

## **Benefits at a Glance**

Below, you will find a handy “at-a-glance” overview of Nelson Education’s plan, so you can quickly see the wide range of coverage available to you.

### **Your Health Benefits At a Glance:**

Deductible	None
Coinsurance	100%
Drug Card Reimbursement	Yes
Dispensing Fee for Prescriptions	\$5.00
Generic Substitution	Yes
Podiatrist / Chiropodist	\$500 per person per benefit year
Chiropractor	\$500 per person per benefit year
Acupuncturists	\$500 per person per benefit year
Massage Therapist	\$500 per person per benefit year
Naturopath	\$500 per person per benefit year
Osteopath	\$500 per person per benefit year
Physiotherapist	\$500 per person per benefit year
Psychologist	\$500 per person per benefit year
Speech Therapist	\$500 per person per benefit year
Orthopedic Shoes	\$1,000 per person every 3 years
Orthotics	\$500 per person every 3 years
Eye Exams	\$100 per person per year
Adults Vision Care	\$250 per person every 24 months
Children Vision Care	\$250 per person every 12 months under 18
Out of Country Referral Services	100% - \$50,000 lifetime
Out of Country Emergency Services	100% - \$1,000,000 lifetime
Hospital Coverage	Ward
Best Doctors	

**Your Dental Benefits At a Glance:**

Fee Guide	Current Fee Guide
Deductible	None
Coinsurance	100% for Basic services
Annual Maximum	\$2,000 per covered person (combined Basic and Major Services)
Complete Examination	1 exam every 24 months
Recall Examination	1 every 9 months
Polishing	1 unit every 9 months
Topical Fluoride	1 treatment every 9 months
Scaling Units	8 units of 15 minutes per benefit year
Major Restorative Services	50% coinsurance - \$2,000 per covered person (combined with Basic and Major Services) which includes dentures, bridges and crowns
Orthodontic Services	50% coinsurance - \$1,000 per person under age 25 per lifetime

**Your Life Benefits At a Glance:**

<b>Employee Life Insurance</b>	
Benefit Schedule	Option 1 - \$10,000 Option 2 - 1 times salary Option 3 - 2 times salary Option 4 - 3 times salary Option 5 - 4 times salary
Maximum Amount	\$600,000
Reduction Schedule	\$10,000 at age 65
Termination Age	70 or retirement
<b>Dependent Life Insurance</b>	
Spouse Benefit Amount	Option 1 - \$5,000 Option 2 - \$25,000 Option 3 - \$50,000 Option 4 - \$75,000 Option 5 - No coverage (declined)
Child Benefit Amount	Option 1 - \$2,500 Option 2 - \$5,000 Option 3 - \$10,000 Option 4 - No coverage (declined)
Non-Evidence Limit	N/A for child; Amounts over \$5,000 for spouse

<b>Basic Employee AD&amp;D Insurance</b>	
Benefit Schedule	Option 1 - 1 times salary Option 2 - 2 times salary Option 3 - 3 times salary Option 4 - 4 times salary Option 5 - No coverage (declined)
Maximum Amount	\$1,000,000

**\*\*\*See Evidence of Insurability (EOI) section of guide\*\*\***

### **Your Long Term Disability Benefits at a Glance:**

<b>Long Term Disability Insurance</b>	
Benefit Schedule	Option 1 - 50% of monthly earnings Option 2 - 60% of monthly earnings Option 3 - 60% of monthly earnings plus 3% Cost of Living Allowance Option 4 - 70% of monthly earnings plus 3% Cost of Living Allowance
Maximum Amount	\$10,000
Non-Evidence Maximum	\$8,500
Elimination Period	Must be disabled for 17 weeks before benefits start
Cost of Living Allowance	3% every January 1
Tax Status	Taxable benefit at time of claim
Maximum Benefit Duration	Age 65

**\*\*\*See Evidence of Insurability (EOI) section of guide\*\*\***

### **Your Critical Illness Benefits at a Glance:**

<b>Critical Illness Benefit</b>	
Benefit Amount (Guaranteed Issue)	Flat \$20,000 for employee Flat \$20,000 for spouse Flat \$5,000 for each child
Pre-existing Condition	24 month pre-existing medical condition provision
Coverage	Aorta Surgery, Benign Brain Tumor, Heart Attack, Cancer, Stroke, Coronary Artery, Bypass Surgery, Blindness, Paralysis, Major Organ Failure, Multiple Sclerosis, Alzheimer's Disease, Amyotrophic Lateral Sclerosis, Coma, Deafness, Parkinson's Disease and Severe Burns

