Basic Life Insurance coverage.

Accident

An accident is a bodily injury that occurs solely as a direct result of a violent, sudden and unexpected action from an outside source.

Your Accidental Death and Dismemberment Insurance

Amount of Insurance - $25,000

100% of the insurance is payable in the event of accidental death. For other Dismemberment situations the amount payable is $25,000 pro-rated in proportion to the percentages identified in the Table of Losses Chart.

What the Plan will pay

The Plan will pay for this benefit if you:

- accidentally drown.
- disappear in an accident while travelling. This only applies if the means of transportation disappears, sinks, is wrecked, forced to land or stranded and the body is not found within one year. There must be no evidence that you are still alive.
- are in an accident or exposed to the elements and, as a direct result, you suffer one of the losses listed below within 365 days of that accident or exposure.

The amount that the Plan will pay is a percentage of the $25,000. The percentage depends on the loss suffered. The following table shows the percentages used to determine the payment. However, only the largest percentage is paid for injuries to the same limb resulting from the same accident, and the maximum payable due to any one accident is $25,000.

TABLE OF LOSSES CHART

Loss of life	100%
Loss of both hands	100%
Loss of both feet	100%
Loss of one hand	50%
Loss of one foot	50%
Loss of thumb and index finger on the same hand	33.33%
Loss of use of one arm and one leg	100%
Loss of use of one arm	50%
Loss of use of one leg	50%
Loss of entire sight of one eye	50%
Loss of entire sight of both eyes	100%
Loss of sight of one eye and either one hand or one foot	100%

Accidental Loss

- Loss of a hand means that it was severed at or above the wrist.
- Loss of a foot means that it was severed at or above the ankle.
- Loss of a thumb and index finger means that they were severed at or above the first joint from the hand.
- Loss of sight must be total and permanent.

Loss of use of limb must be total, continuous for 12 months, and then must be determined to be permanent and irrecoverable before the benefit is payable.

What is not covered

The Plan will not pay AD & D benefits for losses that are the result of:

- suicide or self-inflicted injury, while sane or insane.
- taking any poison, drug or medicine, whether voluntarily or otherwise.
- inhaling gas, whether voluntarily or otherwise, other than as a result of performance by the employee of the regular duties of his employment.
- bodily or mental infirmity or disease of any kind or infection other than infection occurring simultaneously with and in consequence of an accidental cut or wound.
- flying in, descending from or being exposed to any hazard related to an aircraft while
  - receiving flying lessons.
  - performing any duties in connection with the aircraft (except when such duties are being performed as part of your occupation with the College).
  - being flown for a parachute jump.
  - a member of the armed forces if the aircraft is under the control of or chartered by the armed forces.
- war, insurrection or the hostile action of the armed forces of any

country.
- participation in a criminal offence

Coverage during total disability

If you become totally disabled while insured before you terminate employment, retire, or reach age 65, whichever is earliest, you're A.D. & D. coverage will be continued.

Dependent Life Insurance Coverage

General description of the coverage *(Optional)*

Dependent Life Insurance is term insurance which covers your spouse and dependent children while you remain an employee of the College and they continue to meet the eligibility requirements for the insurance.

Amount of Insurance

Spouse: $5,000 Each child: $2,000

The benefit is payable to you. Its purpose is to assist you and your family with the additional financial burden should your spouse or dependent children die.

Proof of good health

Required on all amount of coverage unless requested within 31 days of completing the waiting period or of acquiring a new dependent.

Coverage during Total Disability

If you become totally disabled before you terminate employment, retire or reach age 65, whichever is the earliest, your Dependent Life Insurance will be continued (provided it was in effect prior to your date of total disability).

Sun Life must receive proof of your total disability within 12 months of the date the disability begins.

Appointing a Beneficiary

Beneficiary Appointments

You may name as beneficiary of your choice**,** a person, persons or your estate. In the event of your death, benefits will be paid in the name of the last legally nominated beneficiary you left on file with the College Benefits Administrator. In the absence of a beneficiary appointment, payment will be made to your estate.

