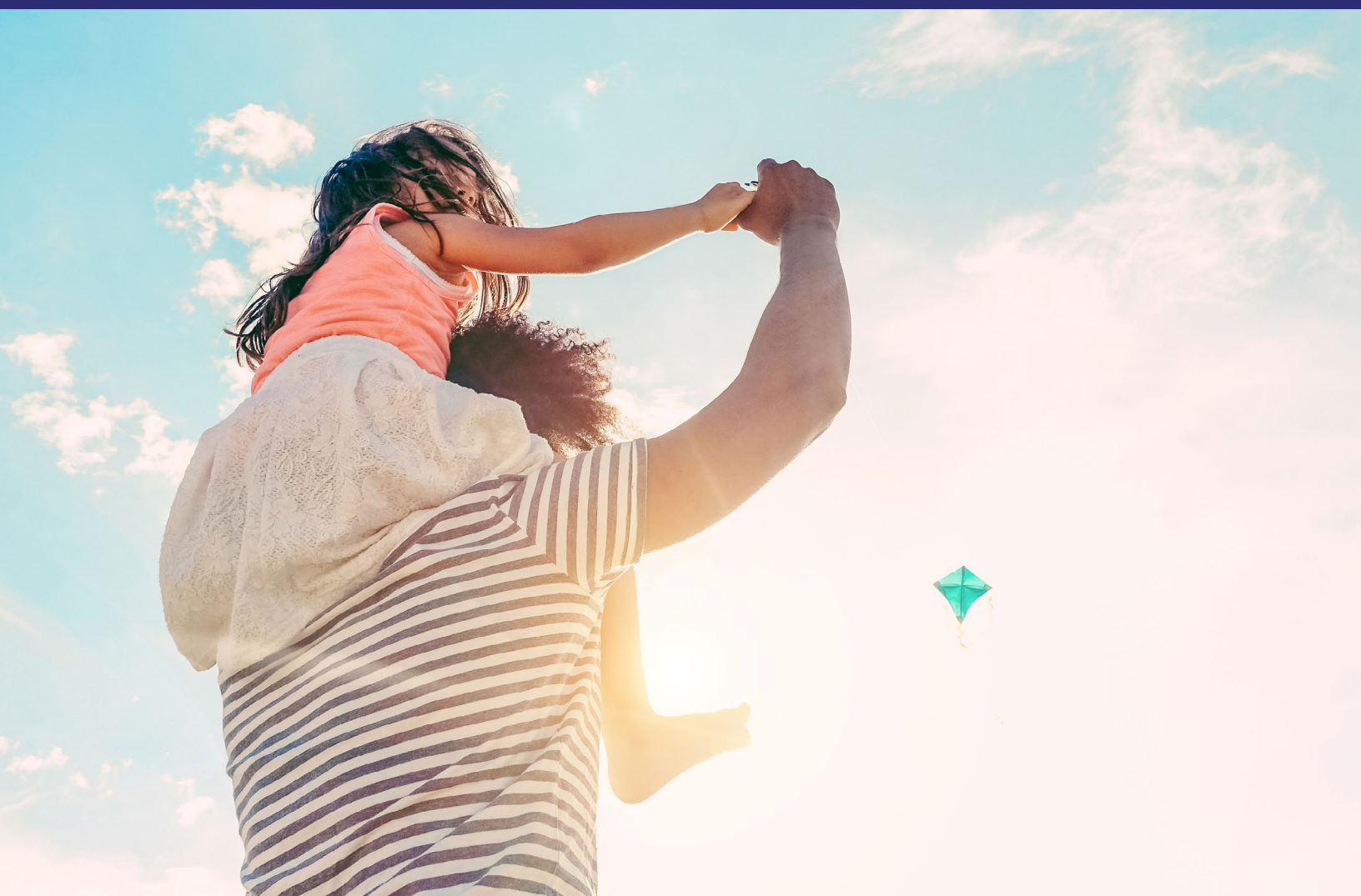




# benefits at a glance



part-time and contract salaried associates



when it comes  
to your benefits,  
get **SMART!**

- S** - Share the cost through coordination of benefits
- M** - Make informed decisions
- A** - Ask questions of your healthcare providers
- R** - Review your usage and revise if necessary
- T** - Take action to improve your overall health