**\*\*\*See Evidence of Insurability (EOI) section of guide\*\*\***

### **Critical Illness Benefit:**

The average Canadian is living longer these days due to healthier lifestyles and advances in medical science which result in a greater number of people surviving a critical illness. Although we are beating the odds, an alarming number of Canadians will still suffer from a critical illness in their lifetime. In the future, if you suffer from a critical illness, you may be entitled to a lump sum payment if you meet the contractual provisions. While disability insurance provides income protection, this Critical Illness benefit allows you to make the necessary modifications to your home; pays for travel expenses to another city for treatment; in-home help for cooking; cleaning or nursing care etc. Critical Illness benefits address these needs and will alleviate some of the stress due to the financial burden, resulting from the Critical Illness.

Rates are based on age, gender and smoking status. A 43-year-old non-smoking female can have coverage for as little as \$10.23 per month. For further details, see your on-line guide.

### **Generic Drugs:**

A generic drug is a copy that is the same as a brand-name drug in dosage, safety, strength, how it is taken, quality, performance and intended use. Generic drugs are drug products that contain the same medicinal or therapeutic ingredient(s) as the original brand name drug. They are manufactured under the same strict standards of good manufacturing practices set and monitored by Health Canada. However, they are less expensive than brand name drugs. Generic manufacturers do not have the investment costs or development costs and can therefore sell their product at substantial discounts. Pharmacists are governed by law to dispense generic drugs unless specifically advised by a Physician that there should be no substitution.

If a brand name drug is requested by you and a lower cost alternative is available, you will be responsible for paying the difference in cost between the two. Where a lower cost alternative drug is not available, the brand name drug will be dispensed and covered by the plan.

### **Dispensing Fee:**

There are several considerations in selecting a pharmacy including convenience, active pharmacist's support and counseling, generic substitution, drug utilization reviews, dispensing fees, etc.

Dispensing fees will have the most noticeable impact on you. Pharmacists are regulated with respect to what they may charge for the ingredient portion of a prescription, but there are no limits on their dispensing fees. The dispensing fee is a professional fee pharmacists charge on top of the drug costs. Shop around to find a Pharmacist that best meets your needs.

### **Smoking Cessation:**

Did you know that there is a wealth of help available for employees fighting to break free from smoking? To get you started, we are pleased to advise that smoking cessation drugs that legally require a prescription are now covered under our benefits plan up to \$500 per person per lifetime. Don't delay, take action now towards improving your health!

### **Paramedicals:**

Nelson Education's paramedical coverage includes coverage for Podiatrists, Chiropodists, Chiropractors, Acupuncturists, Massage Therapists, Naturopaths, Osteopaths, Psychologists and Speech Therapists will be reimbursed at 100% up to a maximum of \$500 per practitioner per benefit year. Physiotherapists will be reimbursed at 100% up to a maximum of \$2,000 per person per benefit year.

### **Vision Care:**

You will be reimbursed at 100% for our vision care coverage up to a maximum of \$250 per person every 24 months and \$250 per person every 12 months for children under the age of 18.

### **Orthopedic Shoes and Orthotics:**

Orthopedic shoes and orthotics are covered under our plan, as long as they are custom made and prescribed by a Doctor, Podiatrist or Chiropodist. You are entitled to \$1,000 per person every three years for orthopedic shoes and \$500 per person every three years for orthotics.

### **Dental Association Fee Guide:**

Every expense for a dental procedure is based on rates set out in the Dental Association Fee Guide (fee guide) for general practitioners in the province where the employee lives. If your dentist charges more than those rates, you are responsible for paying the balance. Our plan reimburses at the current fee guide which means the guide in effect on the day of the treatment.

### **Treatment Plan:**

Always remember to have your dentist submit a treatment plan (predetermination) to your insurance company for approval of expenses that are expected to cost more than \$500. This way, you will never incur expenses without knowing if they are covered under our plan.

### **Basic Dental Services:**

Nelson Education's basic dental services include the following services every 9 months - recall exams, bitewing x-rays, fluoride treatments and polishing. These treatments will be reimbursed at 100% to a maximum of \$2,000 per person per year combined with our major services.

### **Major Restorative Services:**

Nelson Education's major restorative services include dentures, bridges and crowns and will be reimbursed at 50% up to a maximum of \$2,000 per person per year combined with our basic services.

**Orthodontic Services:**

Nelson Education's orthodontic services are reimbursed at 50% to a maximum of \$1,000 per person per lifetime. These services are limited to children under age 21 and students under the age of 25.