Appointment of a Beneficiary in the Province of Ontario

Except as restricted by law you may change your beneficiary at any time. In the Province of Ontario, the beneficiary is revocable by the insured. This means that you may change your beneficiary appointment at any time without the approval of your beneficiary.

Appointment of a Beneficiary in the Province of Quebec

The Province of Quebec requires that you indicate whether your beneficiary is revocable or irrevocable at the time you make your benefit election. If you have indicated the beneficiary is irrevocable at the time of enrolment, you may only change the beneficiary appointment with the written permission of the current beneficiary. The enrolment form provided by the College contains this information.

Your beneficiary appointment can be a complex matter, and depending on your specific situation, you may wish to seek legal advice before making a nomination and/or changing an appointment. The necessary form is available from your Human Resources Department.

Life Insurance Conversion

Converting your Life Insurance

When your Life Insurance terminates or reduces as a result of changes in your coverage that are age-related or as a result of your termination of employment, you may apply to convert the group Life coverage, to an individual Life policy with Sun Life without providing proof of good health.

It is your responsibility to initiate an application to convert your Life Insurance with Sun Life. The College will issue a conversion form to you. This form will confirm details of your employment such as your start date with the College, the amount of insurance coverage in effect at the time of your separation from the College, the termination date of your insurance as well as providing a list of Sun Life numbers where you can call to get more information about your options on an individual policy. You have 31 days from the date your insurance is reduced or ceases to convert your Life Insurance to an individual Life policy with Sun Life.

How much can I convert

You may convert your total Life Insurance coverage to a maximum of $200,000.

How long do I have to convert my insurance?

You have 31 days from the date your insurance coverage is reduced or ceases to convert your Life insurance to a private policy with Sun Life.

If you die during the Conversion Period

If you die during this 31 day conversion period, the conversion amount of Life Insurance coverage will be paid to your last named beneficiary as recorded on your file in the Human Resources Department as a death claim.

Converting your Dependent Life Insurance

You may also apply to convert your spouse's Life coverage to an individual Life policy with Sun Life without providing proof of good health. This is not available for dependent children.

Where necessary in order to comply with applicable legislation: If your child's Life coverage ends due to the termination of your Life coverage, you may apply to convert the group Life coverage for your child to an individual Life policy with Sun Life without providing proof of good health.

How long do I have to

You have 31 days from the date your spouse's Life insurance

convert my spouse's life insurance?

coverage ceases to convert to a private policy with Sun Life.

What happens if my spouse dies during the Conversion Period?

If your Spouse dies during this 31 day conversion period, the conversion amount of Dependent Life Insurance coverage will be paid as a death claim to you.

Section 17 – Critical Illness Insurance

General Description of Coverage

Critical Illness insurance provides protection that Long Term Disability, Life Insurance, and Extended Health Care insurance coverages do not. Following the diagnosis of a critical illness and a prescribed survival period, this insurance pays a one-time, lump-sum benefit (see Critical Illness brochure for additional information).

Eligibility

You are eligible to apply for coverage for yourself and/or your spouse provided you are a full-time Academic employee of the Colleges of Applied Arts and Technology.
To qualify, you must:

- be between the ages of 18 and 65
- reside in Canada
- be actively at work
- provide proof of good health

Eligibility Date

Is the date you have completed the Waiting Period of one continuous month of full-time employment.

Coverage

Coverage is available to you and your spouse up to a maximum of $200,000 in units of $25,000.

Coverage Effective Date

- If you and your spouse apply on your Eligibility Date (or prior to), any amount of coverage that does not require medical information $50,000 or less) will be effective on your Eligibility Date.
- If you and your spouse apply within 31 days following your Eligibility Date, any amount of coverage that does not require medical information ($50,000 or less) will be effective on the date the application form was signed. Your Human Resources Department must be in receipt of your signed application form within the 31 days following your Eligibility Date for coverage to be effective.
- If you apply for amounts that exceed $50,000 during your eligibility period, you will be required to complete a medical questionnaire. If approved, you will be notified by Sun Life of the date your coverage will be effective.

If you apply for coverage after your 31-day eligibility period, medical information will be required for all amounts of coverage applied for.