## eligibility

Eligibility in the My Vida Benefits Plan is subject to the terms and conditions of your employment contract. Part-time or contract associates and their eligible dependents are welcome to participate in the provisions of the plan on their first day of employment. Part-time associates must be working a minimum of 60% of full-time hours.

## key features

- benefit year runs from July 1st to June 30th
- 3 tiered prescription drug coverage
- combined paramedical coverage - focusing on both physical and mental well-being
- member enrolment tool provided directly through Sun Life

## enrolment

It is important that you take time to enroll in the My Vida benefits plan so your beneficiaries are clearly designated and your eligible dependents are accurately declared.

If you fail to declare your spouse and/or eligible dependent children, they will not be eligible for coverage under the My Vida benefits plan.

You will also have the opportunity to enroll in any of the available optional, associate paid benefits.

## coverage status

You can choose Associate only, Associate +1 (spouse or child) or Associate +2 or more (spouse and/or children) - previously referred to as family coverage. The same dependents will be covered under Prescription Drug, Extended Health and Dental.

**Spouse:** Your spouse by marriage or under any other formal union recognized by law; or a person of the opposite sex or of the same sex who is publicly represented as your spouse for a period of at least 12 months. You can only cover one spouse at a time.

**Dependent:** You or your spouse's children (other than a foster child) who are not married or in any other formal union recognized by law, and are under the age of 21 (age 25 if a full-time student, 26 in the province of Quebec), as long as the child is entirely dependent on you for financial support including if a child becomes handicapped before the limiting age.

## prescription drugs

	Gold
Deductible	None
Tier 1 and Special Authorization Coinsurance	80% with an Out of Pocket Maximum of \$500 per person, per benefit year
Tier 2 Coinsurance	50%
Tier 3 Coinsurance	30%
Fertility	\$10,000 per lifetime
Smoking Cessation	\$500 per lifetime
Sexual Dysfunction	\$500 per benefit year
Anti-Obesity	\$500 per benefit year

\*For Quebec residents, prescription drug coverage must be extended to an eligible spouse and dependent children as per RAMQ requirements.

## PRESCRIPTION DRUG COVERAGE

My drug plan provides reimbursement for drugs based on which tier they fall into. Drugs that are the best value when looking at cost and clinical effectiveness usually fall into Tier 1, with the highest reimbursement – meaning you pay less for them. If you're prescribed a drug that's not on Tier 1, there may be an alternative on Tier 1 you can speak with your doctor about. Other drugs that are also effective but at a considerably higher cost, are placed into tiers with lower reimbursements.

Visit [www.drugfinder.ca](http://www.drugfinder.ca) to quickly and easily learn what drugs are covered by the plan, identify possible alternative drugs that could cost you less - you will need to create an account and enter as **MYVIDA@reformulary** as the company access code.

**Special Authorization:** It's now standard practice for insurers to assess reimbursement for some specialty products, but the process is simple for you.

- you and your doctor fill out a form that you return to Sun Life. Given the confidential nature of your information, Sun Life will issue their response to you in writing
- if approved, you'll be reimbursed at the highest level (Tier 1)



## extended health care

	Gold
Coinsurance	80% (100% for Hospital and Vision)
Private Duty Nursing	\$10,000 per benefit year
Semi-Private Hospital	\$5,000 per benefit year
Paramedical Practitioners	\$1,000 per benefit year combined Acupuncturist, Athletic Therapist, Audiologist, Chiropractor, Dietician, Naturopath, Osteopath, Physiotherapist, Podiatrist or Chiropracist, Occupational Therapist
Massage Therapist	\$500 per benefit year subject to the above \$1,000 combined maximum
Psychologist, Psychotherapist, Social Worker, Speech Therapist	\$500 per benefit year combined
Medical Equipment & Supplies	Included
Orthotic Devices & Orthopaedic Shoes	\$400 per benefit year
Hearing Aids	\$500 every 5 years
Vision Care	\$250 every 24 months
Eye Exams	1 every 24 months

