



ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

CUPE Benefits Booklet

Published June 2026

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Benefits Booklet

TABLE OF CONTENTS

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome to Your Group Benefits Plan	3	Paramedical Practitioners	32	Life Events and Making Changes	102
Benefits At-a-Glance	4	Vision Care	33	Overview	102
Overview	4	Medical Services	34	Change in Marital Status	103
Health	5	Medical Equipment and Supplies	35	Dependent Children	105
Travel	6	Exclusions	41	Leave of Absence or Layoff	106
Dental	7	Travel	42	Disability	107
Basic Life and Accidental Death and Dismemberment (AD&D) Insurance	8	Overview	42	Loss of Spousal Coverage	108
Optional Life, AD&D and Critical Illness Insurance	9	What's Covered	43	Leaving Your Employment	109
Long-Term Disability	10	Travel Advice	45	Working Past Age 65	110
Plan Costs	11	Exclusions	47	Retirement	111
Your Costs	11	Dental	48	Death	114
Consumer Tips	16	Overview	48	Health, Travel and Dental Claims	116
About the Plan	17	Preventative Services	50	Health, Travel and Dental	116
Overview	17	Maintenance Services	55	Coordination of Benefits	122
Group Insurance Trust Committee	18	Major Restorative Services	61	Life, Accident and Disability	123
The Fine Print	20	Orthodontics	64	Life and AD&D Claims	123
Eligibility	21	Exclusions	65	Disability Claims	124
Overview	21	Life and Accident	66	Optional Critical Illness Claims	125
When Coverage Begins	22	Overview	66	Forms and Documents	126
When Coverage Ends	23	Life Insurance	67	Forms	126
Enrolling	25	Accidental Death and Dismemberment (AD&D) Insurance	68	Documents	127
Enrolling for Benefits	25	Exclusions	80	Contacts	128
Enrolling for Home and Auto Insurance	27	Disability	81	belairdirect	128
Health	28	Overview	81	Canada Life	130
Overview	28	Long-Term Disability	82	Assured Assistance Inc. – Travel Assistance Provider	132
Prescription Drugs	29	Exclusions	86	Employee Assistance Program	133
Hospital Accommodations	32	Optional Critical Illness Insurance	88	Trustees	133
		Overview	88	Glossary	134
		Optional Critical Illness	89		
		Exclusions & Limitations	97		



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

WELCOME

Welcome to Your Group Benefits Plan

This group benefits plan is designed to help protect you and your family throughout your career. It's important to get to know your benefits and to use them when needed.

This booklet has been developed to answer your questions about your group benefits. Simply browse through the various sections to see what the plan pays and what you need to do to claim benefits. This booklet also provides a detailed benefits summary, list of forms and other important resources, definitions and more.

We hope this booklet will help you better understand your benefits, which may include:



This member booklet summarizes the benefits and some provisions of your group benefits plan; it does not include all details, provisions, exclusions and limitations. Every effort has been made to ensure that the information is accurate. However, if there is any question as to the interpretation, all rights with respect to an insured person will be governed by the official group insurance policies. Benefits may be changed at any time.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

BENEFITS AT-A-GLANCE

Overview

Health

Travel

Dental

Basic Life and AD&D
Insurance

Optional Life, AD&D and
Critical Illness Insurance

Long-Term Disability

PLAN COSTS

Your Costs

Consumer Tips

Benefits At-a-Glance

OVERVIEW

The Benefits At-a-Glance summarizes the coverage available to you under the CUPE plan. It does not describe all the benefit details. **Certain limitations and conditions apply.** See the exclusion sections for each benefit for more information. Coverage shown is per insured person and per calendar year, unless otherwise stated.

- Health
- Travel
- Dental
- Optional Life, AD&D and Critical Illness Insurance
- Optional Life and AD&D Insurance
- Long-Term Disability



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

BENEFITS AT-A-GLANCE

Overview

Health

Travel

Dental

Basic Life and AD&D
Insurance

Optional Life, AD&D and
Critical Illness Insurance

Long-Term Disability

PLAN COSTS

Your Costs

Consumer Tips

HEALTH

Supplements your provincial health coverage.

Reimbursement*	
Prescription drugs (mandatory generic substitution)	• 100%, after you pay the first \$7.50 per eligible drug expense • \$500 lifetime maximum for vaccines • \$100 lifetime maximum for smoking cessation products (limited to 50% reimbursement) • \$250 maximum per calendar year for sexual dysfunctions medications • Pay-direct drug card (reimbursement is processed at point-of-sale, where available)
Hospital accommodations	• 100% of the difference between a ward and semi-private room
Paramedical practitioners	100% • \$300 maximum per calendar year for occupational therapists • \$1,500 combined annual maximum for the following practitioners: acupuncturists, chiropodists (or podiatrists), chiropractors, massage therapists, naturopaths, osteopaths, physiotherapists, eligible mental health practitioners** and speech therapists
Eye exams	100% • One eye exam every 24 consecutive months (every 12 consecutive months for children age 18 and under)
Eye glasses or contact lenses	100% • \$250 maximum once every 24 consecutive months (every 12 consecutive months for children age 18 and under)

* Expenses are reimbursed based on Canada Life's assessment of **reasonable and customary** fees.

** Eligible mental health practitioners are: (1) Psychologists or social workers; (2) Psychotherapists (Registered psychotherapist, Licensed Psychotherapist, Psychotherapist, Counselling psychotherapist, Psychoeducator); (3) Counsellors (Canadian certified counsellor, Certified clinical counsellor, Registered counsellor, Registered clinical counsellor, Registered professional counsellor, Registered therapeutic counsellor, Licensed counsellor, Clinical counsellor, Clinical therapist, Certified counsellor, Counselling therapists, Mental health therapist, Marriage and family therapist, Psychoanalyst, and Sexologist).



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

BENEFITS AT-A-GLANCE

Overview

Health

Travel

Dental

Basic Life and AD&D
Insurance

Optional Life, AD&D and
Critical Illness Insurance

Long-Term Disability

PLAN COSTS

Your Costs

Consumer Tips

Reimbursement*	
Private-duty nursing	100% • \$5,000 maximum per calendar year
Medical supplies and prosthetics	100%
Other eligible expenses	100%
• Accidental dental	Treatment must be completed within 12 months of the accident
• Ambulance services	Transportation to the nearest hospital for necessary emergency treatment
• External insulin pumps	1 pump per lifetime
• Hearing aids	\$900 maximum per ear every 5 calendar years
• Orthotics and orthopedic shoes	\$240 combined maximum every calendar year

* Expenses are reimbursed based on Canada Life's assessment of **reasonable and customary** fees.

TRAVEL

Supplements your provincial health coverage.

Reimbursement	
Emergency out-of-province/ country health care	100% \$1 million maximum per emergency (must be covered under provincial plan)
Travel assistance	24/7 services 1 866 530-6024 (in Canada and the US) / Collect: (905) 816-1901



Benefits Booklet

[Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

BENEFITS AT-A-GLANCE

Overview

Health

Travel

Dental

Basic Life and AD&D
Insurance

Optional Life, AD&D and
Critical Illness Insurance

Long-Term Disability

PLAN COSTS

Your Costs

Consumer Tips

DENTAL

Provides coverage for a variety of dental procedures.

Reimbursement

Preventative services

(e.g., oral exams, cleaning
and scaling of teeth, fillings
and x-rays)

80%

Recall exams once every calendar year

Maintenance services

(e.g., oral surgery and periodontic
and endodontic care)

80%

Major restorative services

(e.g., dentures, crowns and
bridges)

50%

\$1,000 maximum per calendar year

Orthodontics (braces)

50%

\$3,000 lifetime maximum

Dental fee guide

Current year fee guides for general practitioners and specialists (if applicable)



Benefits Booklet

[Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

BENEFITS AT-A-GLANCE

Overview

Health

Travel

Dental

Basic Life and AD&D Insurance

Optional Life, AD&D and
Critical Illness Insurance

Long-Term Disability

PLAN COSTS

Your Costs

Consumer Tips

BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Provides financial security if you or a [dependent](#) dies or suffers a severe injury as a result of an accident.

	Basic Life	Basic AD&D
Coverage		
For you	\$50,000 (\$45,000 for basic life and \$5,000 for blanket life)	\$50,000 (\$45,000 for basic AD&D and \$5,000 for blanket AD&D)
For your spouse	\$4,000	–
For your children	\$3,500 per child	–



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

BENEFITS AT-A-GLANCE

Overview

Health

Travel

Dental

Basic Life and AD&D
Insurance

**Optional Life, AD&D and
Critical Illness Insurance**

Long-Term Disability

PLAN COSTS

Your Costs

Consumer Tips

OPTIONAL LIFE, AD&D AND CRITICAL ILLNESS INSURANCE

Provides additional financial security to enhance your basic coverage.

	Optional Life	Optional AD&D	Optional Critical Illness
Coverage			
For you	\$300,000 maximum (in units of \$10,000)	\$300,000 maximum (in units of \$10,000)	\$250,000 maximum (in units of \$10,000)
For your spouse	\$300,000 maximum (in units of \$10,000)	50% of your optional AD&D coverage (60% if you have no children)	\$250,000 maximum (in units of \$10,000)
For your children	\$10,000 per child	15% of your optional AD&D coverage if you have a spouse (20% otherwise) \$20,000 maximum per child	Not available
Proof of good health	Required for amounts above \$30,000	Not required	Required for amounts above \$50,000



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

BENEFITS AT-A-GLANCE

Overview

Health

Travel

Dental

Basic Life and AD&D
Insurance

Optional Life, AD&D and
Critical Illness Insurance

Long-Term Disability

PLAN COSTS

Your Costs

Consumer Tips

LONG-TERM DISABILITY

Provides important financial security in the event that your income is interrupted by an illness or injury and you are unable to work.

Benefits paid	70% of your monthly earnings (indexed annually)
Maximum	\$6,000 per month (limited to 85% of your pre-disability income when all sources of income are combined)
Waiting period	4 months or when sick leave benefits with your employer expire, whichever is later
Duration of benefits	Until age 62, recovery, or retirement, whichever occurs first, if your date of disability is on or after December 25, 2021.
Benefits taxable	Yes



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

BENEFITS AT-A-GLANCE

Overview

Health

Travel

Dental

Basic Life and AD&D
Insurance

Optional Life, AD&D and
Critical Illness Insurance

Long-Term Disability

PLAN COSTS

Your Costs

Consumer Tips

Plan Costs

YOUR COSTS

You and your employer share the cost of benefits, except for travel, basic life for dependents and all optional benefits. These benefits are 100% paid by you.

The following are the costs you pay monthly and are valid for the benefit year (April 1, 2026 to March 31, 2027). These premiums are subject to change based on the annual renewal process.

Costs per Month			
		12-Month Employees	10-Month Employees
Health	Single	\$83.89	\$91.52
	Family	\$195.51	\$213.28
Travel	Single	\$2.24	\$2.44
	Family	\$4.54	\$4.96
Dental	Single	\$26.14	\$28.52
	Family	\$55.15	\$60.17
Long-term disability		1.97% of your <u>earnings</u>	1.97% of your earnings
Basic life	Flat amount	\$9.64	\$10.51
Basic life for your dependents	Flat amount	\$2.28	\$2.48
Basic AD&D	Flat amount	\$0.46	\$0.51



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

BENEFITS AT-A-GLANCE

Overview

Health

Travel

Dental

Basic Life and AD&D
Insurance

Optional Life, AD&D and
Critical Illness Insurance

Long-Term Disability

PLAN COSTS

Your Costs

Consumer Tips

Costs per Month

		12-Month Employees	10-Month Employees
Optional life	Employee and <u>spouse</u> (per \$1,000 of coverage)	Age	
		Under 35	\$0.056
		35-39	\$0.067
		40-44	\$0.114
		45-49	\$0.193
		50-54	\$0.328
		55-59	\$0.557
		60-64	\$0.895
	Dependent <u>children</u> (flat amount)	\$1.20	\$1.30
Optional AD&D	Single (per \$1,000 of coverage)	\$0.0206	\$0.0225
	Family (per \$1,000 of coverage)	\$0.0377	\$0.0412



Benefits Booklet

[Previous](#) |
 [Back](#) |
 [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

BENEFITS AT-A-GLANCE

Overview

Health

Travel

Dental

Basic Life and AD&D
Insurance

Optional Life, AD&D and
Critical Illness Insurance

Long-Term Disability

PLAN COSTS

Your Costs

Consumer Tips

Costs per Month

		12-Month Employees	10-Month Employees
Optional Critical Illness	Employee and spouse (per \$1,000 of coverage)	Male Non-Smoker	
		Under 20	\$0.051
		20-25	\$0.062
		26-30	\$0.092
		31-35	\$0.133
		36-40	\$0.216
		41-45	\$0.308
		46-50	\$0.462
		51-55	\$0.770
		56-60	\$1.355
		61-64	\$2.166
		Male Smoker	
		Under 20	\$0.062
		20-25	\$0.072
		26-30	\$0.113
		31-35	\$0.205
		36-40	\$0.349
		41-45	\$0.616
		46-50	\$1.078
		51-55	\$1.953
		56-60	\$3.439
		61-64	\$5.307
		Under 20	\$0.056
		20-25	\$0.067
		26-30	\$0.101
		31-35	\$0.146
		36-40	\$0.235
		41-45	\$0.336
		46-50	\$0.504
		51-55	\$0.840
		56-60	\$1.478
		61-64	\$2.363



Benefits Booklet

[Previous](#) |
 [Back](#) |
 [Next](#) >

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

BENEFITS AT-A-GLANCE

Overview

Health

Travel

Dental

Basic Life and AD&D
Insurance

Optional Life, AD&D and
Critical Illness Insurance

Long-Term Disability

PLAN COSTS

Your Costs

Consumer Tips

Costs per Month

		12-Month Employees	10-Month Employees
Optional Critical Illness	Employee and spouse (per \$1,000 of coverage)	Female Non-Smoker	
		Under 20	\$0.051
		20-25	\$0.062
		26-30	\$0.092
		31-35	\$0.133
		36-40	\$0.205
		41-45	\$0.318
		46-50	\$0.441
		51-55	\$0.647
		56-60	\$0.985
		61-64	\$1.437
		Female Smoker	
		Under 20	\$0.062
		20-25	\$0.072
		26-30	\$0.113
		31-35	\$0.195
		36-40	\$0.308
		41-45	\$0.513
		46-50	\$0.790
		51-55	\$1.232
		56-60	\$2.022
		61-64	\$3.059
		Under 20	\$0.056
		20-25	\$0.067
		26-30	\$0.101
		31-35	\$0.146
		36-40	\$0.224
		41-45	\$0.347
		46-50	\$0.482
		51-55	\$0.705
		56-60	\$1.075
		61-64	\$1.568
		Under 20	\$0.067
		20-25	\$0.078
		26-30	\$0.123
		31-35	\$0.213
		36-40	\$0.336
		41-45	\$0.560
		46-50	\$0.862
		51-55	\$1.344
		56-60	\$2.206
		61-64	\$3.337



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

BENEFITS AT-A-GLANCE

Overview

Health

Travel

Dental

Basic Life and AD&D
Insurance

Optional Life, AD&D and
Critical Illness Insurance

Long-Term Disability

PLAN COSTS

Your Costs

Consumer Tips

EXAMPLE

Here's an example of how to calculate your costs. If you choose \$100,000 (100 units of \$1,000) of Optional AD&D insurance, your monthly cost will be calculated as follows:

Coverage	Cost
Single	
• 12-month employee	$100 \times \$0.0206 = \text{\$2.06 per month}$
• 10-month employee	$100 \times \$0.0225 = \text{\$2.25 per month}$
Family	
• 12-month employee	$100 \times \$0.0377 = \text{\$3.77 per month}$
• 10-month employee	$100 \times \$0.0412 = \text{\$4.12 per month}$

How Rates Are Determined

The insurer determines the rates for travel, disability, life, AD&D and optional critical illness insurance.

The rates for health and dental coverage, however, are based on a number of factors, including:

- the increasing cost of drugs,
- the introduction of new, expensive drugs,
- new medical technology, and
- changes in legislation that make private plans the first payers over the provincial health plan.

But there's another factor that has a significant impact on plan costs: your claims.

The more the plan is used, the more the plan will cost the following year. In fact, your plan essentially works like a bank account:

1. Your premiums are deposited into the plan's fund or account.
2. Whenever a claim is paid, the amount is withdrawn from the account.
3. As a result, the Trustees must ensure there is enough money in the account to cover all the claims, as well as the expenses to administer the plan.



Benefits Booklet

[Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

BENEFITS AT-A-GLANCE

Overview

Health

Travel

Dental

Basic Life and AD&D
Insurance

Optional Life, AD&D and
Critical Illness Insurance

Long-Term Disability

PLAN COSTS

Your Costs

Consumer Tips

CONSUMER TIPS

Things You Can Do to Help Keep Plan Costs Down

Each plan member has a role to play in helping control expenses. After all, it's your plan and your money.

Keeping costs down is easier than you might think. Here are some useful consumer tips that contribute to the well-being of the plan and your wallet.

- When your doctor prescribes a medication, ask about less expensive therapeutic options.
- Compare prices. Not all pharmacies charge the same amount for prescription drugs. Shop around.
- Take your medication as directed. Ask your doctor or [pharmacist](#) the following questions:
 - Are there any side effects? If so, what do I do?
 - Will this drug have any effects on other drugs (prescription or over-the-counter drugs) that I am also taking?
 - Are there certain types of foods or drinks that I must avoid while taking this drug?
 - Are there alternatives to this drug or other solutions for my condition?
- Talk to your pharmacist, who can offer you free professional advice.
- Determine the right quantity of prescription drugs.
 - Consider a sample or trial prescription when you are trying a drug for the first time. That way, you will save money if you have to discontinue a drug because of an allergic reaction.
 - Ask for a larger supply if you are taking medication on an ongoing basis. As a result, you will save on the pharmacist's dispensing fees.
- Stay active and eat right. A healthy diet can also positively affect your overall health. Whatever form of exercise you enjoy, it will help you reduce the risk of heart disease and other serious health problems.
- In addition to exercise, you can get involved in hobbies, do volunteer work, take classes, and more.
- Staying active and involved in your community is also good for your mental health and overall well-being.



Benefits Booklet

[Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

ABOUT THE PLAN

Overview

Group Insurance
Trust Committee

The Fine Print

ELIGIBILITY

Overview

When Coverage Begins

When Coverage Ends

ENROLLING

Enrolling for Benefits

Enrolling for Home
and Auto Insurance

About the Plan

OVERVIEW

Your benefits plan is designed to provide group insurance benefits to plan beneficiaries as determined by the Group Insurance Trust Committee and the employer.

It helps protect you for the times in your life when you need assistance covering health and dental expenses and provides financial protection in times of illness, injury or unexpected events.

The plan is guided by in the following principles:

- **Quality** – provides sound financial protection in times of need.
- **Comprehensive** – provides a wide range of benefits for both you and your family in times of illness, injury or unexpected events.
- **Convenient** – offers a practical drug card with many advantages – no need to pay the total cost of a drug up-front, no claim form to complete, and more.
- **Promotes responsibility** – it's your plan... and your money. As a result, you have a direct impact on both cost savings and increases.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

ABOUT THE PLAN

Overview

**Group Insurance
Trust Committee**

The Fine Print

ELIGIBILITY

Overview

When Coverage Begins

When Coverage Ends

ENROLLING

Enrolling for Benefits

Enrolling for Home
and Auto Insurance

GROUP INSURANCE TRUST COMMITTEE

The plan is managed by the Group Insurance Trust Committee, a group of member appointees consisting of:

- Kelly Matheson – Chair – Local 1770
- Paula Annear – Vice Chair – Employer Representative
- Andrea Garlick – Local 3260
- Rob Coughlin – Local 1145
- Jason Ward – Local 1775
- Lisa Kinnear – Department of Education – Employer Representatives
- Jason MacKinnon – Local 1145
- Sawyer Murphy – Local 1770
- Brenda Doucette – Local 3260
- Luanne Doucette – Local 1775

Trustees' Mission

To achieve the plan's objectives, the Trustees are committed to the following qualities:

Proactiveness

- > Identify and analyse group insurance trends and best practices
- > Make recommendations to optimize the plan's cost-effectiveness and long-term sustainability

Transparency

- > Inform parties of all decisions
- > Educate beneficiaries on the plan and their role

Integrity

- > Adhere to the Trust document at all times
- > Respect all legal documents and requirements



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

ABOUT THE PLAN

Overview

Group Insurance Trust Committee

The Fine Print

ELIGIBILITY

Overview

When Coverage Begins

When Coverage Ends

ENROLLING

Enrolling for Benefits

Enrolling for Home
and Auto Insurance

The Group Insurance Trust Committee works diligently to ensure that the plan runs smoothly. They act solely in the best interests of the plan and its beneficiaries, in accordance with their mission statement and the Trust Document.

Activities of the Group Insurance Trust Committee include:

- establishing and administering the fund,
- entering into all necessary contracts,
- establishing and administering reserve funds,
- appointing and monitoring the performance of the administrator, consultants, insurance carriers, etc.,
- investing funds and paying expenses,
- communicating regularly and openly with plan members and parties,
- reviewing requests from parties for additional or expanded services,
- making plan changes, where permitted, and
- adjusting rates as a result of plan experience.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

ABOUT THE PLAN

Overview

Group Insurance
Trust Committee

The Fine Print

ELIGIBILITY

Overview

When Coverage Begins

When Coverage Ends

ENROLLING

Enrolling for Benefits

Enrolling for Home
and Auto Insurance

THE FINE PRINT

This member booklet summarizes the benefits and some provisions of your group insurance plan. It does not include all details, provisions, exclusions and limitations. This booklet supersedes and replaces all previous communication material. It does not constitute the group insurance policies and is not a contract of insurance, nor does it create or confer any contractual or other rights. Benefits may be changed at any time. Every effort has been made to ensure that the information is accurate. However, if there is any question as to interpretation, all rights with respect to an insured person will be governed solely by the official group insurance policies.