Insured Critical Illness Conditions

The Colleges of Applied Arts and Technology Critical Illness insurance plan covers a broad range of conditions – 19 in total – as follows:

1. Cancer
2. Heart Attack (Myocardial Infarction)
3. Stroke
4. Aorta surgery
5. Major organ transplant
6. Major burns
7. Major organ failure requiring transplant
8. Kidney Failure
9. Alzheimer's disease
10. Loss of speech
11. Parkinson's disease
12. Coronary artery bypass surgery
13. Blindness
14. Multiple Sclerosis
15. Loss of independent existence
16. Deafness
17. Paralysis
18. Coma
19. Benign brain tumour

For further description of these disabilities please read the "Critical Illness Insurance" brochure.

Limitations and Exclusions

No benefits are payable for claims resulting from:

- Declared or undeclared war, insurrection or rebellion
- Voluntary participation in a riot or act of civil disobedience
- Attempted suicide, or intentionally self-inflicted injuries while sane or self-inflicted injuries while insane
- Committing or attempting to commit a criminal offence
- Use of illegal or illicit drugs or substances, misuse of drugs or alcohol
- Any symptom or medical problem leading to a diagnosis or surgery if that symptom or medical problem began or occurred before the first premium due date
- Any symptom or medical problem, leading to a diagnosis of

cancer, which commenced within 90 days following the first premium due date
- Death during the required survival period
- For any coverage that does not require health information ($50,000 or less), no benefit is payable for any covered condition that occurs within 12 months after the effective date of the insured person's coverage, and that resulted from any injury, sickness or medical condition (whether or not diagnosed) for which, during the 12 months prior to the effective date of insurance, the insured person:
  - had symptoms
  - consulted a physician or other health care practitioner, or
  - was provided any health-related care, advice or treatment, or that a reasonable prudent person, with such injury, sickness or medical condition, would have consulted a physician or any other health care practitioner.

Coverage Ends

Your Critical Illness Insurance coverage will end on the earliest of:
- the day you retire;
- the day you reach age 65;
- the date you no longer a resident of Canada;
- the day the benefit is paid for the first covered condition;
- the day your employment ends;
- the day the group contract ends;
- the end of the period for which premiums have been paid; or
- the day of your death.

Your Spouse's Critical Illness coverage will end on the earlier of:
- the day your spouse no longer qualifies under the definition;
- the day you or your spouse reach age 65;
- the day your spouse no longer resides in Canada;
- the day the benefit is paid for the first covered condition;
- the day your employment ends;
- the day the group contract ends;
- the end of the period for which premiums have been paid; or
- the day of your death or the day of your spouse's death.

Coverage Conversion

If you lose your Critical Illness insurance coverage through a change in employment, marital status or retire, you and/or your spouse can maintain your coverage up to a maximum of $100,000 by calling Sun Life Financial within 31 days of loss of coverage. If you reach age 65, therefore your coverage terminates, your spouse is still eligible to

convert their coverage (up to a maximum of $100,000) if they are under the age of 65.
Note: Not eligible to convert coverage after age 65.

How to Apply

To apply for coverage, contact your College Benefits Administrator to obtain an enrolment package.

Section 18 - Submission of Claims

Making Claims

Sun Life is dedicated to processing your claims promptly and efficiently. You should contact your employer to get the proper form to make a claim.

There are time limits for making claims. These limits are discussed in the appropriate sections of this employee benefits booklet. If you fail to abide by these time limits, you may not be entitled to some or all benefit payments.

All claims must be made in writing on forms approved by Sun Life.

For the assessment of a claim, Sun Life may require medical records or reports, proof of payment, itemized bills, or other information Sun Life considers necessary. Proof of claim is at your expense.

Legal actions

Except where or when applicable legislation permits the use of a different limitation period, every action or proceeding against an insurer for the recovery of insurance money payable under this contract is absolutely barred unless commenced within the time set out in the Insurance Act or the time set out in such other legislation as may apply to a claim, action or proceeding for insurance money.

