



Your Group Benefits Booklet

Union des employés et employées de service, section locale 800 – Entretien ménager

All Covered Employees

Group Policy Number:
23251

Effective Date:
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Advisor: Burrowes, courtiers d'assurance



Welcome to your Group Benefits Plan

Your group benefits coverage provides you with the peace of mind that you and your family are protected today and in the future, for health and medical expenses not available through the coverage provided by government.

This program is insured by Medavie Inc. (also known as Medavie Blue Cross) and Blue Cross Life Insurance Company of Canada, which together will be referred to as “Blue Cross” for convenience of reference.

Medavie Blue Cross insures all health benefits. All other benefits are insured by Blue Cross Life Insurance Company of Canada.

Blue Cross has been a trusted health services partner for individuals, employers and governments across Canada for over 75 years. Our core purpose is to help improve the health and well-being of people and their communities.

Our commitment to service, innovative solutions and technological expertise means you can rest easy because at Blue Cross, we’re always there for you.

About this Booklet

This booklet, together with your identification card, contains important information about your group benefits coverage. You should keep them in a safe place for future reference.

This booklet summarizes the important features of your group benefits coverage. It is prepared as information only, and does not, in itself, constitute an agreement. The exact terms and conditions of your group benefits coverage are described in the group policy held by your union. In the event of a difference of wording of the group policy, the group policy will prevail, to the extent permitted by law.

Your booklet is divided into the following sections:

- **Summary of Benefits:** Outlines the main features of each benefit. It is important to read your Summary of Benefits along with the benefit details to ensure you fully understand your benefit coverage.
- **Coverage Details:** Contains important information regarding the eligibility requirements for your group benefits coverage. This includes when your coverage begins and ends, plus other useful information to help you take advantage of the coverage available to you.
- **Rights and Responsibilities under the Policy:** Outlines your responsibilities under the group policy (such as your responsibility to notify your union upon change in status) and your rights (for example your right to privacy).
- **How to Submit a Claim and Obtain More Information:** Provides additional information on how you can submit claims and obtain more information regarding your coverage.
- **Helpful Tips:** Throughout this booklet we provide useful tips to help you better understand and get the most out of your group benefits.



Helpful Tip

Visit the UES Local 800 website at:

<https://ues800.org> or call 514-385-1717 ext. 399.

Medavie Blue Cross Mobile App

Submit a claim, access an electronic version of your ID card, check coverage, find a health professional in your area, and much more! Visit www.medaviebc.ca/app for more information or to download the app.

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Summary of Benefits

Member Life Benefit

| | |
|---------------------------------|-----------------------|
| Class Description | All Covered Employees |
| Benefit Formula | Flat amount |
| Benefit Maximum | \$15,000 |
| Non-Evidence Limit | \$15,000 |
| Terminal Illness Benefit | Included |
| Benefit Reduction | None |
| Termination | Age 65 or retirement |
| Waiver of Premium | Yes |

Dependent Life Benefit

| | |
|--------------------------|---|
| Class Description | All Covered Employees |
| Benefit Amount | |
| Spouse | \$5,000 |
| Child* | \$2,500/Child |
| Termination | When the Member or the Spouse reaches age 65 or when the Member retires |
| Waiver of Premium | Yes |

*From birth or 28 weeks gestation if stillborn.

Summary of Benefits

Member Accidental Death and Dismemberment Benefit

| | |
|---------------------------|--|
| Class Description | All Covered Employees |
| Benefit Formula | Flat amount |
| Benefit Maximum | Same as the member life benefit |
| Non-Evidence Limit | Same as the member life benefit |
| Benefit Reduction | None |
| Termination | Age 65 or retirement |
| Waiver of Premium | Yes, to a maximum of 12 months; premiums are payable after 12 months |

Summary of Benefits

Short Term Disability Benefit

| | |
|---|--|
| Class Description | All Covered Employees |
| Benefit Formula | Flat amount |
| Benefit Maximum | 1 to 9 hours/week: \$68/week 10 to 14 hours/week: \$164/week 15 to 19 hours/week: \$232/week 20 to 24 hours/week: \$300/week 25 to 29 hours/week: \$369/week 30 to 34 hours/week: \$437/week 35 hours or more/week: \$512/week |
| Non-Evidence Limit | Same as the Benefit Maximum |
| Elimination Period: | Calculated in Calendar days |
| Hospital | 7 days |
| <i>Outpatient surgery covered</i> | Yes |
| Accident* | 7 days |
| Illness | 7 days |
| Benefit Period | 52 weeks |
| Taxable | No |
| Payment Basis | Calendar days |
| Integration with Canada Employment Insurance Commission (CEIC) Benefit | Yes The Benefit Period includes the number of weeks for which benefits are payable by CEIC. |
| Supplemental Unemployment Benefit (SUB) Coverage | No |
| Termination | Age 65 or retirement |
| Waiver of Premium | Yes |

*Total Disability beginning more than 30 days after an accident will be considered an illness.