You may obtain a copy of the official group insurance policies by writing to:

Group Insurance Trust Committee
c/o Eastern Language School District
P.O. Box 8600
Stratford, PEI C1A 8V7

References to external sites are provided for information purposes only. The CUPE Group Insurance Trust Committee, its insurers and any party involved in creating this benefits booklet, are not responsible for the content of external sites, nor do they endorse any of the sites in any way. Also, external sites do not reflect your benefits coverage, nor are they part of your group insurance policies.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

ABOUT THE PLAN

Overview

Group Insurance
Trust Committee

The Fine Print

ELIGIBILITY

Overview

When Coverage Begins

When Coverage Ends

ENROLLING

Enrolling for Benefits

Enrolling for Home
and Auto Insurance

Eligibility

OVERVIEW

To participate in the plan, you must be a CUPE member in Local 1145, 1770, 1775 or 3260 and reside in Canada. In addition, depending on the type of coverage, you must meet the following conditions:

Coverage	You must be...
Health, travel and dental	• a permanent full-time employee, or • a permanent part-time employee working fewer hours than a permanent full-time employee but at least 5 hours per week. You can opt out if you work less than 20 hours per week. Note: If your employment ended, you may be eligible for retiree benefits.
Life insurance and long-term disability	• employed on a regular, full-time basis, scheduled to work, and working the prescribed hours for the respective classification, or • employed on a regular, part-time basis, scheduled to work, and working at least 5 hours per week. Note: You must be compensated by your employer for services rendered in the normal course of your employer's business.
AD&D insurance	• a permanent full-time employee, or • a permanent part-time employee working at least 5 hours per week.
Optional critical illness	• a permanent full-time employee working at least 25 hours per week • a permanent part-time employee working at least 5 hours per week.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

ABOUT THE PLAN

Overview

Group Insurance
Trust Committee

The Fine Print

ELIGIBILITY

Overview

When Coverage Begins

When Coverage Ends

ENROLLING

Enrolling for Benefits

Enrolling for Home
and Auto Insurance

For life, long-term disability and AD&D insurance coverage, you must be employed by an employer in a classification as specified in schedule A, B, C or D of the Collective Agreement between the Province of Prince Edward Island and the Canadian Union of Public Employees, Locals 1145, 1770 and 1775 or in Article 38 of the Collective Agreement for Local 3260.

Your [spouse](#) and [children](#) are also eligible for coverage provided they meet the official definitions of spouse and children.

Restriction for Family Members for Optional AD&D

No eligible individual may be covered more than once under the optional AD&D insurance policy. In other words, if you are covered as an employee or retiree, you cannot be covered as a [spouse](#) or dependent [child](#) of another employee or retiree who is also covered under the plan. In addition, only one spouse can choose coverage for dependent [children](#). Your spouse and eligible children can only be insured if you are covered under the plan.

WHEN COVERAGE BEGINS

All coverage for you and your [dependents](#) (except for optional life and AD&D insurance) will normally begin as soon as you are eligible, provided you enrol within 31 days following your date of employment.

If you apply for optional life coverage within 31 days following your eligibility date, a portion of the coverage (up to \$30,000 for yourself and [spouse](#) and \$10,000 for each [child](#)) will come into effect on the date belairdirect receives your application. The difference, if any, will take effect once the insurer approves your [proof of good health](#).

For optional critical illness insurance, if you apply for coverage within 31 days following your eligibility date, a portion of the coverage (up to \$50,000 for yourself and spouse) will come into effect on the date belairdirect receives your application. The difference, if any, will take effect once the insurer approves your proof of good health.

If you apply for any optional AD&D insurance, coverage will come into effect on the first of the month after belairdirect receives your application.

If you are a late applicant (i.e. you don't enrol within 31 days following your eligibility date), your coverage will come into effect on the first of the month after belairdirect receives your application, or when the insurer approves your [proof of good health](#) (if required).

If you are not actively at work when your coverage is to begin, your coverage will only start when you return to active work with regular [earnings](#).



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

ABOUT THE PLAN

Overview

Group Insurance
Trust Committee

The Fine Print

ELIGIBILITY

Overview

When Coverage Begins

When Coverage Ends

ENROLLING

Enrolling for Benefits

Enrolling for Home
and Auto Insurance

WHEN COVERAGE ENDS

Coverage ends for you and your [dependents](#) as follows:

Health, travel and dental	When you leave your employment or retire, whichever is earliest. If you had coverage as an active employee, you are eligible to join the Retiree plan at retirement.
Long-term disability	Age 62 less the qualifying period, or when you leave your employment or retire, whichever is earliest.
Basic life (includes blanket life)	When you leave your employment or retire, whichever occurs first. When your coverage ends and you're under age 65, you have 31 days to convert your coverage to an individual policy if you wish to do so. Life insurance conversion applies to all or part of the life insurance where the person under this policy terminates on or before their 65th birthday.
Basic AD&D (includes blanket AD&D)	When you leave your employment or retire, whichever occurs first. When your coverage ends, you have 31 days to convert your coverage to an individual policy if you wish to do so.
Optional life	Age 65, or when you leave your employment or retire, whichever occurs first. When your coverage ends and you're under age 65, you have 31 days to convert your coverage to an individual policy if you wish to do so.
Optional AD&D	Age 65, or when you leave your employment or retire, whichever occurs first. When your coverage ends, you have 31 days to convert your coverage to an individual policy if you wish to do so.
Optional critical illness insurance	Age 65, or when you leave your employment or retire, whichever occurs first.



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

ABOUT THE PLAN

Overview

Group Insurance
Trust Committee

The Fine Print

ELIGIBILITY

Overview

When Coverage Begins

When Coverage Ends

ENROLLING

Enrolling for Benefits

Enrolling for Home
and Auto Insurance

Coverage can also end for the following reasons:

When your coverage ends

The earliest of the last day of the month coinciding with or following the date:

- you no longer satisfy the definition of an eligible employee,
- you request termination of coverage (not applicable to basic life and AD&D and long-term disability coverage),
- you are no longer actively employed,
- your employer terminates your coverage,
- this plan terminates or coverage for the group, division or class to which you belong is terminated,
- you become a full-time member of the armed forces (not applicable to AD&D coverage),
- you no longer pay the premium for your coverage, where applicable,
- your death (except for health, dental and travel for your dependents).

When your dependents' coverage ends

The earliest of the last day of the month coinciding with or following the date:

- your coverage ends,
- this plan terminates,
- you ask to end dependent coverage,
- the dependent no longer satisfies the definition of dependent,
- the dependent coverage is terminated under the policies,
- you no longer pay the premium for your dependent coverage.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

ABOUT THE PLAN

[Overview](#)

[Group Insurance
Trust Committee](#)

[The Fine Print](#)

ELIGIBILITY

[Overview](#)

[When Coverage Begins](#)

[When Coverage Ends](#)

ENROLLING

[Enrolling for Benefits](#)

[Enrolling for Home
and Auto Insurance](#)

Enrolling

ENROLLING FOR BENEFITS

When you are eligible to join the plan, you will be automatically enrolled in the mandatory benefits, but you will need to make a few selections and decide if you want to enrol for any optional benefits.

Automatically enrolled for:

- ✓ Health and dental (unless you work less than 20 hours per week or opt out of coverage because you have coverage elsewhere)
- ✓ Basic life and AD&D insurance
- ✓ Dependent life insurance (for your family)
- ✓ Long-term disability

Enrolment deadlines

Automatically enrolled as of your eligibility date

Enrolment decisions to make:

- ✓ Health and dental coverage (for you and your family)
- ✓ Travel coverage (for you and your family)
- ✓ Optional life insurance (for you, your [spouse](#) and your [children](#))
- ✓ Optional AD&D insurance (for you and your family)
- ✓ Optional critical illness insurance (for you and your [spouse](#))

Within 31 days following your eligibility date

Important Enrolment Deadline

You must enrol within 31 days of becoming eligible for benefits. Otherwise you will need to provide [proof of good health](#) to apply for some coverage and dental benefits will be limited. See the section [What Happens if I Don't Enrol in Time?](#) for more information.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

ABOUT THE PLAN

Overview

Group Insurance
Trust Committee

The Fine Print

ELIGIBILITY

Overview

When Coverage Begins

When Coverage Ends

ENROLLING

Enrolling for Benefits

Enrolling for Home
and Auto Insurance

How to Join the Plan

To join the plan, follow these simple steps:

Step 1: belairdirect will enrol you for mandatory coverage and provide you with an Enrolment form for optional benefits and a Beneficiary Designation form.

Step 2: Complete and sign the form.

Step 3: Gather any supporting documents that may be required.

- If you are required to provide [proof of good health](#), download the medical questionnaire, available on canadalife.com or request a copy from belairdirect. Depending on your responses, you may be required to undergo a medical examination.
- Proof of good health is required:

Optional life insurance

- For you and your [spouse](#):
 - For amounts over \$30,000 if you enrol within 31 days after your eligibility date, and
 - For all amounts if you enrol over 31 days after your eligibility date

Health

- For you and your family:
 - If you enrol over 31 days after your eligibility date, and
 - If you enrol over 31 days after a [life event](#).

- If your [child](#) is disabled, you must provide satisfactory proof that they are incapable of self-support because of the disability.
- If your child is an overage student, you must provide confirmation of your child's continuing attendance at an accredited college or university for each year coverage is to be continued.
- Designate your beneficiaries on a Beneficiary Designation form

Step 4: Return the Enrolment form, Beneficiary Designation form and any supporting documents to belairdirect.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

ABOUT THE PLAN

Overview

Group Insurance
Trust Committee

The Fine Print

ELIGIBILITY

Overview

When Coverage Begins

When Coverage Ends

ENROLLING

Enrolling for Benefits

Enrolling for Home
and Auto Insurance

What Happens if I Don't Enrol in Time?

If you enrol after the 31-day deadline, two things will happen:

1. You will be required to submit **proof of good health** for all persons you wish to enrol, including yourself, for optional life and health coverage. This may not apply if you are adding a new **dependent** to your existing health, travel or dental coverage (e.g., you have a **child** or get married). Contact [belairdirect](#) for details on adding dependents to your coverage.

When proof of good health is required, coverage will only begin on the date the insurer approves the proof of good health, provided you are actively at work on that day.

2. Dental benefits will be limited to \$100 during the first 12 months of coverage if you are a late applicant. After 12 months, the normal reimbursements applicable under the plan will apply. This provision does not apply if you damage your teeth in an accident.

What Happens if I Don't Enrol?

If you don't enrol, you will be covered for mandatory benefits only:

- health and dental (single coverage)
- basic life and AD&D insurance,
- dependent life insurance, and
- long-term disability (if applicable).

You can later enrol for other benefits, but you will be considered a late applicant. See the section **[What Happens if I Don't Enrol in Time?](#)** for more information.

ENROLLING FOR HOME AND AUTO INSURANCE

[belairdirect](#) is the preferred home and auto insurance provider for CUPE benefit plan members.

Plan members can access exclusive offers and group rates for home and auto insurance provided through [belairdirect](#). In addition to extensive coverage, premiums are payable through convenient payroll deductions.

For information on coverage, rates and enrolment, call 1 888 737-1689 or visit [belairdirect.com](#).



Benefits Booklet

▲ Previous | < Back | Next >

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

Overview

Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

Medical Equipment
and Supplies

Exclusions

TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative
Services

Orthodontics

Exclusions

Health

OVERVIEW

Illness or injury can strike when you least expect it. When it does, you should be able to focus on getting better, not on how to pay your bills. That's why the plan offers you and your family health care coverage. It is designed to complement the provincial plan and help pay major health expenses.

For a summary of your health coverage, refer to the [Benefits At-a-Glance](#) section. There you will find information on reimbursement levels and applicable maximums.

Eligible expenses must be [reasonable and customary](#), [medically necessary](#) and incurred while the individual was covered under the plan.

Payment will be based on reasonable and customary charges in the area in which the treatment is given as determined by the insurer adjudicating benefits. Limits may apply to specific services and supplies.

For a list of health plan exclusions, see the [Exclusions](#) section.

Eligible Expenses	Special Notes
Prescription drugs (mandatory generic substitution)	100% reimbursement after you pay the first \$7.50 per eligible drug expense
Hospital accommodations	100% reimbursement of the difference between a ward and semi-private room
Paramedical practitioners	100% reimbursement to specified annual maximums
Vision care	100% reimbursement to specified annual maximums
Medical services	100% reimbursement to specified annual maximums
Medical equipment and supplies	100% reimbursement to specified annual maximums



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

[Overview](#)

Prescription Drugs

[Hospital Accommodations](#)

[Paramedical Practitioners](#)

[Vision Care](#)

[Medical Services](#)

[Medical Equipment
and Supplies](#)

[Exclusions](#)

TRAVEL

[Overview](#)

[What's Covered](#)

[Travel Advice](#)

[Exclusions](#)

DENTAL

[Overview](#)

[Preventative Services](#)

[Maintenance Services](#)

[Major Restorative
Services](#)

[Orthodontics](#)

[Exclusions](#)

PRESCRIPTION DRUGS

Coverage is based on the lowest-cost generic equivalent of the prescribed brand name drug, unless your doctor provides medical evidence that the prescribed drug cannot be substituted.

Eligible drugs must be approved by the Canadian government for sale to the general public and have a Drug Identification Number (DIN). However, the plan may cover the **usual cost** of certain life-supporting, non-prescription drugs approved by Canada Life.

Prescription drugs can be prescribed by any of the following medical practitioners:

- [Physicians](#)
- [Dentists](#)
- [Nurse practitioners](#)
- [Pharmacists](#) (where allowed by law)

Coverage

- 100%, after you pay the first \$7.50 per eligible drug expense
- \$500 lifetime maximum for preventative vaccines and toxoids
- 50% reimbursement of the usual cost of nicotine replacement products, subject to a lifetime maximum of \$100 per person
- \$250 maximum per calendar year for sexual dysfunction medications
- 100-day supply for therapeutic or maintenance drugs

Certain general exclusions also apply.

Remember to use your pay-direct drug card when filling a prescription to get your claim processed on the spot. You then only need to pay out-of-pocket what's not covered by the plan.



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

Overview

Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

Medical Equipment
and Supplies

Exclusions

TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative
Services

Orthodontics

Exclusions

How Your Reimbursement Works

The plan will cover the **usual cost** of the lowest-cost generic drugs requiring a prescription. You will not pay more than \$7.50 per eligible drug appearing on your prescription if you select the lowest-cost generic drug or a brand name drug without a generic equivalent.

You can select a brand name drug that has a generic equivalent, but you may pay more if there is no medical reason for choosing the brand name drug over the generic substitution.

EXAMPLE

Here's an example of how prescription drug costs are reimbursed.

	\$50 Prescription Cost (lowest-cost generic)
You pay	\$7.50
The plan pays	100% of \$42.50 (\$50 - \$7.50)

What is a Generic Drug?

Generic drugs are like brand name drugs in dose, strength, and how they are taken. They have the same active ingredients and are equally safe and effective. The only difference in composition is their inactive ingredients – the binders, fillers, and dyes used to give the drugs their shape and colour. These differences have no effect on the drugs' active ingredients or how it works.

Generic drugs are less expensive than brand name drugs because the generic drug manufacturers do not have to recoup research and development costs incurred by brand name manufacturers after the patent protection expires. As result, these savings can be passed on to consumers and group benefit plans.

By law these generic drugs are considered interchangeable with brand name drugs and **pharmacists** are allowed to substitute for the generic option when you have a prescription filled. Generic drugs are regulated by Health Canada and undergo constant testing to ensure they meet strict requirements.



Benefits Booklet

▲ Previous | ◀ Back | Next ▶

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

Overview

Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

Medical Equipment
and Supplies

Exclusions

TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative
Services

Orthodontics

Exclusions

What if the Lowest-Cost Generic Equivalent Doesn't Work for Me?

If there is a medical reason why you cannot take the generic equivalent of the brand name drug, you can still request that the brand name drug be covered by the plan. You and your doctor must complete Canada Life's *Request for Brand Name Drug Coverage* form (available on canadalife.com or by contacting belairdirect at (902) 628-3537 or 1 800 371-9516).

Send the completed form to Canada Life at the address indicated on the form. Canada Life will assess your request and send you a letter letting you know if the request for brand name drug coverage is approved.

Pay-Direct Drug Card

For your convenience, the plan provides you with a pay-direct drug card, which you can use to pay for prescription drugs, diabetic supplies, and certain over-the-counter, life-supporting drugs that have been prescribed for you and approved for reimbursement by Canada Life.

Claims are processed immediately, so you only have to pay your co-pay amount. That means you have no claims to submit and you won't be waiting for reimbursement.

What the Plan Does Not Cover

- Alcohol
- Bandages
- Blood glucose monitors, dextrometers
- Contraceptives other than contraceptive drugs and products containing a contraceptive drug
- Cosmetic items
- Cotton
- Disinfectants
- Fertility drugs
- Food substitutes, infant food or formula
- Hair growth stimulants
- Homeopathic medicines
- Non-disposable insulin injectors
- Products that can be bought without a prescription, unless the policyholder approves them
- Spring-loaded devices used to hold lancets
- Sunscreens
- Vitamins (except injectible), minerals, dietary supplements



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

Overview

Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

Medical Equipment
and Supplies

Exclusions

TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative
Services

Orthodontics

Exclusions

HOSPITAL ACCOMMODATIONS

The plan covers the **usual cost** of **hospital** accommodation in Canada:

- 100% of the difference in cost between a ward and a semi-private room, and
- 80% of the difference in cost between a semi-private and private room.

If you are medically required to be admitted into a private room, the provincial plan will cover the cost at 100%.

The plan also pays 100%, up to \$1,000 per hospital admission, of the usual cost of **medically necessary** ancillary hospital services if you are admitted as an inpatient to a general hospital in another province and a government health plan does not fully cover the cost. Ancillary hospital services include items such as drugs or recovery room expenses that were not picked up by the provincial plan.

If you are an out-patient, the plan pays the usual cost of out-patient services and supplies from a hospital or a surgical supply company.

PARAMEDICAL PRACTITIONERS

The plan covers the **usual cost** of paramedical services, provided your paramedical practitioner is registered in the province where the service is given. The practitioner cannot be a member of your **immediate family** or someone who lives with you.

The following list of practitioners are covered under the plan, up to the limits specified in the **Benefits At-a-Glance** section:

- Acupuncturists
- Eligible mental health practitioners**
- Occupational therapists
- Chiroprodists* or podiatrists*
- Osteopaths*
- Chiropractors*
- Massage therapists
- Physiotherapists
- Naturopaths
- Speech therapists

* Laboratory tests and X-rays are covered if they are recommended by a licensed chiroprodist, podiatrist, chiropractor or osteopath.

** Eligible mental health practitioners are: (1) Psychologists or social workers; (2) Psychotherapists (Registered psychotherapist, Licensed Psychotherapist, Psychotherapist, Counselling psychotherapist, Psychoeducator); (3) Counsellors (Canadian certified counsellor, Certified clinical counsellor, Registered counsellor, Registered clinical counsellor, Registered professional counsellor, Registered therapeutic counsellor, Licensed counsellor, Clinical counsellor, Clinical therapist, Certified counsellor, Counselling therapists, Mental health therapist, Marriage and family therapist, Psychoanalyst, and Sexologist).



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

Overview

Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

Medical Equipment
and Supplies

Exclusions

TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative
Services

Orthodontics

Exclusions

VISION CARE

The plan covers the usual cost of eligible vision care as follows (general exclusions apply):

Eligible Expenses	Special Notes
Eye exams (including eye refractions)	• 100% reimbursement • For persons over age 18: once every 24 consecutive months • For <u>children</u> age 18 and under: once every 12 consecutive months A registered, licensed optometrist or ophthalmologist must perform the eye exam.
Macular degeneration tests	• 100% reimbursement A registered, licensed optometrist or ophthalmologist must perform the test.
Eye glasses or contact lenses	• 100% reimbursement, to a maximum of \$250 every 24 consecutive months (every 12 consecutive months for children age 18 and under) • Includes coverage for prescription sunglasses and safety glasses An ophthalmologist or optometrist must prescribe the contact lenses or eye glasses to correct vision.
Contact lenses for certain conditions	• If you suffer from ulcerated keratitis, severe corneal scarring, keratoconus (conical cornea) or aphakia: reimbursed up to \$200 in any period of 24 consecutive months A licensed ophthalmologist must prescribe the contact lenses. The plan will pay for these contact lenses only if your sight can be improved to at least the 20/40 level by contact lenses, but it cannot be improved to that level with eye glasses.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

Overview
Prescription Drugs
Hospital Accommodations
Paramedical Practitioners
Vision Care

Medical Services

Medical Equipment
and Supplies
Exclusions

TRAVEL

Overview
What's Covered
Travel Advice
Exclusions

DENTAL

Overview
Preventative Services
Maintenance Services
Major Restorative
Services
Orthodontics
Exclusions

MEDICAL SERVICES

The plan covers the usual cost of eligible medical services as follows (general exclusions apply):

Eligible Expenses	Special Notes
Accidental dental treatment	The plan covers the usual cost of repairing or replacing any healthy, natural teeth that have been damaged or lost due to a sudden impact. To be reimbursed, you must complete treatment within 12 months of the impact, unless treatment has to be postponed because of your age. Reimbursement will be based on the least expensive treatment that is adequate to correct the damage and on the current dental fee guide. No implants, treatments related to implants, or treatments to correct existing problems are covered by this part of the plan.
Ambulance services	If you are in an accident or become critically ill, the plan will cover the usual cost of a licensed ambulance or other emergency service to transport you to the nearest <u>hospital</u> that is able to give the necessary emergency treatment. This also covers travel between hospitals. Reimbursed at 100%. Can be reimbursed up to \$300 in any calendar year for the travel expenses of an accompanying registered nurse, when <u>medically necessary</u> and approved by the plan. The nurse cannot be a relative. If a licensed ambulance does not provide transportation for someone to accompany you, the plan may cover the cost of a person to accompany you, if it is medically necessary.



Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident, Disability & Critical Illness	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	---	-------------	---------------	-------------------	----------

HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care

Medical Services

Medical Equipment and Supplies

- Exclusions

TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expenses

Private-duty nursing

Special Notes

- The plan will cover the **usual cost** of private nursing care at your home or in the **hospital**, up to \$5,000 per covered person each calendar year, provided all of the following conditions are met:
- your doctor has determined, in writing, that it is **medically necessary**,
 - Canada Life has approved the service beforehand,
 - nursing care is provided within Canada by a registered nurse, registered nursing assistant, or registered practical nurse,
 - the person providing nursing care does not normally live with you or is not a member of your **immediate family**,
 - if nursing care is provided in a hospital, the person is not an employee of the hospital,
 - the nursing care professional provides skilled care that only they can provide, and
 - the nursing care is not provided in a nursing home, rest home, home for the aged, or any facility that provides similar care.

MEDICAL EQUIPMENT AND SUPPLIES

The plan covers the **usual cost** of eligible medical equipment and supplies as follows (general exclusions apply):

Eligible Expenses

Aerochambers

Apnea monitor

Special Notes

- Covered if approved by Canada Life
- Covered if approved by Canada Life
- To determine the eligible reimbursement amount, submit a pre-approval to Canada Life.



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#) | [Benefits At-a-Glance](#) | [Getting Started](#) | **[Health, Travel & Dental](#)** | [Life, Accident, Disability & Critical Illness](#) | [Life Events](#) | [Making Claims](#) | [Forms & Documents](#) | [Contacts](#)

HEALTH

[Overview](#)
[Prescription Drugs](#)
[Hospital Accommodations](#)
[Paramedical Practitioners](#)
[Vision Care](#)
[Medical Services](#)

Medical Equipment and Supplies

[Exclusions](#)

TRAVEL

[Overview](#)
[What's Covered](#)
[Travel Advice](#)
[Exclusions](#)

DENTAL

[Overview](#)
[Preventative Services](#)
[Maintenance Services](#)
[Major Restorative Services](#)
[Orthodontics](#)
[Exclusions](#)

Eligible Expenses

Artificial limbs/eyes and other prosthetic devices

Asthma nebulizer

Breast prosthesis after mastectomy

Casts

Certain diagnostic tests, radium treatments, and X-rays

Compressors

Special Notes

Covered if non-myoelectric and approved by Canada Life

Important notes:

- Talk to Canada Life before making your purchase, as the cost varies greatly. Canada Life will let you know how much the plan will pay based on the least expensive device that is medically adequate.
- Replacements are covered if they are due to a pathological change.
- The plan pays for repairs and/or adjustments up to \$50 in any calendar year, including the cost of repairs and/or adjustments to walkers and braces.

Covered if approved by Canada Life

To determine the eligible reimbursement amount, submit a pre-approval to Canada Life.

Including replacement(s) every 2 calendar years

Covered if approved by Canada Life

To determine the eligible reimbursement amount, submit a pre-approval to Canada Life.

–

Covered if approved by Canada Life

To determine the eligible reimbursement amount, submit a pre-approval to Canada Life.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

Overview

Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

**Medical Equipment
and Supplies**

Exclusions

TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative
Services

Orthodontics

Exclusions

Eligible Expenses	Special Notes
Crutches and canes	–
Custom-made foot orthotics	Expenses are reimbursed up to \$240 per calendar year (including custom-made orthopedic shoes and any modifications) • Must be prescribed by a physician, podiatrist or chiropodist as being necessary after a biomechanical examination, and • Must be required for regular daily living activities, and not just for sports or recreation.
Custom-made orthopedic shoes, including modifications	Expenses are reimbursed up to \$240 per calendar year (including custom-made foot orthotics) • Must be prescribed by a physician, podiatrist or chiropodist, and • No other method, such as orthotics and/or off-the-shelf orthopedic shoes, can correct the problem.
Diabetic supplies	You can use your drug card to cover these expenses Examples of diabetic supplies: disposable needles, syringes, lancets and testing materials for monitoring diabetes
Hearing aids and repairs	Reimbursed up to \$900 per ear every 5 calendar years Batteries are not covered.
Hospital beds	Reimbursement based on: • the cost of rental or purchase, whichever is more economical, • Canada Life's approval before the purchase is made, and • the least expensive device that is medically adequate. Spare parts or alternative supplies are not covered.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

Overview

Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

**Medical Equipment
and Supplies**

Exclusions

TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative
Services

Orthodontics

Exclusions

Eligible Expenses

**Mastectomy bras
(surgical bras)**

Ostomy supplies

Oxygen

Oxygen equipment

Stump socks

Surgical stockings

**Temporary therapeutic
equipment**

Special Notes

Up to 2 per calendar year

Covered if approved by Canada Life

To determine the eligible reimbursement amount, submit a pre-approval to Canada Life.

–

Covered if approved by Canada Life

To determine the eligible reimbursement amount, submit a pre-approval to Canada Life.

–

Up to 4 pairs each calendar year

Reimbursement based on:

- the cost of rental or purchase, whichever is more economical,
- Canada Life's approval before the purchase is made, and
- the least expensive device that is medically adequate.

Spare parts or alternative supplies are not covered.



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

Overview

Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

Medical Equipment and Supplies

Exclusions

TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative
Services

Orthodontics

Exclusions

Eligible Expenses

TENS machines

Special Notes

Transcutaneous electrical nerve stimulation (TENS) machines are covered if used to treat a chronic condition.

100% reimbursement, limited to 1 TENS machine every 5 years, to a maximum of \$500 per covered person and a \$700 lifetime maximum per covered person

Important note:

To process your claim, Canada Life must receive:

- name of supplier (including receipt)
- physician's prescription that must include:
 - referral for TENS machine
 - nature of the condition being treated
 - confirmation of the chronic nature of the condition

Walkers and braces

Covered if approved by Canada Life

Important notes:

- Talk to Canada Life before making your purchase, as the cost varies greatly. Canada Life will let you know how much the plan will pay based on the least expensive device that is medically adequate.
- Replacements are covered if they are due to a pathological change.
- The plan pays for repairs and/or adjustments up to \$50 in any calendar year, including the cost of repairs and/or adjustments to standard non-myoelectric artificial limbs/eyes and other approved prosthetic devices.



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

Overview

Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

**Medical Equipment
and Supplies**

Exclusions

TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative
Services

Orthodontics

Exclusions

Eligible Expenses

**Wheelchairs (standard
manual or electric)**

Special Notes

Reimbursement based on:

- the cost of rental or purchase, whichever is more economical,
- Canada Life's approval before the purchase is made, and
- the least expensive device that is medically adequate.

Spare parts or alternative supplies are not covered.

If the purchase is approved, the plan limits the coverage of the rental or purchase of other similar equipment to once every 5 calendar years.

Wigs

Reimbursed up to \$250 lifetime maximum

What the Plan Does Not Cover

The plan does not cover the following items or any other item not listed as an eligible expense, even when prescribed by a **physician**:

- Air conditioners or purifiers
- Blood pressure kits
- Breast pumps
- Cataract contact lenses
- Craftmatic, Ultramatic, or other lifestyle beds
- Exercise equipment, machines, or programs
- Grab bars
- Holter monitor
- Home or car modifications (e.g., ramps or lifts)
- Hoyer lift
- Humidifiers
- Mattresses, except for standard mattresses with approved **hospital** beds
- Obus formes or orthopaedic pillows
- Raised toilet seats
- Transfer bench
- Trapeze



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

Overview

Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

Medical Equipment
and Supplies

Exclusions

TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative
Services

Orthodontics

Exclusions

EXCLUSIONS

The following list of exclusions applies to the health and travel plans:

- Any service for which reimbursement is prevented by law,
- Cosmetic treatments,
- Health care services or supplies required as a result of any of the following:
 - committing a criminal offense or provoking an assault,
 - intentionally self-inflicted injury,
 - participation in a riot or civil disturbance, or
 - war, rebellion, or hostilities of any kind, whether you are a participant or not,
- Health care services or supplies required solely for recreation or sports purposes,
- Health care services or supplies that you are eligible to claim under any workers' compensation legislation in your province of residence,
- "In vitro" or "in vivo" procedures, or any other infertility procedures, unless otherwise specifically covered in this plan,
- Services or supplies for which you would normally not be charged,
- Services required by a court, your employer, a school, or anyone other than your **physician** (for example, if your employer requires a doctor's note or a court requires that you receive psychological treatment), or
- Treatment to correct temporomandibular joint dysfunction (joint of the jaw).



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

Overview

Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

Medical Equipment
and Supplies

Exclusions

TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative
Services

Orthodontics

Exclusions

Travel

OVERVIEW

If you suddenly and unexpectedly become ill or injured while outside your province of residence and you require immediate medical treatment, the plan will cover all eligible expenses, up to specified limits. You must be eligible for benefits under a government health plan in Canada to qualify for emergency out-of-province/country coverage or travel assistance coverage.

For a summary of your travel coverage, refer to the [Benefits At-a-Glance](#) section. There you will find information on reimbursement levels and applicable maximums.

Eligible expenses must be [reasonable and customary](#), [medically necessary](#) and incurred while the individual was covered under the plan.

Payment will be based on reasonable and customary charges in the area in which the treatment is given as determined by the insurer adjudicating benefits. Limits may apply to specific services and supplies.

For a list of travel plan exclusions, see the [Exclusions](#) section.

Eligible Expenses	Special Notes
Out-of-country emergency coverage	100% reimbursement, to a maximum of \$1 million per emergency above what your provincial health plan pays Note: Certain expenses, such as prescription drugs, are covered to the same extent as they would be in Canada.
Out-of-province referrals	100% reimbursement for the difference between: • the actual cost, and • the amount available under the provincial plan, provided the provincial plan is first payer.



Benefits Booklet

[Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

TRAVEL

- Overview
- What's Covered**
- Travel Advice
- Exclusions

DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

WHAT'S COVERED

Eligible Expenses	Special Notes
Hospitalization	Hospital room at the ward rate Hospital services and supplies also covered
Living expenses for a companion travelling with the patient, to stay with the patient beyond the original return date	Reimbursed up to \$150 a day, for a total reimbursement of \$1,500 Includes cost of accommodation, meals, telephone and taxi or rental cars The travel assistance provider must approve the charges beforehand.
Medical evacuation home or transportation to another medical facility	Economy airfare for transportation home
Physician services	–
Referrals to physicians or medical facilities, if necessary	The travel assistance provider is not responsible for the actions or advice of any persons that you are referred to.
Return home airfare (economy class) for a travel companion	For a companion who is travelling with the patient and who has forfeited their ticket because of a delay caused by the insured person's illness, injury, or death The travel assistance provider must approve the charges beforehand.
Return home airfare (economy class) for each child	For each child left alone because of the insured person's illness, injury, or death The travel assistance provider will also arrange for a qualified attendant to accompany the children , if necessary. The travel assistance provider must approve the charges beforehand.
Return of deceased	Reimbursed up to \$3,500



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

Overview

Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

Medical Equipment and Supplies

Exclusions

TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative Services

Orthodontics

Exclusions

Eligible Expenses

Return of vehicle (to insured person's home or the nearest rental agency)

Round-trip economy airfare for a visiting family member

Wheelchairs, prescription drugs, crutches, and other eligible expenses under the plan's health coverage

Non-medical services

Out-of-province referrals

Special Notes

Reimbursed up to \$1,000

The travel assistance provider must approve the charges beforehand.

Provided the insured person is travelling alone and must be hospitalized for more than 10 days

The travel assistance provider must approve the charges beforehand.

Covered to the same extent as they would be in Canada

- Multilingual assistance by telephone, 24 hours a day, 365 days a year, to obtain aid, assistance, and exchange information relating to the covered services,
- Arrangements for direct payment, wherever possible, for [physicians'](#) services, hospitalization and other insured services,
- Communication with the physician who is treating the insured person to get an understanding of the situation and monitor the condition,
- Telephone interpretation services in most major languages,
- The sending and receiving of urgent messages,
- Help to locate Embassy or Consulate services, and
- Help to locate lost documents or luggage.

The plan covers the [usual cost](#) of treatment, in relation to referrals for treatment in Canada and the United States only.

If treatment is available in your home province, the plan will not cover the referral expenses. A physician in your home province must give a written referral for treatment that is not performed in that province.

Canada Life must approve the referral beforehand.



Benefits Booklet

▲ Previous | < Back | Next >

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

Overview
Prescription Drugs
Hospital Accommodations
Paramedical Practitioners
Vision Care
Medical Services
Medical Equipment
and Supplies
Exclusions

TRAVEL

Overview
What's Covered
Travel Advice
Exclusions

DENTAL

Overview
Preventative Services
Maintenance Services
Major Restorative
Services
Orthodontics
Exclusions

What the Plan Does Not Cover

Your travel coverage does not pay for any expenses incurred directly or indirectly as a result of:

- your pregnancy, if expenses are incurred outside Canada within nine weeks of your expected delivery date,
- the birth of a [child](#) born outside of Canada within nine weeks of the expected delivery date, or after the expected delivery date,
- an accident that occurred while you were operating a vehicle, vessel, or aircraft, if you:
 - were impaired by drugs or alcohol, or
 - had a blood-alcohol level higher than 80 milligrams of alcohol per 100 millilitres of blood,
- abuse of illegal substances.

The plan also does not provide coverage as described in this section:

- for emergency treatment while travelling for health reasons,
- once emergency treatment for a condition is completed, for any ongoing treatment related to that condition, and
- for medical emergencies in your home province.

General exclusions also apply. See the [Exclusions](#) section for more information.

TRAVEL ADVICE

Things to Keep in Mind Before You Travel

Out-of-country emergency coverage provides protection for certain medical expenses incurred by you and your eligible [dependents](#) as a result of a medical emergency that occurs while traveling outside Canada, typically when travelling for business, vacation or education purposes.

A medical emergency is:

- a sudden and unexpected injury,
- the onset of a condition not previously known or identified prior to departure from Canada, or
- an unexpected episode of a condition known or identified prior to departure from Canada.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

TRAVEL

- Overview
- What's Covered
- Travel Advice**
- Exclusions

DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

An unexpected episode means it would not have been reasonable to expect the episode to occur while travelling outside Canada. If a person was suffering from symptoms before departure from Canada, Canada Life may request medical documentation to determine whether, in the circumstances, it could have reasonably been anticipated that the person may require medical treatment while outside Canada.

For pregnant travellers, this means that any pregnancy-related expenses incurred outside Canada may not be covered if, for example, they are incurred:

- on or after day one of the person's 35th week of pregnancy, or
- at any time prior to the 35th week of pregnancy and the person's Canadian **physician** considers the pregnancy to be high risk.

Planning a Vacation?

If you're planning a get-a-way, be sure to check if the country you're visiting requires proof of travel health insurance. If proof is required, contact belairdirect at 1 800 371-9516 to have confirmation of your emergency travel insurance sent to you by mail, email or fax. In some countries, such as Cuba, proof of coverage can be shown in the form of a proof of coverage letter and/or your provincial health card.

If you do not have the appropriate proof of coverage when you enter a country, you may be required to purchase additional coverage on the spot.

When travelling, it is recommended to have the following information with you:

- wallet ID card,
- provincial health card,
- a valid passport, and
- coverage confirmation letter (provided by belairdirect).



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

Overview

Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

Medical Equipment
and Supplies

Exclusions

TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative
Services

Orthodontics

Exclusions

What to Do in the Event of an Emergency

In the event of an emergency where you become ill or are injured outside your home province or Canada, call the travel assistance provider **as soon as possible**. You can find the contact number on your travel assistance card, which you should always keep on you while you are traveling.

If you or your representative does not call the travel assistance provider right away, your benefits may be reduced by 40% of covered expenses, with a maximum reimbursement of \$25,000.

Calling immediately will enable the travel assistance provider to co-ordinate payment directly with the **hospital** and/or medical provider involved, only if the travel assistance provider obtains your approval to co-ordinate payment with the provincial health plan.

Following Doctors' Orders

If your **physician** or the Travel Assistance Centre recommends that you return to your home province and you choose not to go, your emergency coverage and travel assistance coverage will end.

If your physician or the Travel Assistance Centre recommends that you be moved to another facility and you choose not to go, your benefits will be reduced by 40% of covered expenses, with a maximum reimbursement of \$25,000.

EXCLUSIONS

The same list of exclusions as describe under the health plan, also apply to the travel benefit. See the health **Exclusions** section for details.



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

Overview

Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

Medical Equipment
and Supplies

Exclusions

TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative
Services

Orthodontics

Exclusions

Dental

OVERVIEW

The dental plan offers you and your family basic preventative and maintenance services, major restorative services and orthodontics.

For a summary of your dental coverage, refer to the [Benefits At-a-Glance](#) section. There you will find information on reimbursement levels and applicable maximums.

Eligible dental expenses are those that a [dentist](#), doctor, or denturist (provided the work is within the scope of the denturist's license and they are registered with the Council of the Denturist Society of PEI) considers necessary.

Expenses are based on the Dental Association Suggested Schedule of Fees for General Practitioners or the Dental Specialist Fee Guide, if applicable, for the current year.

It is entirely up to you and your dentist to decide which treatment method to use – alternative or otherwise. However, reimbursement will be based on the least expensive treatment method that will provide a professionally adequate result.

We encourage you to get approval for unusual or large dental expenses beforehand to make sure the plan covers them.

For a list of dental plan exclusions, see the [Exclusions](#) section.



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#) | [Benefits At-a-Glance](#) | [Getting Started](#) | **[Health, Travel & Dental](#)** | [Life, Accident, Disability & Critical Illness](#) | [Life Events](#) | [Making Claims](#) | [Forms & Documents](#) | [Contacts](#)

HEALTH

[Overview](#)
[Prescription Drugs](#)
[Hospital Accommodations](#)
[Paramedical Practitioners](#)
[Vision Care](#)
[Medical Services](#)
[Medical Equipment and Supplies](#)
[Exclusions](#)

TRAVEL

[Overview](#)
[What's Covered](#)
[Travel Advice](#)
[Exclusions](#)

DENTAL

Overview

[Preventative Services](#)
[Maintenance Services](#)
[Major Restorative Services](#)
[Orthodontics](#)
[Exclusions](#)

Dental

80% reimbursement for preventative and maintenance services
50% reimbursement for major restorative services, to a maximum of \$1,000 per calendar year
50% reimbursement for orthodontics (braces), to a lifetime maximum of \$3,000

Submitting a Treatment Plan for Expensive Dental Treatment

If your dental treatment will cost more than \$500, Canada Life recommends that you contact them before you incur the expense, to determine how much the plan will pay and how much you will pay. Here's what you need to do:

1. For pre-determination of benefits, send Canada Life a detailed description of the treatment plan and its cost. Your **dentist** can provide this information for you and send it on your behalf.
2. You may also be asked to supply a fully completed written estimate, plus pre-operative X-rays, diagnostic casts, and laboratory reports.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#) | [Benefits At-a-Glance](#) | [Getting Started](#) | **[Health, Travel & Dental](#)** | [Life, Accident, Disability & Critical Illness](#) | [Life Events](#) | [Making Claims](#) | [Forms & Documents](#) | [Contacts](#)

HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

DENTAL

- Overview
- Preventative Services**
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

PREVENTATIVE SERVICES

The plan covers the usual cost of eligible preventive services as follows, subject to general exclusions:

Eligible Expense	Description	Special Notes
Anaesthesia	From sedatives to total loss of consciousness	During a surgical dental procedure
Bite adjustment/ equilibration	A procedure to correct the bite problem between the upper and lower teeth when they are in contact	8 units every calendar year
Cavity prevention	Fluoride	Once every calendar year
	Oral hygiene instruction and re-instruction – One-on-one instruction by the <u>dentist</u> or oral hygienist on how to brush and floss	
	Pit and fissure sealants – Coating put on top of any pits or cracks in teeth to prevent cavities from forming	Unlimited
	Polishing/cleaning of tooth	1 treatment every calendar year
	Recall package – Polishing, recall scaling, recall examinations, and fluoride	Once every calendar year
Examinations	Recall scaling	1 treatment every calendar year as part of the recall package
	Analysis of primary and permanent teeth	Once every calendar year
	Consultation to discuss a serious dental problem and to agree on a treatment plan	Unlimited
	Emergency examinations	Unlimited
	Initial or complete examination	Once per dentist
	Recall examinations	Once every calendar year



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#) [Benefits At-a-Glance](#) [Getting Started](#) **[Health, Travel & Dental](#)** [Life, Accident, Disability & Critical Illness](#) [Life Events](#) [Making Claims](#) [Forms & Documents](#) [Contacts](#)

HEALTH

[Overview](#)
[Prescription Drugs](#)
[Hospital Accommodations](#)
[Paramedical Practitioners](#)
[Vision Care](#)
[Medical Services](#)
[Medical Equipment and Supplies](#)
[Exclusions](#)

TRAVEL

[Overview](#)
[What's Covered](#)
[Travel Advice](#)
[Exclusions](#)

DENTAL

[Overview](#)
[Preventative Services](#)
[Maintenance Services](#)
[Major Restorative Services](#)
[Orthodontics](#)
[Exclusions](#)

Eligible Expense	Description	Special Notes
Fillings	Amalgam fillings – Silver fillings that are used to restore teeth	
	Composite fillings – White fillings that are used to restore teeth	
	Pre-fabricated posts – Pre-made posts used for additional support to the tooth after root canal treatment	
	Retentive pins – Pins used to make sure that a restoration or filling stays in place	
	Sedative fillings for caries, trauma and pain control – Caries result from tooth decay. Trauma means a blow to the mouth or teeth resulting in injury. Severe wear may be considered a traumatic injury. Pain control includes temporary fillings and local anaesthesia to reduce pain before a permanent filling is installed.	
	Stainless steel, plastic and polycarbonate caps – Caps that are installed to cover the whole tooth	
	Veneer applications – White facings placed on a tooth's surface	Veneers that are done for cosmetic purposes are not covered.
Finishing restorations	Polishing of a filling previously placed in the mouth	Unlimited
Interproximal discing	Removal of a thin slice of tooth enamel to make more room for the teeth that are slightly crowded	Unlimited



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#) | [Benefits At-a-Glance](#) | [Getting Started](#) | **[Health, Travel & Dental](#)** | [Life, Accident, Disability & Critical Illness](#) | [Life Events](#) | [Making Claims](#) | [Forms & Documents](#) | [Contacts](#)

HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

DENTAL

- Overview
- Preventative Services**
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expense	Description	Special Notes
Minor oral surgery	Extractions	Unlimited
	Removal of a tooth, including an impacted tooth	
	Residual root removal	
	Removal of tooth roots left behind when a tooth is pulled out	
Mouth guards	A soft, flexible, plastic protective appliance worn to protect upper and lower teeth during contact sports	1 every calendar year
Recontouring of teeth	Procedure to correct the bite between opposing teeth by shaping or grinding the enamel surfaces	For functional purposes only Unlimited
Space maintainers and related maintenance	An appliance that a dentist uses to maintain a space where a tooth has been removed	Unlimited



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#) [Benefits At-a-Glance](#) [Getting Started](#) **[Health, Travel & Dental](#)** [Life, Accident, Disability & Critical Illness](#) [Life Events](#) [Making Claims](#) [Forms & Documents](#) [Contacts](#)

HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

DENTAL

- Overview
- Preventative Services**
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expense	Description	Special Notes
Tests and other diagnostic services	Bacteriological analysis of the saliva – To determine the susceptibility of cavities	Unlimited
	Biopsy of oral tissue	Unlimited
	Cytological tests	
	Diagnostic casts and models of the upper and lower teeth – For diagnostic ability or for construction of impression trays and temporary bridges and partial dentures	Unlimited
	Diagnostic cast interpretation – Diagnosis of dental condition by studying impressions or casts of a person's mouth	Unlimited
	Diagnostic photographs – Intra and extra oral photographs of the teeth, mouth and jaw that aid in the diagnostic determination of dental treatment	Unlimited
	Histological tests	
	Laboratory reports and interpretation	Unlimited
	Microbiological tests	
	Pulp vitality test – To determine if the pulp (the soft tissue inside a tooth) is healthy	



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

DENTAL

- Overview
- Preventative Services**
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expense	Description	Special Notes
X-rays	Bitewing films – To detect decay in molar teeth	Up to 4 per calendar year
	Cephalometric films – X-rays of the facial and skull profile for orthodontic purposes	Up to 5 every 2 calendar years
	Extra-oral films – X-rays taken outside of the oral cavity	Up to 4 per calendar year
	Facial and sialographic films – Intra-oral X-rays of the salivary glands that assist with the diagnosis of duct stones	Unlimited
	Full mouth or panoramic films	1 series per calendar year
	Hand and wrist X-rays	
	Occlusal films – X-rays of the chewing surface of the teeth to show the fit between the upper and lower teeth when they are in contact	Up to 4 per calendar year
	Panorex films – One view of the entire mouth	Once every calendar year
	Radiopaque dyes – Dyes that can be seen on an X-ray and are used to determine decay in teeth, or gum pockets around abscessed teeth	Unlimited
	Single films	Unlimited
	TMJ films (films relating to temporomandibular joint dysfunction)	Up to 4 per calendar year



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome | Benefits At-a-Glance | Getting Started | **Health, Travel & Dental** | Life, Accident, Disability & Critical Illness | Life Events | Making Claims | Forms & Documents | Contacts

HEALTH

Overview
Prescription Drugs
Hospital Accommodations
Paramedical Practitioners
Vision Care
Medical Services
Medical Equipment and Supplies
Exclusions

TRAVEL

Overview
What's Covered
Travel Advice
Exclusions

DENTAL

Overview
Preventative Services
Maintenance Services
Major Restorative Services
Orthodontics
Exclusions

MAINTENANCE SERVICES

The plan covers the usual cost of eligible maintenance services as follows, subject to general exclusions:

Eligible Expense	Description	Special Notes
Alveoloplasty	Remodelling, removing or reducing bone	
Appliances and related adjustments	Myofacial pain syndrome appliances – Worn to manage pain in the facial area caused by internal and external forces on the teeth due to muscle contractions from abnormal forces or stress	Appliances once per arch every 2 calendar years, unlimited adjustments and repairs
	Periodontal appliances – Making the impression and inserting the appliances	Appliances once per arch every 2 calendar years, unlimited adjustments and repairs
	TMJ appliances – Worn to manage temporomandibular joint pain and discomfort	Cost of making the impression and inserting the appliance once per arch every 2 calendar years, unlimited adjustments and repairs
Gingivoplasty	Remodelling gums	Unlimited



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome Benefits At-a-Glance Getting Started **Health, Travel & Dental** Life, Accident, Disability & Critical Illness Life Events Making Claims Forms & Documents Contacts

HEALTH

Overview
Prescription Drugs
Hospital Accommodations
Paramedical Practitioners
Vision Care
Medical Services
Medical Equipment and Supplies
Exclusions

TRAVEL

Overview
What's Covered
Travel Advice
Exclusions

DENTAL

Overview
Preventative Services
Maintenance Services
Major Restorative Services
Orthodontics
Exclusions

Eligible Expense	Description	Special Notes
Maintenance of existing dentures	Adjustments (including remount and occlusal equilibration)	Unlimited, provided adjustments made more than 3 months after the new dentures were inserted
	Custom-stained denture bases	Must be provided in a dentist's office
	Prophylaxis and polishing – Procedure to clean and polish dentures, can be done in an office or in a lab	Unlimited
	Rebasing – Fitting dentures with a new base	Once per arch every 2 calendar years
	Rebuilding of worn acrylic teeth	Must be provided in a dentist's office
	Relining – Adding material so that the dentures fit properly	Once per arch every 2 calendar years
	Remake – Remaking a new partial denture using the patient's existing framework	Once per arch every 2 calendar years
	Repairs – Fixing broken or damaged dentures	Unlimited
	Resetting of teeth	Unlimited
	Resilient liner	Unlimited
Major oral surgery	Tissue conditioning – Applying a conditioner to the alveolar ridge that ensures a proper denture fit	Unlimited
	Surgery – May include local anaesthesia, appropriate X-rays, surgery and follow-up care	Unlimited, provided the surgery is not for cosmetic purposes and not part of any implant or part of any orthognathic surgery, remodelling or repositioning of the lower jaw



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

DENTAL

- Overview
- Preventative Services
- Maintenance Services**
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expense	Description	Special Notes
Major oral surgery	Antral surgery – Surgical removal of a tooth that has been forced up into a sinus cavity	
	Fractures – Treatment of fractures of the upper or lower alveolar bone, which holds the teeth in the sockets	
	Frenectomy – Surgery on the frenum (a thin tissue that connects the lips to the gums and the tongue to the floor of the mouth)	
	Hemorrhage control – Treatment to stop bleeding resulting from an extraction or trauma	
	Post-surgical care – Treatment given by the dentist after surgery until healing is complete	
	Sialolithotomy – Partial removal of the salivary duct	
	Stomatoplasty – Remodelling the floor of the mouth	
	Surgical enucleation – Surgical removal of teeth prior to eruption	
	Surgical excision – Removal of cysts or a foreign body	
	Surgical incision – Incision made to an infected area usually to allow drainage	
	Surgical exposure – Surgical incision to expose teeth that will not erupt or come on time	
	Surgical repositioning – Surgical procedure to reposition teeth due to growth abnormalities or trauma, resulting in the correct alignment of the upper and lower jaws	



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

DENTAL

- Overview
- Preventative Services
- Maintenance Services**
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expense	Description	Special Notes
Major oral surgery	Transplantation of erupted or non-erupted teeth – Placement of teeth to another area of the mouth because of the early removal of the pre-existing teeth due to decay or trauma	
	Vestibuloplasty – Ridge reconstruction	
Repairs to existing major restorative work	Repairs to existing crowns, inlays, onlays, and bridgework, porcelain staining of fabricated crown, and removal and/or recementation of crowns, inlays, onlays, and bridgework	Unlimited
Treatment of gum disease	Desensitization – Applying fluoride to reduce sensitivity	May include local anaesthesia, surgical dressing, sutures and follow-up care for 1 month, post-treatment evaluation not covered
	Displacement dressing – Placing a medicated pack on inflamed gums to move gums away from the calculus (deposits on teeth that irritate gums)	
	Flap surgery – The opening made for bone removal	
	Gingival curettage – Scraping out damaged tissue inside the gums	
	Gingivectomy – Removing damaged gum tissue	



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

DENTAL

- Overview
- Preventative Services
- Maintenance Services**
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expense	Description	Special Notes
Treatment of gum disease	Periodontal scaling and/or root planing (tartar removal) – Scaling: removing calcium deposits on teeth, root planing: smoothing rough tooth surfaces and removing any calcium deposits	
	Tissue graft – The transfer of healthy gums to an area where the gums have receded	
Treatment of roots	Apexification – Closing the root of a tooth with hard tissue	
	Apicoectomy – Surgical removal of a root end after root canal therapy	
	Bleaching endodontically treated tooth – The whitening of a tooth internally through the root canal opening of a tooth	
	Endosseous intracoronary – Implants for root stabilization, codes 34461, 34462 and 34471	
	Hemisection – The removal of a portion of the root(s) and the crown of a tooth but leaving the other root(s) in place	
	Intentional removal, apical filling and reimplantation – The intentional removal of a healthy tooth and implanting it (e.g., a third molar is removed and used to replace a missing first molar)	



Benefits Booklet

[Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#) [Benefits At-a-Glance](#) [Getting Started](#) **[Health, Travel & Dental](#)** [Life, Accident, Disability & Critical Illness](#) [Life Events](#) [Making Claims](#) [Forms & Documents](#) [Contacts](#)

HEALTH

[Overview](#)
[Prescription Drugs](#)
[Hospital Accommodations](#)
[Paramedical Practitioners](#)
[Vision Care](#)
[Medical Services](#)
[Medical Equipment and Supplies](#)
[Exclusions](#)

TRAVEL

[Overview](#)
[What's Covered](#)
[Travel Advice](#)
[Exclusions](#)

DENTAL

[Overview](#)
[Preventative Services](#)
[Maintenance Services](#)
[Major Restorative Services](#)
[Orthodontics](#)
[Exclusions](#)

Eligible Expense	Description	Special Notes
Treatment of roots	Pulpectomy – The removal of tissue from the pulp chamber	
	Pulpotomy – The removal of dental pulp from the crown portion of the tooth	
	Retrofilling – Filling done through the root end	
	Root amputation – Root(s) from a tooth removed because of infection	
	The crown and at least one root remain so that the tooth does not have to be removed.	
	Root canal therapy	



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

Overview

Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

Medical Equipment
and Supplies

Exclusions

TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative Services

Orthodontics

Exclusions

MAJOR RESTORATIVE SERVICES

The plan covers the usual cost of eligible major restorative services as follows, subject to general exclusions, to a maximum reimbursement of \$1,000 per calendar year:

Eligible Expense	Description	Special Notes
Bridges	Bridges	Crown lengthening (subgingival preparation) before tooth preparation is not covered. Charges for replacing an existing bridge will only be paid if such replacement is for an equivalent bridge and meets one of the conditions shown below: • it has been more than 5 calendar years since the last bridge was inserted, or • it has been less than 5 calendar years since the last bridge was inserted and the existing bridge can no longer be worn. Canada Life must approve this.



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services**
- Orthodontics
- Exclusions

Eligible Expense	Description	Special Notes
Bridges	Pontics – Artificial teeth that replace missing teeth	Covered only if it has been more than 5 calendar years since the last pontic was installed in that space
	Posts in retainers/abutments – Posts and cores used for additional support to the retainer/abutment	Covered only if it has been more than 5 calendar years since the last installation to that tooth
	Retainers/abutments – The tooth beside the missing tooth that will be used to support the bridge	Preparation of the tooth is covered only if it has been more than 5 calendar years since the last preparations were made to that tooth
Caps and tooth coverings	Build-up/fillings – Restoring a tooth prior to capping for better adaptation of the cap	
	Crowns – A cap that covers the whole tooth	
	Inlay/onlay restorations – Metal, composite, or porcelain casts placed on the surface of the tooth	
	Posts and cores – Laboratory-processed posts and cores used for additional support to the tooth after root canal therapy	
	Retentive pins in inlays, onlays and crowns – Pins used to make sure that the inlays, onlays or crowns stay in place	
	Veneer applications (laboratory processed) – White facings put on a tooth's surface	Veneer applications that are done for cosmetic purposes are not covered



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#) [Benefits At-a-Glance](#) [Getting Started](#) **[Health, Travel & Dental](#)** [Life, Accident, Disability & Critical Illness](#) [Life Events](#) [Making Claims](#) [Forms & Documents](#) [Contacts](#)

HEALTH

[Overview](#)
[Prescription Drugs](#)
[Hospital Accommodations](#)
[Paramedical Practitioners](#)
[Vision Care](#)
[Medical Services](#)
[Medical Equipment and Supplies](#)
[Exclusions](#)

TRAVEL

[Overview](#)
[What's Covered](#)
[Travel Advice](#)
[Exclusions](#)

DENTAL

[Overview](#)
[Preventative Services](#)
[Maintenance Services](#)

Major Restorative Services

[Orthodontics](#)
[Exclusions](#)

Eligible Expense	Description	Special Notes
Dentures	Acrylic dentures – Dentures with an acrylic denture base	Covered only if it has been more than 5 calendar years since the last acrylic dentures were inserted
	Complete dentures – Dentures that replace either all of the top teeth or all of the bottom teeth	Charges for replacing an existing denture will only be paid if such replacement is for an equivalent denture and meets one of the conditions shown below: • it has been more than 5 calendar years since the last complete dentures were inserted, or • it has been less than 5 calendar years since the last complete dentures were inserted and the existing dentures can no longer be worn. Canada Life must approve this.
	Gnathological dentures – Placed to realign the upper and lower jaws following surgical procedures for jaw correction	Covered only if it has been more than 5 calendar years since the last dentures were inserted



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#) | [Benefits At-a-Glance](#) | [Getting Started](#) | **[Health, Travel & Dental](#)** | [Life, Accident, Disability & Critical Illness](#) | [Life Events](#) | [Making Claims](#) | [Forms & Documents](#) | [Contacts](#)

HEALTH

[Overview](#)
[Prescription Drugs](#)
[Hospital Accommodations](#)
[Paramedical Practitioners](#)
[Vision Care](#)
[Medical Services](#)
[Medical Equipment and Supplies](#)
[Exclusions](#)

TRAVEL

[Overview](#)
[What's Covered](#)
[Travel Advice](#)
[Exclusions](#)

DENTAL

[Overview](#)
[Preventative Services](#)
[Maintenance Services](#)

Major Restorative Services

Orthodontics

[Exclusions](#)

Eligible Expense	Description	Special Notes
Dentures	Overdentures – Placed over a few remaining teeth that have had root canal treatment, and adapted to assist with the stabilization of the denture	
	Partial dentures – Partial dentures replacing one or more top or bottom teeth The partial dentures may be acrylic (plastic), metal or chrome base that can have acrylic, wire or chrome clasps (which hold on to the teeth).	Covered only if it has been more than 5 calendar years since the last partial dentures were inserted or additional teeth have been extracted
	Transitional dentures – Temporary dentures used for healing purposes due to the extraction of one or more teeth	Covered for one complete upper denture and one complete lower denture in 5 calendar years

ORTHODONTICS

The plan covers the **usual cost** of eligible orthodontic procedures to correct crooked or misaligned teeth (e.g. braces), to a lifetime maximum of \$3,000. This includes all dental treatment needed to correct the problem, such as:

- examinations,
- X-rays, models,
- photographs, reports,
- surgical exposure of teeth,
- appliances, and
- adjustments.

The cost of dental treatment that is not an orthodontic service but is needed because of the orthodontic treatment is covered as if it were an orthodontic service.



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH

Overview

Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

Medical Equipment
and Supplies

Exclusions

TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative
Services

Orthodontics

Exclusions

EXCLUSIONS

- Any dental charges not included in the Dental Association Suggested Schedule of Fees for General Practitioners or the Dental Specialist Fee Guide
- Dental services or supplies that you are eligible to claim under any workers' compensation legislation
- Any endodontic treatment that was started before the effective date of coverage
- Any treatment related to orthognathic surgery
- Charges for appointments that are not kept
- Charges for completing claim forms
- Cosmetic procedures
- Crown lengthening (subgingival preparation) before tooth preparation
- Experimental treatment or testing
- Procedures or supplies used in vertical dimension corrections (changing the height of teeth) or to correct attrition problems (worn-down teeth)
- Replacement of dental appliances, including dentures, that are lost, misplaced, or stolen
- Treatment to correct temporomandibular joint dysfunction, except for temporomandibular joint dysfunction appliances

In addition to the above, the plan does not cover the following major dental coverage:

- Crowns, bridges, or dentures for which tooth preparations were started before the effective date of coverage
- Implanting fabricated teeth or any major surgery resulting from implanting fabricated teeth



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

Life and Accident

OVERVIEW

A financial safety net is important when you have loved ones who depend on you for financial security. The plan helps provide that safety net in the event of your death or a serious injury. Financial protection is also offered in the event your [spouse](#) or [child](#) dies.

For a summary of your life and AD&D coverage, refer to the [Benefits At-a-Glance](#) section. There you will find information on benefits payable in the event of a death or serious injury.

For a list of life and AD&D exclusions, see the [Exclusions](#) section.

Life Insurance	Basic Life	Optional Life
	• For you – includes blanket life (mandatory) • For your spouse (mandatory) • For your children (mandatory)	• For you (optional) • For your spouse (optional) • For your children (optional)
AD&D Insurance	Basic AD&D	Optional AD&D
	• For you – includes blanket AD&D (mandatory)	• For you (optional) • For your spouse (optional) • For your children (optional)



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

LIFE INSURANCE

The plan provides a basic life insurance benefit for you, your [spouse](#) and [children](#). If you wish to increase your coverage for you, your spouse or [child](#), you can purchase optional life insurance as well.

For a summary of your life insurance coverage, refer to the [Benefits At-a-Glance](#) section.

Basic and Optional Life Insurance for You

If you die while insured, this benefit provides financial assistance to your beneficiary. If your beneficiary dies before you or if there is no designated beneficiary, this benefit is payable to your estate.

Designating a beneficiary – and keeping your beneficiary designation up to date – ensures that your intended beneficiaries are well-protected. To designate or update your beneficiary, complete the Beneficiary Designation form (available on [mybenefitplan.ca](#) or by contacting belairdirect at (902) 628-3537 or 1 800 371-9516) and return it to belairdirect.

Basic and Optional Life Insurance for Your Dependents

If your spouse or child dies while insured, this benefit is payable to you.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Along with basic life insurance protection, the plan automatically provides you with basic AD&D insurance – an extra measure of protection against a number of losses. If you wish to increase your coverage, or obtain coverage for your [spouse](#) or [child](#), you can purchase optional AD&D insurance as well.

For a summary of your AD&D insurance coverage, refer to the [Benefits At-a-Glance](#) section.

Basic and Optional AD&D Insurance for You

In the event of a covered loss (other than loss of life), the benefit will be paid to you. In the event of your death, the benefit amount is payable to your designated beneficiary, or to your estate if your beneficiary has died before you or you haven't designated a beneficiary.

Designating a beneficiary – and keeping your beneficiary designation up to date – ensures that your intended beneficiaries are well-protected. To designate or update your beneficiary, completed the Beneficiary Designation form (available on mybenefitplan.ca or by contacting belairdirect at (902) 628-3537 or 1 800 371-9516) and return it to belairdirect.

Optional AD&D Insurance for Your Dependents

You, your [spouse](#) and [child](#) can only be covered once under the plan. For example, if your spouse is also covered under the plan, they cannot choose family coverage if you have also chosen family coverage.

In the event of a covered loss, including loss of life, the benefit will be paid to you.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

WHAT'S COVERED

If an injury results in a loss or loss of use of a limb as specified in the table below, within one year from the date of the accident, you will receive a percentage of the benefit amount you have in place for both basic and optional coverage. However, not more than one (the largest) of such benefits will be paid with respect to injuries resulting from one accident.

Covered Loss	Percentage Payable
• Life	100%
• Hemiplegia (paralysis of one arm and one leg on the same side of the body) • Paraplegia (paralysis of both lower limbs) • Quadriplegia (paralysis of all four limbs) • Use of both hands, both feet, or both arms	200%
• Entire sight in both eyes • One hand and one foot • One hand or foot and entire sight in one eye • Speech and hearing in both ears • Brain death	100%
• Use of one leg or one arm	75%
• Use of one hand or one foot • Entire sight in one eye • Speech or hearing in both ears	66 2/3%
• Hearing in one ear	50%
• Thumb and index finger of the same hand • Four fingers of the same hand	33 1/3%
• All toes of one foot	25%



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

For benefits to be payable, the loss of use must:

- be total and irrecoverable,
- continue for 12 consecutive months, and
- be determined by the insurer to be permanent.

EXAMPLE: HOW COVERAGE WORKS

Let's assume that you have basic AD&D coverage of \$90,000 and optional AD&D coverage of \$100,000. If you were to lose an arm, you would receive 75% of your coverage, as follows:

Basic coverage	$75\% \times \$90,000 = \$67,500$
Optional coverage	$75\% \times \$100,000 = \$75,000$
Total benefits	= \$142,500

Now let's assume that your optional AD&D coverage of \$100,000 is family level. If your **spouse** were to lose an arm, you would receive 75% of your optional coverage, as follows:

Had you lost your arm	$75\% \times \$100,000 = \mathbf{\$75,000}$
If your spouse were to lose an arm	If you have dependent children : $50\% \times \$75,000 = \mathbf{\$37,500}$ If you do not have dependent children: $60\% \times \$75,000 = \mathbf{\$45,000}$



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome Benefits At-a-Glance Getting Started Health, Travel & Dental **Life, Accident, Disability & Critical Illness** Life Events Making Claims Forms & Documents Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

ADDITIONAL BENEFITS

Basic Coverage

Bereavement

If injuries covered under this plan result in your death within 365 days from the date of the accident, the plan will pay the reasonable and necessary expenses actually incurred by your spouse and dependent children for up to six sessions of grief counselling by a professional counsellor. The maximum reimbursement is \$1,000 for all sessions combined.