Where or when applicable legislation permits the use of a different limitation period, no legal action or proceeding may be brought against Sun Life:

- regarding any claims for which no payment has been made by Sun Life, more than one year after the end of the time period in which the initial submission of proof of claim is required by the terms of the contract, or

- regarding claims for disability benefits that have been paid by Sun Life for some period of time, more than one year after the last date for which disability benefits have been paid, or
- regarding all other claims for which some payment has been made by Sun Life, more than one year after the last payment made by Sun Life with respect to the claim, or
- regarding claims for *Coverage during total disability* which are initially approved, more than one year after the date you cease to be covered or your premiums cease to be waived.

Making an Extended Health Care Claim

Drug Card Plan

The drug card is used for prescription drugs only. The card is accepted at most drug stores across Canada. The drug card cannot be used outside Canada. Other claims, such as physiotherapy or medical supplies, are not covered under the drug card plan and receipts must be submitted to Sun Life using the Extended Health Care claim form to obtain reimbursement. The drug card cannot be used outside of Canada. These claims must be submitted to Sun Life using the Extended Health Care claim form.

What happens if I do not use the drug card to purchase my drugs

If you do not use the card for all your drug purchases, your reimbursement could be affected due to pharmacy mark-ups on the cost of the drugs. This means that you may have to pay more out-of pocket

Time limits for filing a claim

Claims must be received by Sun Life no later than the earliest of:

- 548 days following the date on which the expense was incurred,
- 90 days following the end of your Extended Health Care coverage, or
- 90 days following the termination of the Extended Health Care provision.

Co-ordination of benefits
(Coverage under more than one plan)

If you are covered for Extended Health Care under this plan and you and or your spouse are covered under another plan, your benefits will be co-ordinated with the other plan following insurance industry standards.

These standards determine where you should send a claim first. Here are some guidelines:

- if you are claiming expenses for your spouse who is covered for those expenses under another plan, you must send the claim to

your spouse's plan first.

- if you are claiming expenses for your children and both you and your spouse have coverage under different plans, you must claim under the plan of the parent with the earlier birthday (month and day) in the calendar year. For example, if your birthday is May 1 and your spouse's birthday is June 5, you must claim under your plan first.
- the maximum amount that you can receive from all plans for eligible expenses is 100% of actual expenses.
- If your spouse is over age 65 and eligible for coverage under the Ontario Drug Benefit Program (ODB), there are specific rules to follow. Contact your College Benefits Administrator for further details.

Ontario Assistive Devices Program

The Ontario Assistive Devices Program (ADP), run by the Ontario Ministry of Health, helps people who have long-term physical disabilities get needed equipment and supplies. To find out more about this program, contact the Assistive Devices Branch of the Ministry of Health.

The Claims Process

If you are submitting your first claim for benefits, the claim form can be obtained from your College Benefits Administrator. Sun Life will send the payment directly to you along with a pre-printed claim form for you to use when you submit your next claim.

In the event you misplace your personalized claim form, a generic form can be obtained from your College Benefits Administrator.

Contacting Sun Life

Sun Life's web address is: www.sunlife.ca
Sun Life's e-mail address is askus@sunlife.com
Sun Life's number in Toronto is 416-753-4300
Sun Life's toll-free number is-800-361-6212
Should you require assistance, please contact your College Benefits Administrator to obtain a brochure with additional information on Sun Life contacts.

Private Duty Nursing Claims

Private Duty Nursing Services must be ordered by a doctor for the treatment of an illness.

In addition to the claim form and the receipt for the expenses, you must include the completed "In Home Nursing Care Questionnaire" form (if a pre-determination was not done) which must be completed by the attending physician.

Note: The "In Home Nursing Care Questionnaire" form must be

submitted to Sun Life before the claim will be considered for payment.

Medical Supplies and Equipment

Medical Supplies and Equipment must be ordered by a doctor for the treatment of an illness. In addition to the claim form and the receipt for the expenses, you must include a letter from your doctor. This letter should describe the nature of your disability or your Dependent's disability, a diagnosis, how the particular supplies or equipment will improve/stabilize your or the claimant's condition and the length of time the supplies or equipment will be required.