## dental care

Coinsurance	Gold
Basic Services	80%
Major Restorative	50%

Maximums	Gold
Basic Services	\$2,000 per benefit year combined
Major Restorative	

	Gold
Fee Guide	Current
Recall Exam (Adult 16+)	1 every 9 months
Recall Exam (Child under 16)	1 every 6 months
Scaling and Root Planing	10 units per benefit year

## emergency out of province/country

	Gold
Coinsurance	100%
Maximums	\$3,000,000 per lifetime
Number of Days Limited	60 days per trip

## employee and family assistance program (EFAP)

Your Employee and Family Assistance Program (EFAP) through Morneau Shepell provides you and your family with immediate and confidential support to help resolve work, health, and life challenges. Helping you find solutions so you can reach your goals at any stage of life.

**Take the first step towards change.**



**Available 24 hours a day,  
7 days a week at:**

1.800.387.4765  
www.workhealthlife.com



### PROVINCIAL HEALTH INSURANCE

Your provincial health insurance plan is still your initial source for covering health-related expenses. Generally, most provincial plans cover:

- doctors' and surgeons' fees
- specialists' fees, referred by a general practitioner
- diagnostic procedures, including x-rays and lab tests
- hospital accommodation at the standard ward level
- out-patient treatment

## life and accidental death & dismemberment insurance

Benefit Schedule	2x annual earnings
AD&D Maximum	\$2,000,000
Life Maximum	\$2,000,000
Reduction Schedule	None
Termination	Age 70 or earlier retirement

## optional accidental death & dismemberment insurance

Associate Benefit Schedule	Units of \$10,000 to a maximum of \$350,000
Family Benefit Schedule	Spouse - 60% Each dependent child - 15% (20% if there is no spouse)
Termination	Age 70 or earlier retirement

## optional life insurance

Associate Benefit Schedule	Units of \$10,000 to a maximum of \$800,000
Spousal Benefit Schedule	Units of \$10,000 to a maximum of \$200,000
Each Child Benefit Schedule	Flat amount of \$5,000
Non-Evidence Maximum	\$40,000 for new hire
Termination	Age 70 or earlier retirement

## business travel accident insurance

Associate Benefit Schedule	3x basic earnings
Associates automatically receive company paid Business Travel Accident Insurance in the event of accidental death or other eligible losses while you are traveling on company business.	
Termination	Age 70 or earlier retirement

### BENEFICIARY DESIGNATION

You should review your beneficiary designation from time to time to ensure that it reflects your current intentions. If no beneficiary has been designated your benefit will be payable to your estate and subject to additional taxes and delays. For Quebec residents, it is your responsibility to determine if you previously designated an irrevocable beneficiary when submitting a new form.



### SUN LIFE FINANCIAL

The Sun Life Administration Team will assist you with all of your group benefit plan needs. Contact Sun Life for any questions regarding life events such as marriage, birth or adoption of a child, and updating your coverage, dependents or your beneficiary(ies).

#### Member Website

- mysunlife.ca
- access claims details
- view your benefits booklets
- submit your claims online
- sign up for direct deposit
- access electronic versions of benefit and travel cards

#### Mobile App

- submit claims
- access personalized coverage information
- locate the nearest service provider
- drug eligibility search
- download benefit and travel cards

#### Customer Care Centre

**1.866.881.0583**  
Monday - Friday 8am - 8pm EST  
Contract Number: **150897**  
Have your member ID available



Claims must be submitted 90 days after the end of the benefit year during which a person incurs the expenses, or 90 days upon termination of coverage.



My  
VIDA