Cosmetic disfigurement

This coverage does not apply to business travel policies. If you suffer a third-degree burn in a non-occupational accident, the plan will pay a percentage of your basic accidental death coverage, depending on the area of the body that was burned, as follows:

	(A) Area classification	(B) Maximum allowable % for burned area	(C) Maximum % of your basic accidental death coverage payable
Body part			
Face, neck, head	11	9%	99%
Hand and forearm	5	4.5%	22.5%
Either upper arm	3	4.5%	13.5%
Torso (front or back)	2	18%	36%
Either thigh	1	9%	9%
Either lower leg (below knee)	3	9%	27%



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome | Benefits At-a-Glance | Getting Started | Health, Travel & Dental | **Life, Accident, Disability & Critical Illness** | Life Events | Making Claims | Forms & Documents | Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

Basic Coverage

Cosmetic disfigurement

The maximum benefit payable (C) is determined by multiplying the area classification (A) by the maximum allowable percentage for the burned area (B). In the event of a 50% surface burn, the maximum allowable percentage for the burned area (B) is reduced by 50%.

Note: This table only represents the maximum percentage of your basic accidental death coverage payable for any one accident. If you suffer burns in more than one area as a result of any one accident, benefits will not exceed a maximum of \$25,000.

Day care

In the event of your accidental death, the plan pays for reasonable and necessary day care expenses incurred for each dependent **child** under age 12 who is:

- enrolled in a licensed day care facility at the time of your accident, or
- enrolled in a licensed day care facility within 365 days of the date of your accident.

Benefits are payable for up to four consecutive years, to an annual maximum of 5% of your coverage or \$5,000, whichever is lower.

In this case, the dependent child must:

- be your legitimate or illegitimate child, adopted child, stepchild, or any child who is in a parent-child relationship with you,
- be 12 years old or under, and
- depend on you for maintenance and support.

If you do not have eligible dependent **children** at the time of your death, your beneficiary will receive an additional benefit of \$1,500 under this benefit or the special education benefit, but not both.

The insurer will require satisfactory proof that the child is enrolled in a licensed day care facility.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#)

[Benefits
At-a-Glance](#)

[Getting
Started](#)

[Health, Travel
& Dental](#)

[Life, Accident,
Disability &
Critical Illness](#)

[Life Events](#)

[Making
Claims](#)

[Forms &
Documents](#)

[Contacts](#)

LIFE AND ACCIDENT

[Overview](#)

[Life Insurance](#)

AD&D Insurance

[Exclusions](#)

DISABILITY

[Overview](#)

[Long-Term Disability](#)

[Exclusions](#)

OPTIONAL CRITICAL ILLNESS

[Overview](#)

[Optional Critical Illness](#)

[Exclusions & Limitations](#)

Basic Coverage

Disappearance

If your body has not been found within one year of the disappearance, stranding, sinking or wrecking of the vehicle in which you were an occupant at the time of the accident, it will be assumed that you have died. The plan will then pay benefits.

Family transportation

If you suffer an accidental injury and are hospitalized outside Canada or at least 150 km from your principal place of residence, the plan will pay up to \$15,000 for transportation costs to have a member of your **immediate family** visit you.

Your attending **physician**, however, must require your family member's presence in writing.

Transportation must be by the most direct route by a licensed common carrier.

Home and vehicle alteration

If you receive benefits for a covered loss and must use a wheelchair, the plan will pay up to the greater of \$15,000 and 10% of your basic accidental death coverage to a maximum of \$50,000, for both of the following combined:

- the one-time cost of alterations to your home so it is wheelchair accessible and habitable, and
- the one-time cost of alterations to your vehicle so it is accessible and you can drive it.

For benefits to be paid:

- expenses must be incurred within 365 days of the accident that resulted in the covered loss,
- home alterations must be made by someone experienced in such matters who is recommended by a recognized organization providing support and assistance to wheelchair users, and
- vehicle alterations must be made by someone experienced in such matters and approved by provincial licensing authorities.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

Basic Coverage

Identification

If you pass away accidentally at least 150 km away from your normal place of residence and the police or a similar government requests that a member of the **immediate family** identify the body, the plan will reimburse the reasonable expenses actually incurred by such member for:

- transportation by the most direct route or town where the body is located, and
- hotel accommodation in that city or town, subject to a maximum duration of three days.

The maximum amount payable for all of these expenses combined is \$15,000. Reimbursement is subject to the subsequent payment of the basic accidental death benefit following the identification of the body as the insured person.

The plan does not cover board or other ordinary living, travelling or clothing expenses. Also, transportation must occur in a vehicle or device operated under a license for the conveyance of passengers for hire.

These benefits are limited to only one policy should this benefit be contained in two or more policies issued to the policyholder by the insurer.

In-hospital confinement monthly income

If an accident leads to your hospitalization for at least seven consecutive days and you are under the care of a legally qualified and registered **physician** or surgeon (other than yourself), the plan will pay a monthly benefit of 1% of your coverage, up to \$2,500 per month.

For hospitalization of less than one month, the plan will pay 1/30 of the monthly benefit per day.

Benefits cannot exceed 365 days for any covered accident.

Permanent and total disability

If you suffer an injury that results in **permanently and totally disability** (after 365 days from the date of an accident) the plan pays a benefit equal to your coverage amount, less any benefit payment already made under the plan as a result of the same accident.



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

Basic Coverage

Rehabilitation

If you are entitled to benefits for eligible losses, the plan will pay up to \$15,000 of reasonable and necessary expenses for special training to be qualified for an occupation in which you would not have engaged in had the accident not occurred. Expenses must be incurred within two years of the accident.

No benefits are payable for ordinary living, travelling or clothing expenses.

Repatriation

In the event of your accidental death outside Canada or over 50 km from your principal place of residence, the plan will pay up to \$15,000 for the preparation and transportation of your body to such place.

Your death must occur within 365 days of the accident.

Seat-belt benefit

If you suffer a covered loss while wearing a properly fastened seat belt in a private passenger car, station wagon, van, or jeep-type automobile at the time of the accident, the plan will pay 10% of the amount that would otherwise be payable for the covered loss.

The official accident report must certify that you or your covered **dependents** were wearing seat belts at the time of the accident.

Special education benefit

In the event of your accidental death, the plan will pay a benefit to any dependent **child** who, on the date of the accident that led to your death:

- is enrolled full-time in any post-secondary institution beyond the 12th or 13th grade level, or
- was at the 12th or 13th grade level and subsequently enrolls as a full-time student in any post-secondary institution within 365 days of the accident that led to your death.

The benefit is equal to 5% of your coverage amount, to a maximum of \$5,000 per year. This benefit is payable for a maximum of four consecutive annual payments, provided your dependent child remains full-time in a post-secondary institute.

If no dependent child qualifies at the time of the accident, the plan will pay an additional benefit of \$1,500 to your designated beneficiary under this benefit or the day care benefit, but not both.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome Benefits At-a-Glance Getting Started Health, Travel & Dental **Life, Accident, Disability & Critical Illness** Life Events Making Claims Forms & Documents Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

Basic Coverage

Spousal occupational training

In the event of your accidental death, the plan will pay up to \$15,000 for any occupational training expenses incurred by your **spouse** to gain active employment in a field for which they were not previously qualified.

The expenses must be incurred within three years of the date of the accident.

Waiver of premium

If you become **totally disabled** before age 65 and provide annual satisfactory evidence of your total disability, you will not have to pay your premium for coverage. This waiver will last until your return to active employment with your employer, your 65th birthday, or coverage is terminated.

Optional Coverage

Bereavement

If injuries covered under this plan result in your death within 365 days from the date of the accident, the plan will pay the reasonable and necessary expenses actually incurred by your **spouse** and dependent **children** for up to six sessions of grief counselling by a **professional counsellor**. The maximum reimbursement is \$1,000 for all sessions combined.

Comatose benefit

If you become comatose as a result of an accident, the plan will pay a monthly benefit equal to 1% of your optional coverage for accidental death, until the earliest of:

- 100-month period,
- your death, and
- the date you are deemed to be out of the coma.

This benefit will be reduced by any optional benefit already paid by the plan for your accidental loss if you become comatose within 365 days of the accident and remain comatose for 31 consecutive days.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome | Benefits At-a-Glance | Getting Started | Health, Travel & Dental | **Life, Accident, Disability & Critical Illness** | Life Events | Making Claims | Forms & Documents | Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

Optional Coverage

Common disaster

If you and your covered **spouse** die within one year from injuries resulting from the same accident, or separate accidents occurring within the same 24-hour period, your spouse's coverage will be increased to equal your optional coverage, up to \$200,000.

Benefits will be payable to and divided equally among your surviving dependent **children**.

Cosmetic disfigurement

This coverage does not apply to business travel policies. If you suffer a third-degree burn in a non-occupational accident, the plan will pay a percentage of your basic accidental death coverage, depending on the area of the body that was burned, as follows:

Body part	(A) Area classification	(B) Maximum allowable % for burned area	(C) Maximum % of your basic accidental death coverage payable
Face, neck, head	11	9%	99%
Hand and forearm	5	4.5%	22.5%
Either upper arm	3	4.5%	13.5%
Torso (front or back)	2	18%	36%
Either thigh	1	9%	9%
Either lower leg (below knee)	3	9%	27%

The maximum benefit payable (C) is determined by multiplying the area classification (A) by the maximum allowable percentage for the burned area (B). In the event of a 50% surface burn, the maximum allowable percentage for the burned area (B) is reduced by 50%.

Note: that this table only represents the maximum percentage of your basic accidental death coverage payable for any one accident. If you suffer burns in more than one area as a result of any one accident, benefits will not exceed a maximum of \$25,000.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome Benefits At-a-Glance Getting Started Health, Travel & Dental **Life, Accident, Disability & Critical Illness** Life Events Making Claims Forms & Documents Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

Optional Coverage

Escalation benefit

After you have been covered under the plan for 12 months, your coverage is increased each year by 1% for a maximum of five years.

Extended family benefit

If your family is covered when you suffer an accidental death, coverage may continue for your [spouse](#) and dependent [children](#) for a maximum of six months, provided premiums are paid.

Special benefit for dependent children

Injury

- Loss of two hands
- Loss of two arms
- Loss of two legs
- Loss of two feet
- Loss of one hand and one foot
- Loss of entire sight in both eyes
- Loss of speech and hearing
- Quadriplegia
- Loss of one arm or one leg
- Loss of speech or hearing
- Paraplegia
- Hemiplegia
- Loss of life
- Loss of one hand or foot

Benefit

4 x what the plan would have paid for your [child's](#) accidental death

2 x what the plan would have paid for your child's accidental death

1 x what the plan would have paid for your child's accidental death

The maximum benefit payable is \$100,000.



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

Optional Coverage

Homemaker weekly indemnity

If your [spouse](#) suffers a covered loss and becomes disabled and is prevented from performing any and all of the regular household and/or childcare duties, the plan will pay \$150 per week (from the second day of the disability) for the duration of the disability, to a maximum of 26 weeks.

Your spouse must:

- become disabled within 30 days of the accident,
- be unemployed and not in receipt of employment insurance benefits at the time of the covered loss, and
- be under the regular care and attendance of a [physician](#) during the disability.

Identification

If you pass away accidentally at least 150 km away from your normal place of residence and the police or a similar government requests that a member of the [immediate family](#) identify the body, the plan will reimburse the reasonable expenses actually incurred by such member for:

- transportation by the most direct route or town where the body is located, and
- hotel accommodation in that city or town, subject to a maximum duration of three days.

The maximum amount payable for all of these expenses combined is \$15,000. Reimbursement is subject to the subsequent payment of the basic accidental death benefit following the identification of the body as the insured person.

The plan does not cover board or other ordinary living, travelling or clothing expenses. Also, transportation must occur in a vehicle or device operated under a license for the conveyance of passengers for hire.

These benefits are limited to only one policy should this benefit be contained in two or more policies issued to the policyholder by the insurer.



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

EXCLUSIONS

Optional Life Insurance

No benefit will be payable if death results, directly or indirectly, from suicide while sane or insane, for any amount of insurance that has been in effect for less than two years.

This exception applies separately to the initial amount of insurance and any subsequent increase in coverage elected for employee or spousal coverage.

Basic and Optional AD&D Insurances

This coverage does not provide benefits for losses resulting from:

- suicide or attempted suicide,
- self-inflicted injuries,
- war, declared or undeclared,
- full-time service in any military organization,
- flying in an aircraft owned or leased by your employer, yourself or a member of your household, or aircraft being used for any test or experimental purpose, firefighting, powerline inspection, pipeline inspection, aerial photography or exploration,
- flying as pilot or crew member in any aircraft or device for aerial navigation, or
- full-time, active duty in the armed forces of any country or international authority.



Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

LIFE AND ACCIDENT

- Overview
- Life Insurance
- AD&D Insurance
- Exclusions

DISABILITY

- Overview
- Long-Term Disability
- Exclusions

OPTIONAL CRITICAL ILLNESS

- Overview
- Optional Critical Illness
- Exclusions & Limitations

Disability

OVERVIEW

Long-term disability benefits provide financial help should you become disabled for an extended period of time. If you are eligible for benefits, you will receive a percentage of your income while you are on long-term disability leave.

For a summary of your long-term disability coverage, refer to the [Benefits At-a-Glance](#) section. There you will find information on benefits payable in the event you become disabled.

For a list of long-term disability exclusions, see the [Exclusions](#) section.

For step-by-step instructions, see the guide How to apply for long-term disability benefits (available on [mybenefitplan.ca](#) or by contacting belairdirect at (902) 628-3537).

Long-term disability	70% of your monthly earnings , to a maximum benefit of \$6,000 per month
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Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

LONG-TERM DISABILITY

The plan will pay monthly long-term disability (LTD) benefits to you if you are considered **totally disabled**. These benefits are taxable.

Your benefit amount will increase annually to take into account the rising cost of living. Although a disability can put your life on hold, the cost of living keeps on growing. That's why benefits increase on January 1 of each year after your first full calendar year of total disability. This increase is equal to the annual increase in the Consumer Price Index, to a maximum of 3% per year.

If you become disabled as a result of an accident, you may also be eligible for a permanent total disability benefit under your AD&D insurance. See the **AD&D insurance** section for more information.

Your Benefits and Pension During Periods of Disability

The continuation of your benefits while on long-term disability leave depends on the benefit and your employment group. Certain benefits could be continued without premium payments. belairdirect will provide you with details at the time of your application for coverage.

While you are receiving long-term disability benefits, an additional percentage of your **earnings** will be paid on your behalf to cover your contributions to the pension plan.

When Will Benefits Begin?

LTD benefits will begin after the qualifying period has been satisfied, which is the later of:

- the date your accumulated sick leave credits have expired, or
- four months of continuous total disability.

You must, however, still be **totally disabled** at that time.



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

When Will Benefits End?

LTD benefits continue until the earliest of the following dates:

- when you cease to be disabled,
- when you fail to submit to a requested physical examination and/or mental evaluation,
- when you fail to provide satisfactory written proof of continuance of disability,
- when you are no longer receiving regular and ongoing care of a [physician](#),
- when you refuse to enter into (or stop participating in) any rehabilitation program that the insurer considers to be appropriate,
- for approved claims that:
 - Begin on or after December 25, 2021: when you reach age 62 (if your sick leave benefits end after your 61st birthday, monthly income payments will continue beyond age 62 until a total of 12 monthly payments have been made or your disability ceases),
 - Began before December 25, 2021: when you reach age 60 (if your sick leave benefits end after your 59th birthday, monthly income payments will continue beyond age 60 until a total of 12 monthly payments have been made or your disability ceases).
- when you are incarcerated in a prison or mental institution by authority of a criminal court,
- when you refuse to complete and return a Reimbursement Agreement/Direction form, provided by Canada Life, or comply with the terms of a signed Reimbursement Agreement/Direction form, when requested, in accordance with the provisions under third-party liability, or
- when you die.

Note: LTD benefits may extend beyond your termination date provided you became disabled while you were still insured. Benefits will continue to be paid according to the contract provisions regardless of the subsequent termination of the group policy. Canada Life reserves the right to request proof of the continuance of [total disability](#) and to have you submit to an examination by Canada Life's medical advisors when requested.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome Benefits At-a-Glance Getting Started Health, Travel & Dental **Life, Accident, Disability & Critical Illness** Life Events Making Claims Forms & Documents Contacts

LIFE AND ACCIDENT

Overview
Life Insurance
AD&D Insurance
Exclusions

DISABILITY

Overview
Long-Term Disability
Exclusions

OPTIONAL CRITICAL ILLNESS

Overview
Optional Critical Illness
Exclusions & Limitations

In the Case of a Reoccurring Disability

If the second disability is...	The second disability will be considered...
Related to the first disability and recurs within 6 months	A continuation of the first disability and LTD benefits will immediately become payable in the same amount
Related to the first disability and recurs after 6 months, or is not related to the first disability	A new disability, which means you will receive LTD benefits after your accumulated sick leave credits have expired or 4 months of continuous total disability , whichever is later

Rehabilitative Programs

If you have been disabled for the waiting period or longer and engaged in a rehabilitative program approved by the insurer, you will continue to receive LTD benefits.

However, the monthly LTD benefit will be reduced by 50% of the amount, if any, of remuneration you earn for the work performed during the rehabilitation period. This reduction applies provided that, while on rehabilitative employment, your income from all sources outlined in the **Other Sources of Income** section is not greater than 100% of **earnings** before your disability.

LTD benefits will end when your rehabilitative income equals 75% or more of the current monthly earnings for your normal occupation.

This rehabilitative income will continue until the earliest of the following dates:

- the date your rehabilitative employment ends,
- no later than 24 months after the rehabilitative employment began,
- the date the rehabilitative employment is no longer approved, or
- your 60th birthday.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

Other Sources of Income

LTD benefits are designed to give you a reasonable level of income without equalling or exceeding your normal pay. For this reason, the benefit you receive from the plan will be reduced by income from any of the following sources:

- disability benefits payable under the Canada or Quebec Pension Plan (C/QPP), excluding C/QPP benefits for **dependents**,
- **earnings** or payments from any employer,
- disability benefits payable under any other group, association or franchise insurance plan,
- disability and income replacement benefits payable under any government plan (excluding employment insurance (EI) benefits),
- retirement benefits provided by an employer,
- income replacement indemnity payable under any automobile insurance plan, and
- earnings recovered through a legally enforceable cause of action against some other person or corporation.

There is a further reduction of your benefit if the total of the long-term disability benefit, the income from all sources outlined above and the public pension plan benefits payable to you on behalf of another member of your family exceeds 85% of your monthly earnings before you became disabled. If it does, your benefit is reduced by the excess amount.

Should you not be eligible for LTD benefits due to this benefit integration, contributions to your employer's pension plan will still be made on your behalf.

Note: Your monthly LTD benefit will not be reduced by disability benefits payable under the C/QPP until your C/QPP benefits are determined. However, when you submit your LTD claim, you must sign an agreement to reimburse the insurer. Otherwise, C/QPP benefits that have not been determined by the time your benefit is payable will be estimated and deducted from your monthly benefit. Adjustments to correct such payments will be made after the award has been determined.

Third-Party Liability

If you have a cause of action against a third party for income lost as a result of your disability, the LTD will be payable as specified. However, before payments begin, you must complete a Reimbursement Agreement/Direction form, provided by Canada Life, agreeing to reimburse the insurer. The amount to be reimbursed will not exceed the amount of LTD benefits paid by the insurer. Full details concerning terms and calculation of reimbursement are as set out in the agreement.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

[Overview](#)

[Life Insurance](#)

[AD&D Insurance](#)

[Exclusions](#)

DISABILITY

[Overview](#)

[Long-Term Disability](#)

Exclusions

OPTIONAL CRITICAL ILLNESS

[Overview](#)

[Optional Critical Illness](#)

[Exclusions & Limitations](#)

EXCLUSIONS

- Any period in which you are not under continuing medical supervision and treatment considered satisfactory by Canada Life.
- Disability that is due to intentional self-inflicted injuries or illness while sane or insane.
- Disability arising from war, insurrection, service in the armed forces, or voluntary participation in a riot.
- The scheduled duration you are on maternity leave of absence, or could be placed on such leave by the employer, according to any maternity leave provisions in the relevant government legislation. If you become disabled due to any cause prior to such leave of absence you are eligible for benefits. However, once disability extends into the leave of absence, benefits are suspended for the duration of the maternity leave. Any portion of the leave subsequent to the onset of disability will be applied towards completing the waiting period. If you are unable to return to work as scheduled because of disability after a maternity leave, whether such disability arose prior to or during the leave, will become eligible for commencement or continuation of benefit payments on the scheduled return to work date, provided you are otherwise eligible for benefits. If you do not qualify for maternity leave as a result of failing to meet the length of service requirements in the relevant government legislation, benefits will not be payable for disability due to any cause during the leave of absence, or after the date your coverage ceases in accordance with the benefit period.
- Disability resulting from committing a criminal offence.
- Disability resulting from alcoholism, drug addiction, or the use of any hallucinogen, unless:
 - a) it is due to an organic disease, or
 - b) the employee is participating in a therapeutic program, recognized by Canada Life and is under continuous medical supervision by a **specialist** in this field.



Benefits Booklet

[Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

- Disability arising from a disease or injury for which you obtained medical care before you became insured. This exclusion does not apply if disability starts after:
 - a) you have been continuously insured for 24 months; or
 - b) you have not had medical care for the disease or injury for a continuous period of 6 months immediately preceding the date your insurance took effect.
- Any period in which you are entitled to benefits for disability under any *Workers' Compensation Act*.
- If you refuse to complete and return a Reimbursement Agreement/Direction form or comply with the terms of a signed Reimbursement Agreement/Direction form, when requested, in accordance with the Subrogation and Right of Recovery provision.
- If you must hold a government permit or license to perform your duties, you will not be considered disabled solely because such permit or license has been withdrawn or not renewed.



ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

Optional Critical Illness Insurance

OVERVIEW

Critical Illness Insurance is designed to offer you financial security when illness puts savings and assets at risk. It can provide peace of mind and financial support during a difficult time and designed to help alleviate the financial burden that can come with a serious illness, allowing you to focus on your health and recovery. You can choose to buy Optional Critical Illness Insurance coverage for yourself or your spouse.

