

Regular full-time employees who work more than 20 hours per week are eligible to enroll themselves and eligible dependents (spouse, partner who you reside with, child) in the group benefits plan on their date of hire. It is important that you enroll yourself and your dependents in the plan within 31 days of becoming eligible to avoid any limitations or restrictions in coverage. Any changes in dependent or spousal coverage should be communicated to your Plan Administrator within 31 days of becoming eligible.

This flyer provides an overview of your benefit program at a glance.



Life & AD&D

- 2x annual earnings to a maximum of \$750,000
- Non-Evidence Maximum of \$275,000
- Reduces by 50% at age 65
- Dependent Life
 - Spouse: \$10,000
 - Child: \$5,000
- Terminates age 70 or earlier retirement



Short-Term Disability

- 66.67% of weekly earnings
- Overall weekly maximum of \$2,000
- Elimination period:
 - 0 days accident and hospitalization
 - 7 days illness
- Benefit period of 17 weeks
- Taxable Benefit Payments
- Terminates age 75 or earlier retirement



Long-Term Disability

- 66.67% of monthly earnings
- Overall monthly maximum of \$12,000
- Non-Evidence Maximum of \$4,400
- Elimination Period of 17 weeks
- Definition of Disability: 24 months own occupation, any occupation following
- Taxable Benefit Payments
- Terminates age 65 less the Elimination Period or retirement



Critical Illness

- Flat amount of \$25,000
- Provides a one-time payment in the event of the diagnosis of more than 25 conditions including Life Threatening Cancer, Stroke or Heart Attack
- Terminates age 70 or earlier retirement



Health Care

- No deductible
- 100% reimbursement for medical services and supplies
- Prescription Drugs
 - 100% reimbursement
 - No deductible
 - Generic coverage
 - Vaccines included
 - Fertility Drugs lifetime maximum of \$4,000
 - Smoking Cessation lifetime maximum of \$1,500
 - Unlimited annual maximum
- Private Duty Nursing
 - \$10,000 per calendar year
- Private Hospital room
- Paramedical Practitioners reimbursed to an annual maximum of \$500 per practitioner per year for the following:
 - Acupuncturist
 - Audiologist
 - Dieticians
 - Chiropractor
 - Chiropodist/Podiatrist
 - Massage Therapist
 - Naturopath
 - Occupational Therapist
 - Osteopath
 - Physiotherapist
 - Speech Therapist
 - Psychologist/Social Worker/Psychotherapist/Clinical Counselor
 - Combined annual maximum of \$1,500 for Mental Health Practitioners
- Medical Equipment such as:
 - Mobility aids
 - Hearing Aids
 - Orthopedic Shoes / Orthotics
 - Diabetic Equipment
- Reasonable and Customary limits are in place for all Extended Health Care services and supplies
- Teladoc Medical Experts
 - Provides employees and their families to a global network of specialists in the event of a serious or rare diagnosis or treatment plan.

Your Plan Administrator's are:

Carrie Fretz | carrie.fretz@owenandassoc.com & Stephanie Lamarche | stephanie.lamarche@owenandassoc.com
1-866-251-2841



Vision

- No deductible
- 100% reimbursement
- Eye Exams:
 - 1 exam every calendar year
- Lens, Frames, Contacts, Laser Eye Surgery:
 - \$300 every 12 months
- Reasonable and Customary Limits Apply



Emergency Out Of Country

- 100% reimbursement emergency services
- \$3,000,000 lifetime maximum
- Maximum 60-day trip duration
- Stability clause in place
- Coverage in place for business or leisure travel
- Unforeseen and unexpected medical services
- Coordinates with Provincial Coverage



Dental

- No deductible
- Basic Dental reimbursed at 100%
 - X-rays, Oral Exams, Cleanings
- Major Dental reimbursed at 50%
 - Crowns, Bridges, Dentures
- Combined Annual Maximum of \$2,000 per calendar year for Basic and Major
- Orthodontia reimbursed at 50%
 - Maximum of \$2,000 per lifetime per dependent child age 18 and under



Lumino Employee Assistance Program (EAP)

- Short term counselling, up to 4 sessions per concern, unlimited concerns
- Access for you and your family to a variety of tools, resources and counselling for issues such as:
 - Depression, Anxiety, Stress, Grief
 - Family, Marital, Child and Elder Care
 - Financial Issues
 - Addictions and Substance Abuse
- On demand access to self-guided internet-based Cognitive Behavior Therapy (iCBT)
- 100% private and confidential
- Appointments within 24 hours or next day
- Easy access through the online or via the app wherever you are



Lumino Virtual Health Care

- 24/7/365 access for you and your family to health care professionals while at home or the workplace
- Members can use Consult+ to:
 - Receive medical advice for conditions such as:
 - Sore throat, Sinusitis, Pink Eye, Allergies, Cold, Flu, Minor Skin Infections, and more
 - Get prescriptions or refills
 - Get referrals for lab work when medical indicated
 - See account history such as:
 - Chats, prescriptions, referrals, and care plans
- Confidential and private sessions – only the doctors, nurses and health care professionals have access to member's information, just like your family doctor
- Easy access through the online app wherever you are

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Employee Cost Share

- Employees pay 20% of the premiums for **Family** coverage for Health and Dental Care, and 100% of Dependent Life premiums:
 - Equates to a combined \$72.84 per month
 - Dependent Life: \$1.06 per month
 - Health Care: \$36.04 per month
 - Dental Care: \$35.74 per month
- Ramp pays 100% of the premiums for Life, AD&D, Short-Term and Long-Term Disability, Critical Illness, EAP and Single Health and Dental Care, and the remainder 80% of Family Health and Dental Care



How to Access Your Benefits

- You must enroll on the plan via your Plan Administrator prior to accessing your benefits
- Register Online at: <https://www.sunlife.ca>
 - You will need:
 - Your policy number: **306458**
 - Certificate number
 - The birthdates of any applicable dependents
- Once you register online you can:
 - Link your banking information for faster claims reimbursement
 - Submit claims
 - View coverage levels
 - Access a variety of tools and resources available through the plan members website including
 - Drug Look Up Tool
 - Condition Look Up Tool
 - Test and Procedures
 - Community Support Resources
- Download the free Sun Life mobile app
 - This allows you to
 - Download a digital drug card
 - Submit claims
 - View coverage levels
- Teladoc Medical Experts:
 - Online through www.mysunlife.ca **or**
 - Online: www.teladoc.ca/medical-experts/
 - Toll Free: 1-877-419-BEST (2378)
- Lumino EAP and Virtual Health Care:
 - Online: www.luminovc.dialogue.co
 - Download the free Lumino mobile app

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