How long will it take for my claim to be processed?

Provided you have sent all the necessary information and completed the form satisfactorily your claim should be processed within 7 days.

Following up on a claim

In the event a payment has taken longer than anticipated, you may follow-up on the status of the payment by contacting Sun Life directly.

How do I make a claim for survivor's benefits?

If you are entitled to and have elected survivor benefits follow the process stated above. Your Social Insurance Number will be your Identification number, not the certificate number of your deceased spouse.

Out-of-Province Claims

OHIP first

- your claim for expenses incurred outside the province must be submitted to OHIP first.
- original receipts should be included with your claim and you must keep a copy for your records and/or later submission to Sun Life.

Sun Life second

- the balance of the claim not paid by OHIP should be submitted to Sun Life, using the normal claim form for your Group.
- the OHIP reimbursement statement and copies of your receipts should be attached to the Sun Life claim form.
- be sure to keep a copy of the information sent to Sun Life for your records.

Out-of-Canada Claims

You are responsible to pay for all your medical expenses and claim for reimbursement upon your return to Canada as noted below.

OHIP first

- your claim for expenses incurred outside Canada must be submitted to OHIP first.
- original receipts should be included with your claim and you must keep a copy for your records and/or later submission to Sun Life.

Sun Life second

- the balance of the claim not paid by OHIP should be submitted to Sun Life, using the normal claim form for your Group.
- the OHIP reimbursement statement and copies of your receipts should be attached to the Sun Life claim form.
- be sure to keep a copy of the information sent to Sun Life for your records.

Making a Dental Claim

Time limits for filing a claim

Claims must be received by Sun Life within the earliest of :

- the end of the calendar year following the year during which you incur the expenses.
- 90 days after the end of your Dental Care coverage.
- 90 days following termination of the Dental Care provision.

Co-ordination of benefits
(Coverage under more than one plan)

If you or your spouse are covered for Dental Care under another plan, your benefits will be co-ordinated with the other plan following insurance industry standards.

The Claims Process

Claims can be submitted electronically by your dentist or, if you are submitting your first claim for benefits a claim form can be obtained from your Benefits Administrator at the College.

If you are submitting the claim to Sun Life:

- Ask your Dentist to complete the applicable sections of the claim form.
- You complete the applicable sections of the claim form, sign it, attach any relevant information, and forward it to the Sun Life claims office. The appropriate address is noted on the claim form.
- Keep a copy of the claim form and your receipts for future reference.

If your Dentist is submitting the claim electronically:

- Your Dentist is required to complete the applicable sections of the claim form.
- You complete the applicable sections of the claim form and sign it.

Your Dentist electronically forwards the claim directly to Sun Life and the payment is generated immediately. If you have assigned payment to the dentist, payment will be made directly to the Dentist.

If payment is to be made to you and you have set up a direct deposit with Sun Life (www.mysunlife.ca) the payment will be deposited to your account within a couple of days. Otherwise, a cheque will be mailed to your home address.

Orthodontic Claims

Although most orthodontists will quote a single amount for the full course of treatment covering several years, orthodontic expenses will be reimbursed based on a monthly or quarterly basis as treatment is rendered. The Plan will not prepay services that have not been rendered.

How long will it take for my claim to be processed?

Provided you have sent all the necessary information and the claim form has been completed satisfactorily, your claim should be processed within 7 days. Sun Life will send the payment directly to you along with a pre-printed claim form for you to use when you submit your next claim.

Each time you file a claim, you must follow the same process.

In the event you misplace your personalized claim form, a generic form can be obtained from your Benefits Administrator at the College.

Following up on a claim

In the event a payment has taken longer than anticipated, you may follow-up on the status of the payment by contacting Sun Life directly.

Contacting Sun Life

Sun Life's web address is: www.sunlife.ca
Sun Life's e-mail address is askus sunlife.com
Sun Life's number in Toronto is 416-753-4300
Sun Life's toll-free number is 1-800-361-6212
Should you require assistance, please contact your College Benefits Administrator to obtain a brochure with additional information on Sun Life contacts.