For a summary of your Optional Critical Illness coverage, refer to the [Benefits At-a-Glance](#) section.

Critical Illness Insurance	Basic Critical Illness	Optional Critical Illness
	• Not available	• For you (optional) • For your spouse (optional)



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

OPTIONAL CRITICAL ILLNESS

If a person is diagnosed with a critical illness while they are insured, Canada Life will pay a lump sum benefit to the employee. If there is a specified survival period for a covered condition, Canada Life will not pay the benefit until the end of the survival period. No benefit is payable if the person dies or experiences **irreversible** cessation of all functions of the brain during the survival period.

Optional Critical Illness Insurance for You and Your Spouse

You and your spouse can apply for coverage in units of \$10,000 up to a maximum of \$250,000.

What's Covered

Under Optional Critical Illness coverage, the following conditions are considered a critical illness if they meet the defined criteria and have been diagnosed by a **specialist**.

Covered Illness	Conditions
Heart attack*	Refers to the death of heart muscle caused by a blockage in blood flow. To be considered a heart attack, there must be a rise and fall of biochemical cardiac markers at levels that are diagnostic of myocardial infarction. Additionally, at least one of the following conditions must be met: a) The presence of heart attack symptoms. b) New electrocardiogram (ECG) changes that are consistent with a heart attack. c) The development of new Q waves during or immediately after an intra-arterial cardiac procedure, such as coronary angiography or coronary angioplasty. The benefit becomes payable after a survival period of 30 days following the date of diagnosis



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#)

[Benefits
At-a-Glance](#)

[Getting
Started](#)

[Health, Travel
& Dental](#)

[Life, Accident,
Disability &
Critical Illness](#)

[Life Events](#)

[Making
Claims](#)

[Forms &
Documents](#)

[Contacts](#)

LIFE AND ACCIDENT

[Overview](#)

[Life Insurance](#)

[AD&D Insurance](#)

[Exclusions](#)

DISABILITY

[Overview](#)

[Long-Term Disability](#)

[Exclusions](#)

OPTIONAL CRITICAL ILLNESS

[Overview](#)

[Optional Critical Illness](#)

[Exclusions & Limitations](#)

Covered Illness	Conditions
Stroke*	Refers to an acute cerebrovascular event caused by intra-cranial thrombosis or hemorrhage, or embolism from an extra-cranial source. To be considered a stroke, the following conditions must be met: a) There must be an acute onset of new neurological symptoms. b) There must be new objective neurological deficits observed during a clinical examination. These symptoms and deficits must persist for more than 30 days following the date of the condition. Diagnostic imaging testing must also corroborate these new symptoms and deficits. The benefit becomes payable after a survival period of 30 days following the date of diagnosis.
Coronary artery bypass surgery*	Refers to undergoing heart surgery to correct the narrowing or blockage of one or more coronary arteries using bypass graft(s). The surgery must be deemed medically necessary by a specialist. The benefit becomes payable after a survival period of 30 days following the date of surgery.
Cancer (life threatening)*	Refers to a tumor characterized by the uncontrolled growth and spread of malignant cells, as well as the invasion of tissue. Types of cancer include carcinoma, melanoma, leukemia, lymphoma, and sarcoma.
Kidney failure	Refers to chronic irreversible failure of both kidneys to function, as a result of which regular haemodialysis, peritoneal dialysis or renal transplantation is initiated.



Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident, Disability & Critical Illness	Life Events	Making Claims	Forms & Documents	Contacts
-------------------------	--------------------------------------	---------------------------------	---	---	-----------------------------	-------------------------------	---------------------------------------	--------------------------

LIFE AND ACCIDENT

- Overview
- Life Insurance
- AD&D Insurance
- Exclusions

DISABILITY

- Overview
- Long-Term Disability
- Exclusions

OPTIONAL CRITICAL ILLNESS

- Overview
- Optional Critical Illness**
- Exclusions & Limitations

Covered Illness	Conditions
Blindness	Refers to the total and irreversible loss of vision in both eyes. This loss of vision is evidenced by either of the following conditions: a) The corrected visual acuity is 20/200 or less in both eyes. b) The field of vision is less than 20 degrees in both eyes.
Major organ transplant	Refers to the irreversible failure of a vital organ, including the heart, both lungs, liver, both kidneys, or bone marrow. The transplantation procedure must be deemed medically necessary. To qualify under major organ transplant, the person must undergo a transplantation procedure as the recipient of a heart, lung, liver, kidney, or bone marrow. The benefit is limited to these specific organs.
Dementia, including Alzheimer's disease*	Dementia, including Alzheimer's disease, refers to a progressive deterioration of memory and at least one of the following areas of cognitive function: aphasia (speech disorder), apraxia (difficulty performing familiar tasks), agnosia (difficulty recognizing objects), or disturbance in executive functioning (difficulty with abstract thinking, planning, initiating, sequencing, monitoring, and stopping complex behavior) that affects daily life. To qualify, the person must exhibit dementia of at least moderate severity, as evidenced by a Mini Mental State Exam score of 20/30 or less, or an equivalent score on another generally accepted test of cognitive function. There must also be evidence of progressive deterioration in cognitive and daily functioning over a period of at least six months, either through serial cognitive tests or historical documentation.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#)

[Benefits
At-a-Glance](#)

[Getting
Started](#)

[Health, Travel
& Dental](#)

[Life, Accident,
Disability &
Critical Illness](#)

[Life Events](#)

[Making
Claims](#)

[Forms &
Documents](#)

[Contacts](#)

LIFE AND ACCIDENT

[Overview](#)

[Life Insurance](#)

[AD&D Insurance](#)

[Exclusions](#)

DISABILITY

[Overview](#)

[Long-Term Disability](#)

[Exclusions](#)

OPTIONAL CRITICAL ILLNESS

[Overview](#)

[Optional Critical Illness](#)

[Exclusions & Limitations](#)

Covered Illness

Parkinson's disease
and specific atypical
Parkinsonian disorders*

Paralysis

Multiple sclerosis

Conditions

Refers to a permanent neurologic condition characterized by bradykinesia (slowness of movement) and at least one of muscular rigidity or rest tremor. The person must exhibit objective signs of progressive deterioration in function for at least one year, and their treating neurologist must have recommended dopaminergic medication or an equivalent treatment for Parkinson's Disease.

Specified Atypical Parkinsonian Disorders include progressive supranuclear palsy, corticobasal degeneration, and multiple system atrophy.

Medical information about the diagnosis and related signs, symptoms, or investigations must be reported to Canada Life within six months of the diagnosis. Failure to provide this information within the specified period may result in the denial of any claim related to Parkinson's Disease, Specified Atypical Parkinsonian Disorders, or any critical illness caused by these conditions or their treatment.

Refers to total loss of muscle function of two or more limbs as a result of injury or disease to the nerve supply of those limbs, for a period of at least 90 days following the precipitating event

Refers to a condition that can be confirmed by specific criteria:

- Two or more separate clinical attacks, supported by magnetic resonance imaging (MRI) of the nervous system, showing multiple lesions of demyelination.
- Well-defined neurological abnormalities lasting more than six months, confirmed by MRI imaging of the nervous system, showing multiple lesions of demyelination.
- A single attack, confirmed by repeated MRI imaging of the nervous system, which shows multiple lesions of demyelination that have developed at intervals of at least one month apart.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#)

[Benefits
At-a-Glance](#)

[Getting
Started](#)

[Health, Travel
& Dental](#)

[Life, Accident,
Disability &
Critical Illness](#)

[Life Events](#)

[Making
Claims](#)

[Forms &
Documents](#)

[Contacts](#)

LIFE AND ACCIDENT

[Overview](#)

[Life Insurance](#)

[AD&D Insurance](#)

[Exclusions](#)

DISABILITY

[Overview](#)

[Long-Term Disability](#)

[Exclusions](#)

OPTIONAL CRITICAL ILLNESS

[Overview](#)

Optional Critical Illness

[Exclusions & Limitations](#)

Covered Illness	Conditions
Deafness	Refers to the total and irreversible loss of hearing in both ears, with an auditory threshold of 90 decibels or greater within the speech threshold of 500 to 3000 hertz.
Loss of speech*	Refers to the complete and permanent loss of the ability to speak due to physical injury or disease for a period of at least 180 days.
Coma*	Refers to a state of unconsciousness with no reaction to external stimuli or response to internal needs for a continuous period of at least 96 hours, and for which period the Glasgow coma score must be four or less.
Severe burns	Refers to third degree burns over at least 20% of the body surface.
Aortic surgery*	Refers to the surgical procedure of removing and replacing a diseased part of the aorta with a graft. The aorta refers to the main artery in the body, including the thoracic and abdominal sections, but not its branches. The surgery must be deemed medically necessary by a specialist. The benefit is payable after a survival period of 30 days following the date of surgery.
Benign brain tumour*	Refers to a non-malignant tumour located in the cranial vault, limited to the brain, meninges, cranial nerves, or pituitary gland. The tumour must require surgery or radiation treatment or cause irreversible objective neurological deficits.
Heart valve replacement or repair*	Refers to the surgical procedure of replacing a heart valve with either a natural or mechanical valve or repairing defects or abnormalities in a heart valve. The surgery must be deemed medically necessary by a specialist. The benefit is payable after a survival period of 30 days following the date of surgery.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

Covered Illness

Loss of independent
existence

Conditions

Refers to the complete inability to perform at least two out of six activities of daily living for a continuous period of at least 90 days, with no reasonable chance of recovery.

The six activities of daily living are:

- a) Bathing - the ability to wash oneself in a bathtub, shower, or by sponge bath, with or without the use of assistive devices.
- b) Dressing - the ability to put on and remove necessary clothing, braces, artificial limbs, or other surgical appliances, with or without the use of assistive devices.
- c) Toileting - the ability to get on and off the toilet and maintain personal hygiene, with or without the use of assistive devices.
- d) Bladder and bowel continence - the ability to manage bowel and bladder function in a way that maintains a reasonable level of hygiene, with or without the use of protective undergarments or surgical appliances.
- e) Transferring - the ability to move in and out of a bed, chair, or wheelchair, with or without the use of assistive devices.
- f) Feeding - the ability to consume prepared food or drink, with or without the use of assistive devices.

Loss of limbs

Refers to the complete severance of two or more limbs at or above the wrist or ankle joint as the result of an accident or medically required amputation.

Motor neuron disease

Refers to one of the following: amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease), primary lateral sclerosis, progressive spinal muscular atrophy, progressive bulbar palsy, or pseudo bulbar palsy, and limited to these conditions



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

Covered Illness

Occupational HIV infection*

Conditions

Refers to the infection with Human Immunodeficiency Virus (HIV) that occurs as a result of accidental injury during the person's normal occupation, which exposed them to HIV-contaminated body fluids. The accidental injury leading to the infection must have occurred after the later of the person's effective date of insurance or the effective date of an increase in coverage.

To receive payment under this condition, the following requirements must be met:

- The accidental injury must be reported to Canada Life within 14 days of the incident.
- A serum HIV test must be taken within 14 days of the accidental injury, and the result must be negative.
- A serum HIV test must be taken between 90 and 180 days after the accidental injury, and the result must be positive.
- All HIV tests must be conducted by a licensed laboratory in Canada or the United States.
- The accidental injury must be reported, investigated, and documented in accordance with current Canadian or United States workplace guidelines.



Benefits Booklet

[Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#) [Benefits At-a-Glance](#) [Getting Started](#) [Health, Travel & Dental](#) **[Life, Accident, Disability & Critical Illness](#)** [Life Events](#) [Making Claims](#) [Forms & Documents](#) [Contacts](#)

LIFE AND ACCIDENT

[Overview](#)
[Life Insurance](#)
[AD&D Insurance](#)
[Exclusions](#)

DISABILITY

[Overview](#)
[Long-Term Disability](#)
[Exclusions](#)

OPTIONAL CRITICAL ILLNESS

[Overview](#)
[Optional Critical Illness](#)
[Exclusions & Limitations](#)

Covered Illness	Conditions
Bacterial meningitis*	Refers to meningitis, confirmed by cerebrospinal fluid showing growth of pathogenic bacteria in culture, resulting in neurological deficit documented for at least 90 days from the date of diagnosis.
Aplastic anemia	Refers to chronic persistent bone marrow failure, confirmed by biopsy, which results in anaemia, neutropenia and thrombocytopenia requiring blood product transfusion, and treatment with at least one of the following: a) marrow stimulating agents; b) immunosuppressive agents; or c) bone marrow transplantation.

*See the [exclusions & limitations](#) page for details on exceptions to benefit provisions



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

EXCLUSIONS & LIMITATIONS

Coverage that has not been medically underwritten is subject to a pre-existing condition limitation, which applies during the first 2 years of coverage. Conditions for which the person obtained medical care in the 24 months before becoming insured may be excluded.

No benefits will be paid for:

1. a critical illness that is directly or indirectly related to a condition for which the person obtained medical care within 24 months before he became insured. Medical care is considered to be obtained when they consult a health care professional, use medication on the advice of a doctor, or receive other medical services or supplies, whether or not a specific diagnosis is made.

This exclusion does not apply:

- a) if the illness is diagnosed after they have been continuously insured for 24 months; or
 - b) to amounts of insurance which are subject to the underwriting provision.
2. a critical illness resulting directly or indirectly from or associated with any of the following:
 - a) intentionally self-inflicted injury or attempt at suicide, regardless of the person's state of mind and whether or not they were able to understand the nature and consequences of their actions;
 - b) war, insurrection, or voluntary participation in a riot;
 - c) participation in a criminal offence or provoking an assault;
 - d) use of any drug, poisonous substance, intoxicant, or narcotic, unless prescribed for the person by a licensed physician and taken in accordance with directions given by the licensed physician; or
 - e) an accident occurring while the person was operating a motorized vehicle if their blood alcohol level was higher than 80 milligrams of alcohol per 100 millilitres of blood



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

Benefits under this policy will be paid only after Canada Life has received satisfactory proof that payment is due.

The claimant must provide information required to prove his entitlement to benefits and must also authorize Canada Life to obtain information from other sources for this purpose.

Canada Life will not be liable for benefits for which proof is submitted more than 3 months after the earlier of:

1. the end of the critical illness survival period, where applicable; and
2. the date this policy terminates.

For most diagnoses, you must survive for at least 30 days from the date of diagnosis. The survival period is 90 days for paralysis and loss of independent existence.

Please see the table below for details on exclusions to covered illnesses:

Covered Illness	Exclusions
Heart attack	No benefits will be paid if there are elevated biochemical cardiac markers after an intra-arterial cardiac procedure without the presence of new Q waves. Additionally, ECG changes suggesting a prior myocardial infarction that do not meet the definition of a heart attack as described above will not be eligible for benefits.
Stroke	No benefits will be paid for transient ischaemic attacks or intracerebral vascular events caused by trauma. Lacunar infarcts that do not have the specified neurological symptoms and deficits persisting for more than 30 days do not meet the definition of a stroke.
Coronary artery bypass surgery	No benefits will be paid under this condition for angioplasty, intra-arterial procedures, percutaneous trans-catheter procedures or non-surgical procedures



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

DISABILITY

Overview

Long-Term Disability

Exclusions

OPTIONAL CRITICAL ILLNESS

Overview

Optional Critical Illness

Exclusions & Limitations

Covered Illness

Cancer (life threatening)

Exclusions

No benefits will be paid for lesions described as benign, pre-malignant, uncertain, borderline, non-invasive, carcinoma in-situ (Tis), tumours classified as Ta, any non-melanoma skin cancer, without lymph node or distant metastasis. Additionally, certain criteria must be met for specific types of cancer, such as melanoma skin cancer, prostate cancer, papillary thyroid cancer, follicular thyroid cancer, chronic lymphocytic leukemia, malignant gastrointestinal stromal tumors (GIST), and malignant carcinoid tumors.

There is a cancer exclusion period. No benefits will be paid if, within the first 90 days following the late of the effective date of insurance or an increase, the person has signs, symptoms, investigations leading to a cancer diagnosis, or a diagnosis of cancer (covered or excluded under the policy). Medical information about the diagnosis and any related signs, symptoms, or investigations must be reported to Canada Life within six months of the diagnosis.

Failure to provide this information within the specified period may result in the denial of any claim related to cancer or any critical illness caused by cancer or its treatment.

Dementia, including
Alzheimer's disease

No benefits will be paid for affective or schizophrenic disorders, or delirium.



Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

- Welcome
- Benefits At-a-Glance
- Getting Started
- Health, Travel & Dental
- Life, Accident, Disability & Critical Illness
- Life Events
- Making Claims
- Forms & Documents
- Contacts

LIFE AND ACCIDENT

- Overview
- Life Insurance
- AD&D Insurance
- Exclusions

DISABILITY

- Overview
- Long-Term Disability
- Exclusions

OPTIONAL CRITICAL ILLNESS

- Overview
- Optional Critical Illness
- Exclusions & Limitations

Covered Illness	Exclusions
Parkinson's disease and specific atypical Parkinsonian disorders	There is an exception to the benefit provision, as no benefits will be paid for any other type of parkinsonism. There is also a Parkinson's Disease and Specified Atypical Parkinsonian Disorders exclusion period. No benefits will be paid if, within the first year following the later of the effective date of insurance or an increase, the person has signs, symptoms, investigations leading to a diagnosis of Parkinson's Disease, Specified Atypical Parkinsonian Disorders, or any other type of parkinsonism, or receives a diagnosis of any of these conditions. Medical information about the diagnosis and related signs, symptoms, or investigations must be reported to Canada Life within six months of the diagnosis. Failure to provide this information within the specified period may result in the denial of any claim related to Parkinson's Disease, Specified Atypical Parkinsonian Disorders, or any critical illness caused by these conditions or their treatment.
Loss of speech	No benefits will be paid under this condition for all psychiatric related causes.
Coma	No benefits will be paid for a medically induced coma.
Aortic surgery	No benefits will be paid for angioplasty, intra-arterial procedures, percutaneous trans-catheter procedures, or non-surgical procedures.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#)

[Benefits
At-a-Glance](#)

[Getting
Started](#)

[Health, Travel
& Dental](#)

[Life, Accident,
Disability &
Critical Illness](#)

[Life Events](#)

[Making
Claims](#)

[Forms &
Documents](#)

[Contacts](#)

LIFE AND ACCIDENT

[Overview](#)

[Life Insurance](#)

[AD&D Insurance](#)

[Exclusions](#)

DISABILITY

[Overview](#)

[Long-Term Disability](#)

[Exclusions](#)

OPTIONAL CRITICAL ILLNESS

[Overview](#)

[Optional Critical Illness](#)

Exclusions & Limitations

Covered Illness

Benign brain tumour

Exclusions

No benefits will be paid for pituitary adenomas that are less than 10 mm in size.

There is also a benign brain tumour exclusion period. No benefits will be paid if, within the first 90 days following the later of the effective date of insurance or an increase, the person has signs, symptoms, or investigations leading to a diagnosis of a benign brain tumour (whether covered or excluded under the policy), or receives a diagnosis of a benign brain tumour.

Medical information about the diagnosis and related signs, symptoms, or investigations must be reported to Canada Life within six months of the diagnosis. Failure to provide this information within the specified period may result in the denial of any claim related to a benign brain tumour or any critical illness caused by a benign brain tumour or its treatment.

Heart valve replacement or repair

No benefits will be paid for angioplasty, intra-arterial procedures, percutaneous trans-catheter procedures, or non-surgical procedures.

Occupational HIV infection

No benefits will be paid if:

- a) The person has chosen not to take any available licensed vaccine for HIV protection.
- b) A licensed cure for HIV infection becomes available before the accidental injury.

It is important to note that non-accidental injuries, such as sexual transmission or intravenous (IV) drug use, do not meet the definition of Occupational HIV Infection.

Bacterial meningitis

No benefits will be paid under this condition for viral meningitis



ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#)[Benefits
At-a-Glance](#)[Getting
Started](#)[Health, Travel
& Dental](#)[Life, Accident,
Disability &
Critical Illness](#)[Life Events](#)[Making
Claims](#)[Forms &
Documents](#)[Contacts](#)

LIFE EVENTS AND MAKING CHANGES

Overview

[Change in Marital Status](#)[Dependent Children](#)[Leave of Absence or Layoff](#)[Disability](#)[Loss of Spousal Coverage](#)[Leaving Your Employment](#)[Working Past Age 65](#)[Retirement](#)[Death](#)

Life Events and Making Changes

OVERVIEW

If you experience a [life event](#), you have 31 days to make changes to your health, travel and dental coverage. You may also change your optional life insurance, AD&D insurance, and optional critical illness insurance at any time. Here are the changes you can make:

Important Deadline

You have 31 days following a life event to make changes to your health, travel and dental coverage; otherwise, you will need to provide [proof of good health](#) for health coverage and dental benefits will be limited. See the section [What Happens if I Don't Enrol in Time?](#) for more information.

Health coverage	You may change from single to family coverage, and vice versa, or add new dependents . Proof of good health may be required.
Dental coverage	You may change from single to family coverage, and vice versa, or add new dependents.
Travel coverage	You may change from single to family coverage, and vice versa.
Optional life insurance	You may change your level of coverage (for yourself and for your dependents) any time. You must provide proof of good health if you wish to increase your coverage.
Optional AD&D insurance	You may change your level of coverage at any time.
Optional critical illness insurance	You may change your level of coverage (for yourself and for your spouse) any time. You must provide proof of good health if you wish to increase your coverage.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE EVENTS AND MAKING CHANGES

Overview

Change in Marital Status

Dependent Children

Leave of Absence or Layoff

Disability

Loss of Spousal Coverage

Leaving Your Employment

Working Past Age 65

Retirement

Death

CHANGE IN MARITAL STATUS

If you get married or start a common-law relationship, you have 31 days to enrol your new [spouse](#) in the benefits plan, provided your spouse meets the definition of spouse. If you apply for coverage after the 31-day limit, your spouse will need to provide [proof of good health](#).

You can only cover one spouse at a time, so if you have a former spouse, you will need to remove their coverage.

If you get divorced or separated, you can continue to cover your former spouse under your health, dental and travel benefits, if you wish, but you may cover only one spouse. If your spouse is still covered under another group insurance plan, you may still coordinate benefits for your [children's](#) covered expenses between your plan and your former spouse's plan.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE EVENTS AND MAKING CHANGES

Overview

Change in Marital Status

Dependent Children

Leave of Absence or Layoff

Disability

Loss of Spousal Coverage

Leaving Your Employment

Working Past Age 65

Retirement

Death

What to Do

To add a new **spouse**:

1. Complete the Enrolment form. You can get a paper copy by contacting [belairdirect](#).
2. Gather any supporting documents that may be required, such as a **proof of good health** medical questionnaire (available on [canadalife.com](#) or by contacting belairdirect at (902) 628-3537 or 1 800 371-9516).
 - If you enrol your spouse within 31 days of the **life event**, you must submit proof of good health if you wish to purchase over \$30,000 of optional life insurance for your spouse.
 - If you enrol your spouse within 31 days of the **life event**, you must submit proof of good health if you wish to purchase over \$50,000 of optional critical illness insurance for your spouse.
 - If you enrol your spouse in the CUPE plan over 31 days after the life event, you must provide proof of good health for all coverage.
 - Depending on the responses in the proof of good health medical questionnaire, your spouse may be required to undergo a medical examination.
3. Return the form and any supporting documents to belairdirect.
4. Coverage will take effect once Canada Life approves the proof of good health, if any.

To remove a former **spouse**:

1. Notify belairdirect, in writing, of the change in your marital status.
2. Specify that you wish to terminate coverage for your former spouse.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE EVENTS AND MAKING CHANGES

Overview

Change in Marital Status

Dependent Children

Leave of Absence or Layoff

Disability

Loss of Spousal Coverage

Leaving Your Employment

Working Past Age 65

Retirement

Death

DEPENDENT CHILDREN

If you welcome a new [child](#) into your home, either by birth or adoption, you have 31 days to enrol your new child in the plan, provided they meet the definition of child. Coverage for new borns begins at birth or on the date coverage would otherwise begin, whichever is later.

If your child is an overage student, meaning that they are over age 21, but under age 26, you can continue their benefits coverage, provided they are enrolled in full-time studies at an accredited learning institution. You can also continue coverage for overage children if they are physically or mentally disabled.

What to Do

To enrol a new child in the plan:

1. Complete the Enrolment form. You can get a paper copy by contacting [belairdirect](#).
2. Gather any supporting documents that may be required, such as a [proof of good health](#) medical questionnaire (available on [canadalife.com](#) or by contacting [belairdirect](#) at (902) 628-3537 or 1 800 371-9516).
 - If you are applying to cover the child more than 31 days after having them, you must submit proof of good health. Depending on your responses, your child may be required to undergo a medical examination.
3. Return the form and any supporting documents to [belairdirect](#).
4. Coverage will take effect as of birth, or once Canada Life approves the proof of good health, if any.

To declare an overage student:

1. Notify [belairdirect](#) when your child's dependent status changes. Each fall you must provide proof of full-time attendance at an accredited learning institution to confirm your child's continuing studies.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE EVENTS AND MAKING CHANGES

Overview

Change in Marital Status

Dependent Children

Leave of Absence or Layoff

Disability

Loss of Spousal Coverage

Leaving Your Employment

Working Past Age 65

Retirement

Death

LEAVE OF ABSENCE OR LAYOFF

If you take an approved leave of absence (with or without pay) or are on a layoff, all coverage under the plan will continue.

If you are...	Coverage can continue...
On sick leave	Until your employment is terminated LTD coverage can terminate earlier if you do not qualify for LTD income benefits. In this case, LTD coverage will end 31 days after the LTD waiting period
On maternity leave	For the duration of your leave, up to 12 policy months
On layoff or paid approved leave of absence (other than maternity leave)	For up to 3 policy months following the month in which the leave or layoff begins For optional critical illness, up to 6 policy months following the month in which the leave or layoff begins
On approved unpaid personal leave of absence	For up to 6 policy months from the date of the leave (up to 3 policy months from the date of the leave for LTD coverage), unless you are going to work elsewhere
On vacation	For up to 3 policy months following the month in which the vacation begins

What to Do

[belairdirect](#) will contact you regarding your benefits arrangements and premium payments. If you have not been contacted by belairdirect soon after your leave begins, call them directly at (902) 628-3537 or 1 800 371-9516.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE EVENTS AND MAKING CHANGES

Overview

Change in Marital Status

Dependent Children

Leave of Absence or Layoff

Disability

Loss of Spousal Coverage

Leaving Your Employment

Working Past Age 65

Retirement

Death

DISABILITY

The continuation of your benefits while on LTD leave depends on the benefit and your employment group. Certain benefits could be continued without premium payments. belairdirect will provide you with details at that time.

While you are receiving LTD benefits, an additional percentage of your [earnings](#) will be paid on your behalf to cover your contributions to the pension plan.

What to Do

Notify [belairdirect](#) of your disability no later than eight weeks before your qualifying period ends, even if you are applying for workers' compensation benefits. A belairdirect representative will then send you the information and forms you need to apply for LTD benefits and premium waiver. belairdirect will help guide you through the disability process and can help you gather other information needed by Canada Life, the insurance company that handles disability claims.

For more information on applying for LTD benefits, see the [Disability](#) section and the guide How to apply for long-term disability benefits (available on [mybenefitplan.ca](#) or by contacting belairdirect at (902) 628-3537).



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE EVENTS AND MAKING CHANGES

Overview

Change in Marital Status

Dependent Children

Leave of Absence or Layoff

Disability

Loss of Spousal Coverage

Leaving Your Employment

Working Past Age 65

Retirement

Death

LOSS OF SPOUSAL COVERAGE

If you did not choose health, dental or travel coverage under the plan because you were covered under your **spouse's** plan, you may join the CUPE plan if your spouse's coverage ends. You have 31 days following the end of your spouse's coverage to enrol without having to provide **proof of good health**.

What to Do

1. Complete the Enrolment form. You can get a paper copy by contacting **belairdirect**.
2. Gather any supporting documents that may be required:
 - If you choose family coverage and have an overage student **dependent** (age 21 to 26), you must provide confirmation of your **child's** continuing attendance at an accredited college or university each year for continued coverage.
 - If your child is disabled and over age 21, you must provide satisfactory proof that they are incapable of self-support because of the disability.
 - If you enrol in the CUPE plan over 31 days after your eligibility date, you must provide **proof of good health** for health coverage.
 - Depending on responses in the proof of good health medical questionnaire, (available on **canadalife.com** or by contacting belairdirect at (902) 628-3537 or 1 800 371-9516), you or your **spouse** may be required to undergo a medical examination.
3. Return the form and any supporting documents to belairdirect.
4. Coverage will take effect once Canada Life approves the application and proof of good health, if any.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE EVENTS AND MAKING CHANGES

Overview

Change in Marital Status

Dependent Children

Leave of Absence or Layoff

Disability

Loss of Spousal Coverage

Leaving Your Employment

Working Past Age 65

Retirement

Death

LEAVING YOUR EMPLOYMENT

If you leave your employment, coverage under the plan, other than long-term disability coverage, will end on the last day of the month coinciding with or following your termination of employment. LTD coverage will end on your termination date.

If your employment ends for reasons other than retirement and you are age 50 or over, you may be eligible for certain retiree benefits (years of service may apply). For details, contact [belairdirect](#) at (902) 628-3537 or 1 800 371-9516.

Converting Your Coverage

If you are under age 65, you have 31 days to convert your basic and optional life and AD&D coverage to individual policies, without providing [proof of good health](#), when you leave your employment. After 31 days, you will no longer be eligible to convert your coverage. For details, contact [belairdirect](#) at (902) 628-3537 or 1 800 371-9516.

In Cases of LTD Payments

LTD benefits will extend beyond your termination date provided you became disabled while you were still insured. LTD benefits will continue to be paid according to the contract provisions regardless of the subsequent termination of the group policy.

Canada Life reserves the right to request that you provide proof of the continuance of your [total disability](#), and submit to an examination by Canada Life's medical advisors when requested.

What to Do

1. If you have any outstanding claims for eligible health and dental expenses, Canada Life must receive your health or dental claim within 90 days after your termination date for your claim to be processed.
2. If you wish to convert your life insurance and AD&D insurance to individual policies, call [belairdirect](#) at (902) 628-3537 or 1 800 371-9516. [belairdirect](#) will send your request to the insurer on your behalf. The insurer will then send you an information package, including premium rates for individual insurance policies. Remember, you have 31 days to submit your application for conversion.
3. Also call [belairdirect](#) for coverage details should your employment end for reasons other than retirement and you are age 50 or over with at least 10 years of service.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE EVENTS AND MAKING CHANGES

Overview

Change in Marital Status

Dependent Children

Leave of Absence or Layoff

Disability

Loss of Spousal Coverage

Leaving Your Employment

Working Past Age 65

Retirement

Death

WORKING PAST AGE 65

If you continue to work past age 65, your benefits continue, however, some of your coverage changes or ends. Your coverage will end earlier than the dates specified below if you cease to be an eligible employee. For more information on when your benefits coverage ends, go to the section [When Coverage Ends](#).

Health	You become eligible for the Seniors' Drug Cost Assistance Program (DCAP) at age 65. As an active employee, the CUPE plan will continue to be the first payer on drug claims, but you can submit any amounts not covered under the CUPE plan to the DCAP for possible reimbursement.
Travel	At age 70, your travel coverage moves under the PSGIP retiree plan, where there are some limitations, such as: • coverage is limited to the first 180 days of your trip, and • pre-existing medical conditions must be stable prior to travelling.
Optional AD&D	Coverage ends at age 65. When you reach age 65, you have 31 days to convert your Basic and Optional AD&D coverage to an individual policy, to a combined maximum of \$200,000, without providing proof of good health .
Optional life and optional critical illness	Coverage ends at age 65. When you reach age 65, you have 31 days on or before your 65th birthday to convert your coverage.

What to Do

Contact [belairdirect](#) to inform them that you have reached age 65 and to inquire about converting your coverage.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE EVENTS AND MAKING CHANGES

Overview

Change in Marital Status

Dependent Children

Leave of Absence or Layoff

Disability

Loss of Spousal Coverage

Leaving Your Employment

Working Past Age 65

Retirement

Death

RETIREMENT

When you retire, you have the option to join the Retiree Public Sector Group Insurance Plan (PSGIP). Membership in the plan is voluntary and is 100% retiree-paid.

As you prepare for retirement, there are a few important things you need to know about the retiree plan, like the coverage it offers, how it differs from your current coverage, the rules for joining and associated costs.

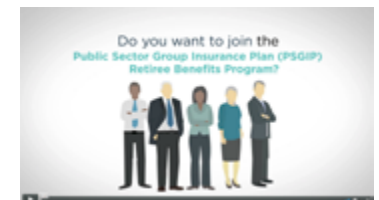
The best place to start is to view the [Retirement Planning video](#).

You can find more information and details in the [Retiree Benefits Guide](#).

Inside the [Retiree Benefits Guide](#), you'll find:

- **A benefits at-a-glance overview** of the options available for health, travel and dental coverage,
- **Benefit rules during retirement** outlining the restrictions and limitations for enrolling in the retiree health, dental and travel plans, opting out and the rules for rejoining at a later date,
- **A comparison** of the differences between active and retiree coverage,
- **A list of thing to consider** when choosing your health care option,
- **A cost estimate example** to help you understand your health care needs and determine which health option will work best for you,
- **Information on individual policy conversion** for life and accident insurance at retirement,
- **A Retiree Checklist** to review and assist as you prepare for retirement, and
- **Contact information** for belairdirect if you have questions or need more information.

To better understand the costs of the various plan options under the retiree plan, view the current [Retiree Benefits Rate Sheet](#). Rates are reviewed on an annual basis and are subject to change.





Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE EVENTS AND MAKING CHANGES

Overview

Change in Marital Status

Dependent Children

Leave of Absence or Layoff

Disability

Loss of Spousal Coverage

Leaving Your Employment

Working Past Age 65

Retirement

Death

Summary of Coverage Changes at Retirement

Here is a snapshot of what will happen to your benefits when you retire.

Health benefits	Your current coverage will end. However, if you had coverage as an active employee, you may choose one of four coverage options available to retirees and their dependents. You will receive details upon retirement. Note: If you were in the health plan for active employees upon your retirement, you will have 31 days following your retirement date to elect an option without having to provide proof of good health. You will have an opportunity to change your health plan option on April 1 of each year during your retirement.
Dental benefits	If you had coverage as an active employee, you may choose one of two coverage options available to retirees and their dependents. You will receive details upon retirement. You will have an opportunity to change your dental plan option on April 1 of each year during your retirement.
Disability benefits	Coverage will end at retirement or age 62, less the waiting period, whichever is earlier.
Travel benefits	If you had coverage as an active employee, you may continue your travel coverage for you and your dependents upon retirement.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE EVENTS AND MAKING CHANGES

Overview

Change in Marital Status

Dependent Children

Leave of Absence or Layoff

Disability

Loss of Spousal Coverage

Leaving Your Employment

Working Past Age 65

Retirement

Death

Death benefits

If you are under age 65, decide if you wish to convert your current coverage (within 31 days of retirement only) to individual policies for:

- Basic life insurance
- Basic dependent life insurance (for spouse)
- Basic accident insurance
- Optional employee life insurance
- Optional spousal life insurance
- Optional accident insurance

If you choose to end your health, dental or travel coverage at retirement because you are covered under your spouse's plan, you may join the Retiree plan if coverage under your spouse's plan ends, provided you apply for coverage within 31 days of your spouse losing coverage.

What to Do

1. When you know your retirement date, call belairdirect at (902) 628-3537 or 1 800 371-9516. belairdirect will provide you with all the details you need about the coverage available to you and to your family during retirement.
2. If you have any outstanding claims for eligible health and dental expenses, you have 90 days after your termination date to submit a health or dental claim to Canada Life.
3. When you retire, visit the PSGIP Retiree benefits website for ongoing information about your plan. Go to mybenefitplan.ca or consult the PSGIP Retiree Benefits Booklet.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

LIFE EVENTS AND MAKING CHANGES

Overview

Change in Marital Status

Dependent Children

Leave of Absence or Layoff

Disability

Loss of Spousal Coverage

Leaving Your Employment

Working Past Age 65

Retirement

Death

DEATH

If You Pass Away

If you pass away, your beneficiary will receive the following death benefits:

- Basic life insurance + optional life insurance (if you purchased optional coverage)

Plus, if the death was as a result of an accident

- Basic AD&D insurance + optional AD&D insurance (if you purchased optional coverage)

BENEFITS COVERAGE FOR YOUR FAMILY

Your **dependents'** health, dental and travel coverage will continue, provided they pay the cost of coverage. Your surviving **spouse** has 31 days after your death to choose to continue coverage.

Coverage for your eligible dependents will continue until the earliest of the following dates:

- the date your surviving spouse passes away,
- the date your dependents no longer meet the definition of eligible dependents, and
- the date this plan terminates or this coverage has ended.

For life and AD&D coverage, your eligible dependents can convert their coverage (if applicable) into individual policies. If an application for conversion is made within 31 days of your death, no proof of insurability will be required. Your dependents can apply for conversion by calling belairdirect at (902) 628-3537 or 1 800 371-9516.



Benefits Booklet

[Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#)

[Benefits
At-a-Glance](#)

[Getting
Started](#)

[Health, Travel
& Dental](#)

[Life, Accident,
Disability &
Critical Illness](#)

[Life Events](#)

[Making
Claims](#)

[Forms &
Documents](#)

[Contacts](#)

LIFE EVENTS AND MAKING CHANGES

[Overview](#)

[Change in Marital Status](#)

[Dependent Children](#)

[Leave of Absence or Layoff](#)

[Disability](#)

[Loss of Spousal Coverage](#)

[Leaving Your Employment](#)

[Working Past Age 65](#)

[Retirement](#)

Death

WHAT TO DO

If you pass away, someone will need to inform belairdirect of your death. A representative will then provide the necessary information and documentation.

If Your Spouse or Child Passes Away

If your spouse or [child](#) passes away, you will receive the following death benefits:

- Basic life insurance + optional life insurance (if you purchased optional coverage)

Plus, if the death was as a result of an accident

- Optional AD&D insurance (if you purchased optional coverage)

WHAT TO DO

If your spouse or child passes away, you need to inform belairdirect of your dependent's death. A representative will then provide the necessary information and documentation.



ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#)[Benefits
At-a-Glance](#)[Getting
Started](#)[Health, Travel
& Dental](#)[Life, Accident,
Disability &
Critical Illness](#)[Life Events](#)[Making
Claims](#)[Forms &
Documents](#)[Contacts](#)

HEALTH, TRAVEL AND DENTAL CLAIMS

Health, Travel and Dental

[Coordination of Benefits](#)

LIFE, ACCIDENT AND DISABILITY

[Life and AD&D Claims](#)[Disability Claims](#)[Optional Critical Illness](#)

Health, Travel and Dental Claims

HEALTH, TRAVEL AND DENTAL

You have two main options for submitting most of your health, travel and dental claims – online and paper claim form.

Deadline for Submitting Claims

You must submit your claim and receipts within the following deadlines or they will not be reimbursed:

Online claims	Within 6 months after incurring the expense
Paper claims	Within 12 months after incurring the expense

Online Claims

If you register for Canada Life's My Canada Life at Work online secure site and for direct deposit, you will be able to submit a number of health and dental claims online and receive your reimbursement faster. To register, go to www.mycanadalifeatwork.com. Then follow the links to register.

Once your access has been set up, complete the online form with the details of the service or expense; you don't need to send your receipts. Canada Life assesses your claim and deposits your payment to your bank account and sends you an email notifying you of the payment. You are responsible for keeping your original receipts for 12 months following the date you submitted your claim online, in case Canada Life later requests them as part of an audit.

Get your claims reimbursed faster when you submit your claims online and enrol for direct deposit. Be sure to sign up for Canada Life's My Canada Life at Work.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH, TRAVEL AND DENTAL CLAIMS

Health, Travel and Dental

Coordination of Benefits

LIFE, ACCIDENT AND DISABILITY

Life and AD&D Claims

Disability Claims

Optional Critical Illness

Paper Claims

To submit a paper claim, complete the appropriate form (available on mybenefitplan.ca or by contacting belairdirect at (902) 628-3537 or 1 800 371-9516):

- Health Benefits Claim form,
- Statement of Claim Out-of-Country Expenses form, or
- Dental Benefits Claim form.

You can access the forms online or request paper copies of the form from belairdirect.

To avoid any delays in processing your health or dental claim, be sure that all sections of your claim form are complete and that your receipts are attached.

Remember, always provide your group policy number (56530 Division 3) and your identification number, which can be found on your pay-direct drug card.

It is important to indicate if you have benefits under another plan, such as your [spouse's](#) plan. If this information is not included, your claim cannot be processed.

Staple receipts and any other required documentation to your claim form before mailing. For drugs, be sure to include the pharmacy receipt. Don't forget to keep a copy for your records.

Direct Deposit

You can have Canada Life deposit your claim reimbursements directly in your bank account. It's a fast and convenient way to receive your health and dental reimbursements.

To sign up for direct deposit, go to www.mycanadalifeatwork.com and follow the steps online. Alternatively, you can contact Canada Life directly and a representative will talk you through the steps for signing up. Canada Life will not take banking information over the telephone. You will need to submit this information by mail.

The initial set-up takes one to two weeks. Afterward, deposits should take only one to two days.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH, TRAVEL AND DENTAL CLAIMS

Health, Travel and Dental

Coordination of Benefits

LIFE, ACCIDENT AND DISABILITY

Life and AD&D Claims

Disability Claims

Optional Critical Illness

Helpful Tips for Submitting Claims

The steps for making a claim will depend on the eligible expense you are claiming. See the expense below for specific instructions.

If you have a question about a health claim, contact Canada Life at 1 800 957-9777.

Prescription drugs

Paying with Your Pay-Direct Drug Card

- Give your pay-direct drug card to the [pharmacist](#).
- The pharmacist will enter the data on your card and your prescription into their system.
- Within seconds, this data is electronically processed, and the system will indicate your portion of the cost.
- You pay for only your portion of the cost.
- Your claim is submitted automatically, which means you do not need to submit a claim form to Canada Life.
- If you also have coverage under your [spouse's](#) plan, you may use your drug card for that plan too.

If You Don't Have Your Pay-Direct Drug Card

- Pay the total cost up-front and ask for a receipt.
- Complete an online claim or submit a paper claim form to Canada Life.

Note: Your receipt must show the prescription number and the name of the drug or the Drug Identification Number (DIN).



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH, TRAVEL AND DENTAL CLAIMS

Health, Travel and Dental

Coordination of Benefits

LIFE, ACCIDENT AND DISABILITY

Life and AD&D Claims

Disability Claims

Optional Critical Illness

Paramedical practitioners

Vision care

Out-patient services and supplies

Ambulance services

Hospital accommodations

Private-duty nursing

Medical equipment and supplies

- Pay the total cost up-front and ask for a receipt.
 - Complete an online claim or submit a paper claim form to Canada Life.
- You have no claim form to complete. Simply provide the plan's policy number and your certificate number, which you can obtain from your pay-direct drug card or from belairdirect.
 - The [hospital](#) will invoice Canada Life directly.
 - If you have chosen a private room, the hospital will bill you directly for the portion of your expenses not covered by the plan.
- Obtain written confirmation from your doctor that the service is [medically necessary](#).
 - Obtain approval from Canada Life prior to receiving any private nursing care.
 - Once you are receiving nursing care, you must obtain a claim form from Canada Life specifically for this purpose.
 - Complete the claim form and submit it to Canada Life.
- Where applicable, before you incur an expense, ask Canada Life to approve the expense.
 - Pay the total cost up-front and ask for a receipt.
 - Complete an online claim or submit a paper claim form to Canada Life.
- Note:** For diabetic supplies, you can simply use your pay-direct drug card.