Making a Claim for Long Term Disability Benefits

When and how to make a claim

Your responsibilities

You are responsible for notifying your College that you are disabled and obtaining the following forms from your College Benefits Administrator:

(a) Employee's Statement.
(b) Authorization to Communicate form.
(c) Canada Pension Plan (CPP) Assignment Form.
(d) Application for Canada Pension Plan (CPP) Disability benefits.

(e) Attending Doctor's Statement of Disability.

Your claim for Long Term Disability should be submitted as soon as possible, usually two months prior to completion of the elimination period.

You complete forms a, b and c and forward them to Sun Life.

You must sign the Attending Physician Statement of Disability (form e) and give it to your doctor. You must also contact the Income Security Program office, Human Resources Development Canada, to make an application for Canada Pension Plan disability benefits (form d).

You are responsible for payment of any charges for having medical forms completed. These forms include those described above, supplementary medical statements and any other forms that may have to be completed by your doctor.

Your doctor's responsibility

Once your doctor has completed the Attending Physician's Statement, you or your doctor may send it directly to Sun Life or, if you prefer, you may return it to your College Benefits Administrator to send to Sun Life.

Your employer's responsibility

The College must complete the Employer's Statement and forward it to Sun Life.

Time lines for making a claim

A claim should be made no later than 90 days after you complete your elimination period. Ceasing to be actively at work with the College does not, by itself, mean that you are totally disabled.

Failure to furnish such proof within the time required may not invalidate nor reduce any claim if Sun Life determines that such proof was furnished as soon as was reasonably possible. Except in the absence of legal capacity, however, such proof must be furnished no later than one year from the time proof is otherwise required.

Claim is received by Sun Life

Sun Life will begin processing your claim once all the completed claim forms have been received.

Your claim cannot be processed until Sun Life has received the Employee's Statement (including the Authorization to Communicate form), Employer's Statement and the Attending Physician's Statement.

Incomplete or additional information

If additional information is needed to make a decision on your claim, Sun Life will notify the College by letter as soon as possible. Your

College Benefits Administrator will, in turn, notify you that further information is needed. Any expenses associated with acquiring the additional information will be your responsibility with the exception of an Independent Medical Examination (IME) ordered by Sun Life.

Claim is reviewed by Sun Life

Sun Life claims personnel and practising doctors review your claim to determine if you qualify for disability benefits, in accordance with the terms of your contract. The nature of the claim will determine whether a specialist(s) report(s) is required.

How will I be notified if my claim has been processed?

Sun Life will send the College a letter confirming the amount of your disability benefits, the date they will commence and the duration for which benefits are approved (if known). Your College Benefits Administrator will forward this information along to you.

Assuming all the forms have been completed fully and no follow-up is required by Sun Life, it takes approximately 4-6 weeks for a Long Term Disability claim to be processed. If there are any complications with the forms, additional time would be added to the process resulting in a period of time when you could be without remuneration.

Every attempt is made to ensure a delay does not happen. Continuous contact between you and your College Benefits Administrator will help to minimise this situation. In this event, you may apply for Employment Insurance Sick benefits.

What can I do if my claim is declined?

Sun Life will advise the College Benefits Administrator that your claim has been denied and Sun Life will provide an outline of the procedures and the type of medical information required for reconsideration of your claim.
You may respond to this decision by:

- appealing this decision through the Sun Life appeal process
- pursuing your appeal with your College Benefits administrator
- contacting your local union office
- contacting a member of the Joint Insurance Committee (JIC) Information about the JIC is contained in the Academic Collective Agreement.

Your claim will be reconsidered provided you submit new medical information as requested for review. In order to effectively re-evaluate your claim, all outstanding information requested in the decline letter should be provided.

Discrepancies in benefit payment amounts

It is recommended that you check your benefit payment amount each month to ensure it is correct. In the event you discover there is a discrepancy, it is important for you to contact your Benefits Administrator at the College so that the appropriate adjustment can be made. If you have been overpaid, a re-payment arrangement can be worked out for you; if you have been underpaid Sun Life will be required to make the correction and issue payment.