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH, TRAVEL AND DENTAL CLAIMS

Health, Travel and Dental

Coordination of Benefits

LIFE, ACCIDENT AND DISABILITY

Life and AD&D Claims

Disability Claims

Optional Critical Illness

Accidental dental treatment

- Submit a treatment plan within 180 days of the impact for treatments scheduled to occur more than 180 days following the impact.
- Pay the total cost up-front and ask for a receipt.
- Complete a claim form. Indicate on the form that the expense is the result of an accident. Canada Life will require details of the accident and possibly X-rays.
- Submit the claim form and your receipt to Canada Life.

Travel

- When you travel, be sure to carry your travel assistance card at all times.
- If you become ill or injured, you or your representative should immediately call the number on the card.
- If a medical provider or [hospital](#) bills you directly, send the bill along with your claim form to:

Assistance Centre – Claims Department
P.O. Box 97, Station A
Mississauga, ON L5A 2Y9
- You must submit your claim form within 12 months after incurring the expense.
- If you have any claim questions or require an out-of-country claim form, please call the Canada Life Customer Care Centre toll free at 1 800 957-9777.

Claims for Referrals

Before you incur eligible expenses, you must provide Canada Life with:

- Full details from the [physician](#) regarding the treatment, and
- A statement from the provincial health plan that describes what it will cover.

After you have incurred an eligible expense and the provincial plan has already paid its portion, complete an online claim or submit a paper claim form for the unpaid portion to Canada Life.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH, TRAVEL AND DENTAL CLAIMS

Health, Travel and Dental

Coordination of Benefits

LIFE, ACCIDENT AND DISABILITY

Life and AD&D Claims

Disability Claims

Optional Critical Illness

Dental

- Ask your [dentist](#) if they can bill Canada Life directly.
- If your dentist bills Canada Life directly:
 - Pay only your portion of the cost. You have no claim form to submit.
- If your dentist does NOT bill Canada Life directly:
 - Pay the total cost up-front and ask for a receipt.
 - Complete an online claim or submit a paper claim form to Canada Life.
- For orthodontic treatments, obtain a treatment plan from your dentist and submit it to Canada Life. The plan will pay 50% of the eligible expense up to the maximum, as follows: 30% of the cost at the beginning of the treatment, excluding the diagnostic fee, and the rest on a monthly or quarterly basis depending on how the dentist bills for the services or how you submit receipts. No advance payments will be made.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH, TRAVEL AND DENTAL CLAIMS

Health, Travel and Dental

Coordination of Benefits

LIFE, ACCIDENT AND DISABILITY

Life and AD&D Claims

Disability Claims

Optional Critical Illness

COORDINATION OF BENEFITS

If you and your [spouse](#) both have family coverage, you may submit your claims to both plans and get reimbursed for up to 100% of your covered expenses.

The steps to follow will depend on who incurred the expenses:

Your expenses	The CUPE benefits plan is the first payer.
Your spouse's expenses	Your spouse 's plan is the first payer.
Your children's expenses	Submit a claim to the plan of the parent whose birthday falls first in the calendar year. For example, if your birthday is March 11 and your spouse's birthday is July 8, submit claims for your children 's expenses to the CUPE benefits plan first, and then to your spouse's plan. Be sure to keep copies of your receipts.

Coordination of Benefits with Pay-Direct Drug Cards

If you and your [spouse](#) both have family coverage and your spouse has a drug card under their plan, the [pharmacist](#) can use your CUPE drug card to electronically process claims under both your plan and your spouse's plan, right on the spot.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH, TRAVEL AND DENTAL CLAIMS

Health, Travel and Dental
Coordination of Benefits

LIFE, ACCIDENT AND DISABILITY

Life and AD&D Claims

Disability Claims
Optional Critical Illness

Life, Accident and Disability

LIFE AND AD&D CLAIMS

If You Pass Away

- Someone must inform belairdirect of your death by calling (902) 628-3537 or 1 800 371-9516. A representative will then provide the necessary information and documentation.
- To submit a claim, your beneficiary must complete the applicable claim form and submit it along with proof of death as soon as possible. belairdirect will advise you of all documents that must be submitted. There are important deadlines to be aware of to ensure continuation of coverage for your [dependents](#).

If Your Spouse or Child Passes Away

- Inform belairdirect at (902) 628-3537 or 1 800 371-9516 of your dependent's death. A representative will then provide the necessary information and documentation.

If You or Your Dependents Suffer a Loss, Other Than Loss of Life, as a Result of an Accident

- Report the claim by calling belairdirect at (902) 628-3537 or, if you are outside the Charlottetown area, 1 800 371-9516. belairdirect will provide you with a claim form and a list of any other required documents.
- Complete and return the claim forms and supporting documents to belairdirect within 30 days of the accident. Your claim will still be valid if it is not reasonably possible for you to provide the written notice or proof within the 30-day deadline. However, you must provide notice or proof no later than one year after the accident.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH, TRAVEL AND DENTAL CLAIMS

Health, Travel and Dental

Coordination of Benefits

LIFE, ACCIDENT AND DISABILITY

Life and AD&D Claims

Disability Claims

Optional Critical Illness

DISABILITY CLAIMS

Before your sick leave benefits end, call belairdirect at (902) 628-3537 or 1 800 371-9516 to notify them of your disability, even if you are applying for workers' compensation benefits. Be sure to mention the policy number (162618). A representative will then send you the necessary information and forms required to file long-term disability premium waiver and AD&D benefits (where applicable).

- Complete the forms. Your attending [physician](#) must also complete a portion of the forms.
- Return the completed forms to belairdirect within six months from the end of the qualifying period.

For more detailed step-by-step instructions, see the guide How to apply for long-term disability benefits (available on mybenefitplan.ca or by contacting belairdirect at (902) 628-3537 or 1 800 371-9516).

Note: Canada Life reserves the right to request proof of the continuance of [total disability](#), and to have you submit to an examination by Canada Life's medical advisors when requested.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

HEALTH, TRAVEL AND DENTAL CLAIMS

Health, Travel and Dental

Coordination of Benefits

LIFE, ACCIDENT AND DISABILITY

Life and AD&D Claims

Disability Claims

Optional Critical Illness

OPTIONAL CRITICAL ILLNESS CLAIMS

If You or Your Spouse is Diagnosed with a Serious Illness

- You may contact belairdirect by calling (902) 628-3537 or 1 800 371-9516. A representative can then provide the necessary information and documentation.
- To submit a claim, you or your spouse must complete and submit the applicable claim forms and, such as the physician's report, claimant statement and employer statement, as soon as possible. belairdirect will advise you of all documents that must be submitted [LINK](#).



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Resources

Contacts

FORMS AND DOCUMENTS

Forms

Documents

Forms and Documents

You can print hard copies of all forms and documents from the benefits website at mybenefitplan.ca or contact belairdirect at (902) 628-3537 or 1 800 371-9516 to request copies.

FORMS

To enrol for benefits or make a change, such as adding a new dependent	• Enrolment form • Beneficiary Designation form • Medical questionnaire
To submit a health claim	• Health Benefits Claim form
To submit a dental claim	• Dental Benefits Claim form
To submit an out-of-country expense claim	• Statement of Claim Out-of-Country Expenses form
To request coverage for a brand name drug	• Canada Life Request for Brand Name Drug Coverage form



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Resources

Contacts

FORMS AND DOCUMENTS

Forms

Documents

DOCUMENTS

For information about the plan and rate changes	• Benefits Notices
For quick reference of your benefits coverage	• Benefits At-a-Glance
If you need a print copy of your benefits coverage	• CUPE Employee Benefits Booklet
For information about your travel coverage	• TravelAssist brochure
For information about confidential services and support resources	• Employee Assistance Program at <u>gov.pe.ca/psc/eap/</u>
For information on benefits during retirement	• Retiree Benefits Guide
For information on how to apply for LTD benefits	• How to apply for long-term disability benefits



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#)

[Benefits
At-a-Glance](#)

[Getting
Started](#)

[Health, Travel
& Dental](#)

[Life, Accident,
Disability &
Critical Illness](#)

[Life Events](#)

[Making
Claims](#)

[Forms &
Documents](#)

[Contacts](#)

CONTACTS

belairdirect

Canada Life

Assured Assistance Inc. –
Travel Assistance Provider

Employee Assistance
Program

Trustees

Contacts

BELAIRDIRECT

belairdirect is your benefits resource and the plan administrator of all your benefits. This means that with respect to your benefits they:

- determine your eligibility for coverage,
- answer your questions,
- keep your records, and
- make sure you receive all necessary documents.

Keep Your Personal Information Up-to-Date

Don't forget to contact belairdirect if you have a change in your personal information, such as an address or to add or remove a dependent.

They handle claims for disability, AD&D and death benefits. When you call, be sure to specify the applicable policy number:

- Basic life, dependent life and disability: 162618
- Optional life: 162666
- Basic AD&D: AB10232401
- Optional AD&D: OE10232401
- Optional critical illness: 162666GOCI



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

CONTACTS

belairdirect

Canada Life

Assured Assistance Inc. –
Travel Assistance Provider

Employee Assistance
Program

Trustees

When to Contact belairdirect

For information about coverage or to make changes

To claim disability, AD&D, optional critical illness or death benefits

(Does not include inquiries related to claim reimbursements, which should be directed to Canada Life)

belairdirect

(902) 628-3537 – Charlottetown area
1 800 371-9516 – Toll free
8:30 a.m. – 4:30 p.m., Monday to Friday

belairdirect (to mail)

PO Box 4319 STN A
Toronto, ON M5W 3G5

belairdirect (to walk-in/visit)

201 Buchanan Drive (Buchanan Plaza)
Charlottetown, PEI C1E 2E4

GroupBenefitsPE@belairdirect.com

myinsurance.belairdirect.com

For questions about group home and auto insurance or to enrol for these plans

belairdirect

Home and Auto – 24/7 Claims Service
1 844 895-0784

belairdirect.com

Although belairdirect is the plan administrator, Canada Life insures benefits in the event of disability or natural death, and Chubb Life Insurance Company of Canada (Chubb) insures benefits in the event of a serious accidental injury or accidental death.



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

CONTACTS

belairdirect

Canada Life

Assured Assistance Inc. –
Travel Assistance Provider

Employee Assistance
Program

Trustees

CANADA LIFE

Canada Life is the plan's insurer and claim adjudicator for health and dental benefits.

When you call, be sure to specify the policy number (56530 Division 3).

When to Contact Canada Life

For questions about health and dental claims

Canada Life

1 800 957-9777

8:30 a.m. – 4:30 p.m., Monday to Friday

For online claims and benefits information, visit the Canada Life member website. Select "GroupNet for Plan Members" from the left menu to login:

canadalife.com

To submit a paper claim form:

Canada Life
47C Beach Grove Road
Charlottetown, PEI C1E 1K5



Benefits Booklet

Previous | Back | Next

Glossary

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

CONTACTS

belairdirect

Canada Life

Assured Assistance Inc. –
Travel Assistance Provider

Employee Assistance
Program

Trustees

Canada Life Online

Managing your health and dental claims is easy when you are registered on Canada Life's GroupNet for Plan Members' online secure site – canadalife.com. Once you've registered you can:

- arrange for direct deposit for claims reimbursement,
- submit many of your claims online,
- track your claims and review your claims history,
- get access to personalized information about your coverage,
- get personalized claim forms for paper claim submissions,
- view your benefits booklet and a benefits summary,
- print a copy of your benefits card, and
- access extensive health and wellness content.

CANADA LIFE MOBILE APP

Download Canada Life's free Canada Life Mobile app and access the convenience of My Canada Life at Work from your smartphone, including submitting many of your claims online and accessing personalized coverage and claims information right from your phone.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

CONTACTS

belairdirect

Canada Life

Assured Assistance Inc. – Travel Assistance Provider

Employee Assistance
Program

Trustees

ASSURED ASSISTANCE INC. – TRAVEL ASSISTANCE PROVIDER

Assured Assistance Inc. is the plan's travel assistance provider.

When you call, be sure to specify the policy number (335336).

When to Contact Assured Assistance Inc.

For questions about claims and coverage information

Assured Assistance Inc.

In the event of an emergency:

Toll free: 1 866 530-6024, from Canada or the United States

Collect: (905) 816-1901

For general inquiries regarding claims or coverage:

Toll free: 1 800 957-9777 (Canada Life)

To submit a claim form:

Assured Assistance Inc.

Assistance Centre – Claims Department

P.O. Box 97, Station A

Mississauga, ON L5A 2Y9



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

CONTACTS

belairdirect

Canada Life

Assured Assistance Inc. –
Travel Assistance Provider

**Employee Assistance
Program**

Trustees

EMPLOYEE ASSISTANCE PROGRAM

The **Employee Assistance Program (EAP)** is designed to help employees experiencing personal problems, which may affect job performance. EAP helps employees solve problems as early as possible before they seriously affect self, family, and work performance.

For information about confidential services
and support resources

Employee Assistance Program (EAP)

Toll free: 1 800 239-3826

gov.pe.ca/psc/eap/

TRUSTEES

To contact the Group Insurance Trust Committee

Group Insurance Trust Committee

Group Insurance Trust Committee
c/o Eastern Language School District
P.O. Box 8600
Stratford, PEI C1A 8V7

Feedback on the service provided or your experience
accessing the service can be directed to the Trustees
at the address or phone number listed above.

For more information about the Trustees, see the
[Group Insurance Trust Committee](#) section.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#)

[Benefits
At-a-Glance](#)

[Getting
Started](#)

[Health, Travel
& Dental](#)

[Life, Accident,
Disability &
Critical Illness](#)

[Life Events](#)

[Making
Claims](#)

[Forms &
Documents](#)

[Contacts](#)

GLOSSARY

Glossary

Brain death	Irreversible unconsciousness with total loss of brain function and complete absence of electrical activity of the brain, even though the heart is still beating.
Child/children	Your natural, legally adopted, step or other eligible child* who meets all of the following requirements: • unmarried, • not cohabiting in a conjugal relationship with another individual, • totally dependent on you for support and maintenance, • one of the following ages: – under age 21, – under age 26 if a full-time student at an accredited post-secondary institution**, – of any age if physically or mentally disabled, but otherwise qualifies under this definition, provided they became disabled while covered by the plan and you provide satisfactory proof that your child is incapable of self-support as a result of the disability***, • living in Canada, unless a full-time student elsewhere, and • not in the armed forces (except for optional and dependent life insurance coverage). * The plan can also include the natural or legally adopted child of your common-law spouse and another person, a child who resides with you and is not eligible for publicly provided benefits substantially equivalent to those provided under the plan and in respect of whom you have legal custody or guardianship, and any child who lives with you and is totally dependent on you and/or your spouse for support. Totally dependent means that no support or maintenance of a financial nature is paid or payable on account of this child by an individual other than yourself and/or your spouse and no other individual receives (or would be eligible to receive if application were made) publicly funded benefits or tax credits on account of this child. ** Confirmation of enrolment as a full-time student must be provided. *** Proof of your child's continuing disability and incapability of self-support may be required from time to time. Coverage may be terminated if the child becomes capable of self-support.



Benefits Booklet

[^ Previous](#) | [< Back](#) | [Next >](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident, Disability & Critical Illness	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	---	-------------	---------------	-------------------	----------

GLOSSARY

Civil Service employees	Class 1	• Permanent full-time employees • Permanent part-time employees (including provisional and probationary employees) with a guarantee of at least 40% of the normal working hours for at least 6 months • Contract employees for whom benefit eligibility is specified in the employment contract
	Class 2	• Permanent part-time employees (including provisional and probationary employees) with a guarantee of less than 40% of the normal working hours
	Class 4	• Temporary employees after 6 months of continuous employment
Dentist	A doctor of dental surgery or a doctor of dental medicine licensed to practice and prescribe in the area where services are rendered.	
Dependents	Your eligible spouse and children.	
Earnings	Gross earnings (guaranteed earnings instead for part-time employees), excluding bonuses, overtime and commissions.	



Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

GLOSSARY

Hospital

A facility that is licensed to provide active treatment for sick or injured patients. It does not include rehabilitation hospital, mental institution, convalescent hospital or home, an institution used primarily for treatment of a specific illness or disease, a nursing home, a chronic care facility, a home for the aged, a rest home or any other facility that provides similar care. Beds set aside for chronic care in a hospital are not covered.

Regarding accidental injury or death benefits

For in-hospital confinement monthly income, hospital means a legally constituted establishment that meets all of the following conditions:

- operates primarily for the reception, care and treatment of sick, ailing or injured persons as inpatients,
- provides 24-hour service by registered or graduate nurses,
- has a staff of one or more licensed physicians available at all times,
- provides organized facilities for diagnosis and surgical facilities, and
- is not primarily a clinic, nursing home or convalescent home or similar establishment nor, other than incidentally, a place for alcoholics or drug addicts.

Immediate family

"Immediate family" refers to a spouse (or common-law spouse), parents, grandparents, children over age 18, brothers or sisters.

Irreversible

Irreversible means the condition cannot be improved by medical or surgical treatment at the time of diagnosis. The medical or surgical treatment need not be undertaken if it would involve an undue risk to the health of the person.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

GLOSSARY

Life event	Qualifying life event includes: • A change in your marital status, either a marriage or common-law relationship, or a divorce or separation, • The birth or adoption of a child, • The death of a dependent, or • The loss of benefits coverage under a spousal program. If you experience a life event, you have 31 days to register the event and make your benefit changes.
Medically necessary	A service or supply provided or prescribed by a health care professional to prevent, diagnose, or treat an injury, disease, or disability that is: • consistent with the treatment of symptom(s) or diagnosed injury, disease, or disability, • not primarily prescribed or provided for convenience, • the most appropriate, safe, and cost-effective service or supply, and • generally recognized as accepted medical practice. When the plan refers to a health care professional, it means a person who is legally licensed to practice their profession where services are rendered, and includes physicians, pharmacists, dentists, and other professionals as approved by the plan.
Nurse practitioner	A nurse practitioner of medicine who is legally licensed to prescribe drugs and administer medical treatment within the scope of their license.



Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#)

[Benefits
At-a-Glance](#)

[Getting
Started](#)

[Health, Travel
& Dental](#)

[Life, Accident,
Disability &
Critical Illness](#)

[Life Events](#)

[Making
Claims](#)

[Forms &
Documents](#)

[Contacts](#)

GLOSSARY

Permanently and totally disabled

Under AD&D insurance coverage, permanent and total disabled means that after 365 days from the date of an accident you are completely and irreversibly unable to perform at least two of the six Activities of Daily Living without assistance from another person, as deemed by a Physician and as supported by objective medical evidence.

Activities of Daily Living mean the following:

- 1) Bathing: Washing oneself by sponge bath; or in either a tub or shower, including the task of getting into or out of the tub or shower.
- 2) Dressing: Putting on and taking off all items of clothing and any required braces, fasteners or artificial limbs.
- 3) Transferring: Moving into or out of a bed, chair or wheelchair.
- 4) Toileting: Getting to and from the toilet, getting on and off the toilet, and performing related personal hygiene.
- 5) Continence: Ability to maintain control of bowel and bladder function; or, when not able to maintain control of bowel or bladder function, the ability to perform related personal hygiene (including caring for catheter or colostomy bag).
- 6) Eating: Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table).

Pharmacist

A pharmacist who is legally licensed to prescribe drugs within the scope of their license.

Physician

A doctor of medicine who is legally licensed to prescribe drugs, administer medical treatment, and perform surgery within the scope of their license.

Professional counsellor

A therapist or counsellor who is licensed, registered or certified to provide the applicable treatment or counselling.



Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits
At-a-Glance

Getting
Started

Health, Travel
& Dental

Life, Accident,
Disability &
Critical Illness

Life Events

Making
Claims

Forms &
Documents

Contacts

GLOSSARY

Proof of good health	Medical questionnaire that you must complete to show the status of your health. Depending on your answers, Canada Life can require a medical examination and any other information.
Reasonable and customary (Health and Dental)	Canada Life reimburses expenses based on Reasonable and Customary charges. Generally this is the lowest of the following: • Representative pricing in the area where the treatment is provided. • Prices shown in the applicable professional association fee guide and the maximum prices established by law.
Specialist	A specialist is a licensed and certified medical practitioner who has been trained in the specific area of medicine relevant to the covered critical illness condition for which benefit is being claimed. Specialists include, but are not limited to, cardiologists, neurologists, nephrologists, oncologists, ophthalmologists, burn specialists and internists. The specialist must not be the Group Policyholder, the insured, or a relative or business associate of the Group Policyholder or the insured.
Spouse	The person to whom you are legally married, or the person of the same or opposite sex with whom you have been living in a common-law relationship for at least 12 months. Note: • Your spouse must live in Canada, unless they are a full-time student elsewhere. • The plan does not cover any spouse in the armed forces (except for optional and dependent life insurance coverage). • The plan covers only one spouse at a time.



Benefits Booklet

[Previous](#) | [Back](#) | [Next](#)

[Glossary](#)

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

[Welcome](#) [Benefits At-a-Glance](#) [Getting Started](#) [Health, Travel & Dental](#) [Life, Accident, Disability & Critical Illness](#) [Life Events](#) [Making Claims](#) [Forms & Documents](#) [Contacts](#)

GLOSSARY

Totally disabled/ total disability	Under LTD coverage, totally disabled means: During the qualifying period and the following 24 months of disability, illness or injury must render you physically or mentally incapable of performing the essential duties of your normal occupation. If during this period another occupation becomes available for which you are qualified, and you are mentally and physically able to perform the essential duties of this job, you must accept it. Otherwise, benefits will end. After the qualifying period and the following 24 months of disability, illness or injury must render you physically or mentally incapable of being gainfully employed for: • any occupation for which you are or may become qualified by education, training or experience, and • any occupation that pays 75% or more of the current monthly earnings for your normal occupation.
Usual cost	The usual cost of covered services and supplies that are medically necessary to treat an illness, injury or pregnancy. The plan will only cover: • the amount that is usually charged for the service or supplies in the area in which the charge is made, • services and supplies that are needed to diagnose or treat an illness, injury or pregnancy and that are recognized by the Canadian Medical Association as effective and appropriate and based on accepted standards of the Canadian health care, • services and supplies that the plan is legally allowed by the government to cover. The plan will not cover services or supplies that are covered by the government plan in the insured person's home province, • charges for services and supplies that are incurred while the person is insured, • charges for services and supplies for the least expensive treatment that is medically adequate.