Making a Life Insurance Claim

How to make a claim

Your College Benefits Administrator must be contacted immediately, and will assist you or your beneficiary with the process associated with filing a death claim.

Your Death Claim

In the event of your death the following must occur as soon as possible after your death:

- A claim form must be completed by the College.
- A claim form must be completed by your beneficiary.
- The completed claim forms along with a death certificate from your attending physician or funeral home must be forwarded to Sun Life in order for the claim to be adjudicated.

A minor cannot personally receive a death benefit under the plan until reaching the age of majority. If you reside outside Québec and are designating a minor as your beneficiary, you may wish to designate someone to receive the death benefits during the time your beneficiary is a minor. If you reside outside Québec and have not designated a trustee, current legislation may require Sun Life to pay the death benefit to the court or to a guardian or public trustee. If you reside in Québec, the death benefit will be paid to the parent(s)/legal guardian of the minor on the minor's behalf. Alternatively, you may wish to designate the estate as beneficiary and provide a trustee with directions in your will. You are encouraged to consult a legal advisor.

For Accidental Death & Dismemberment Claims (Applicable only to employees)

If you suffer a loss other than death, the following must occur within six months of the loss:

- A claim form must be completed by the College.
- A claim form must be completed by you.
- The completed claim forms along with an Attending Physician's Statement clearly indicating the date and details of the accident, the nature of the injury, the date of loss and the degree of loss must be forwarded to Sun Life in order for the claim to be adjudicated.

Death Claim for your Dependent(s)

In the event of the death of a Dependent, the following must occur as soon as possible after the death of a Dependent:

- A claim form must be completed by the College.
- A claim form must be completed by you.
- The completed claim forms along with a death certificate from your Dependent's attending physician or funeral home must be forwarded to Sun Life in order for the claim to be adjudicated.

It normally takes 3-4 weeks to process a claim, however, this may vary depending on the circumstances of each case. Sun Life will make every effort to keep the Benefits Administrator informed of the status of your claim.

Making a Critical Illness Insurance Claim

How to make a claim

Your College Benefits Administrator must be contacted immediately, and will assist you or your beneficiary with the process associated with filing a death claim.

Your Critical Illness Claim

In the event you are diagnosed with one or more of the insured Critical Illness conditions, the following must occur as soon as possible after your diagnosis:

- a claim form must be completed by you
- the completed claim form along with supporting medical evidence must be forwarded to Sun Life in order for the claim to be adjudicated

If you have any questions about your claim, please contact your benefits Administrator or Sun Life's customer Service department toll-free at 1-800-669-7921 (or in Toronto area call 416-408-7390).

It normally takes 3-4 weeks to process a claim, however, this may vary depending on the circumstances of each case. Sun Life will make

every effort to keep the Benefits Administrator informed of the status of your claim.

You may send the completed claim form directly to Sun Life at the following address:

Sun Life Assurance Company of Canada
Association & Affinity Business
P.O. Box 4097, Station A
Toronto, ON M5W 2Z5

Respecting your privacy

At Sun Life Financial, protecting your privacy is a priority. We maintain a confidential file in our offices containing personal information about you and your contract(s) with us. Our files are kept for the purpose of providing you with investment and insurance products or services that will help you meet your lifetime financial objectives. Access to your personal information is restricted to those employees, representatives and third party service providers who are responsible for the administration, processing and servicing of your contract(s) with us, our reinsurers or any other person whom you authorize. In some instances these persons may be located outside Canada, and your personal information may be subject to the laws of those foreign jurisdictions. You are entitled to consult the information contained in our file and, if applicable, to have it corrected by sending a written request to us.

You have a choice

We will occasionally inform you of other financial products and services that we believe meet your changing needs. If you do not wish to receive these offers, let us know by calling 1-877-SUN-LIFE (1-877-786-5433).

To find out about our Privacy Policy, visit our website at *www.sunlife.ca*, or to obtain information about our privacy practices, send a written request by e-mail to *privacyofficer@sunlife.com*, or by mail to Privacy Officer, Sun Life Financial, 225 King St. West, Toronto, ON M5V 3C5.