Summary of Benefits

Optional Long Term Disability Benefit*

| | |
|-----------------------------------|---|
| Class Description | All Covered Employees |
| Benefit Formula | Flat amount |
| Benefit Maximum | 1 to 9 hours/week: \$296/month 10 to 14 hours/week: \$710/month 15 to 19 hours/week: \$1,005/month 20 to 24 hours/week: \$1,301/month 25 to 29 hours/week: \$1,597 /month 30 to 34 hours/week: \$1,892/month 35 hours or more/week: \$2,218/month |
| Non-Evidence Limit | Same as the Benefit Maximum |
| Elimination Period | 52 weeks or the end of the short term disability benefit payments (if applicable), whichever is later |
| Benefit Period | The earlier of 2 years or age 65 |
| Taxable | No |
| Integration of Benefits | Yes |
| All Source Maximum | 85% of Pre-Disability Net Salary |
| Duration of Own Occupation | 24 months plus the elimination period |
| Termination | Age 65 less the Elimination Period or at retirement |
| Waiver of Premium | Yes |

*If you choose to terminate Optional Long Term Benefit Coverage, you will not be eligible for re-enrolment.

Summary of Benefits

Drug Benefit

| | |
|---|---|
| Class Description | Less than 25 Hours per Week |
| Deductible | \$90 Participant/\$180 family per calendar year, combined with extended Health Care |
| <i>Cost-of-Living Adjustment</i> | Consumer Price Index (CPI) adjustment |
| <i>Effective Date of Adjustment</i> | This adjustment will become effective on January 1 of each year |
| Reimbursement Level | 70%* |
| Method of Payment | Pay Direct |
| Days Supply | 100-days maximum supply (1-month supply may apply to some drugs) |
| Drug Formulary | |
| Specialty High Cost Drugs | Managed Formulary |
| All Other Eligible Drugs | Open Formulary |
| Plan Management Features | |
| Substitution Provision | Mandatory Generic Substitution |
| Opioid Management | Included |
| Additional Benefit Modules | Benefit Maximum |
| Glucose Monitoring Systems | \$4,000/calendar year |
| Health Coaching and Chronic Disease Management | \$500/calendar year |
| Fertility Drugs | \$5,000/lifetime |
| Varicose Vein Injections | Included |
| Weight Management Drugs | Included – Prior Authorization Required |
| Anithistamines | Included |
| Anesthetics administered during outpatient medical procedures | \$29/intervention |
| Termination | When the Member retires |
| Waiver of Premium | Yes, to a maximum of 12 months |

*For Quebec Participants, reimbursement for pharmacy services and the out-of-pocket maximum for drugs covered under the RAMQ's public drug plan for themselves or their Dependent Children meet the requirements of the Régie de l'assurance maladie du Québec (RAMQ).

Summary of Benefits

Drug Benefit

| | |
|---|---|
| Class Description | 25 Hours or More per Week |
| Deductible | \$90 Participant/\$180 family per calendar year, combined with extended Health Care |
| <i>Cost-of-Living Adjustment</i> | Consumer Price Index (CPI) adjustment |
| <i>Effective Date of Adjustment</i> | This adjustment will become effective on January 1 of each year |
| Reimbursement Level | 80%* |
| Method of Payment | Pay Direct |
| Days Supply | 100-days maximum supply (1-month supply may apply to some drugs) |
| Drug Formulary | |
| Specialty High Cost Drugs | Managed Formulary |
| All Other Eligible Drugs | Open Formulary |
| Plan Management Features | |
| Substitution Provision | Mandatory Generic Substitution |
| Opioid Management | Included |
| Additional Benefit Modules | Benefit Maximum |
| Glucose Monitoring Systems | \$4,000/calendar year |
| Health Coaching and Chronic Disease Management | \$500/calendar year |
| Fertility Drugs | \$5,000/lifetime |
| Varicose Vein Injections | Included |
| Weight Management Drugs | Included – Prior Authorization Required |
| Anithistamines | Included |
| Anesthetics administered during outpatient medical procedures | \$29/intervention |
| Termination | When the Member reaches age 65 or retires |
| Waiver of Premium | Yes, to a maximum of 12 months |

* For Quebec Participants, reimbursement for pharmacy services and the out-of-pocket maximum for drugs covered under the RAMQ's public drug plan for themselves or their Dependent Children meet the requirements of the Régie de l'assurance maladie du Québec (RAMQ).

Summary of Benefits

Extended Health Care

| Class Description | Less than 25 Hours per Week | | |
|---|---|---|----------------------|
| Deductible | | | |
| Hospitalization | None | | |
| Vision Care | None | | |
| All Other Extended Health Care | \$90 Participant/\$180 family per calendar year, combined with Drug Benefit | | |
| <i>Cost-of-Living Adjustment</i> | Consumer Price Index (CPI) adjustment | | |
| <i>Effective Date of Adjustment</i> | This adjustment will become effective on January 1 of each year | | |
| | Reimbursement Level | Benefit Maximum | Accommodation |
| Hospitalization | | | |
| Hospital | 100% | | Semi-private |
| Convalescent Care/Physical Rehabilitation (combined) | 100% | \$50/day to a maximum of 120 days/calendar year | |
| Medical Services and Supplies | | | |
| Ambulance Transportation | 70% | Included | |
| Nursing Care | 70% | \$10,000/calendar year | |
| Health Practitioners: | | Maximum per calendar year | |
| <i>Mental Health Practitioners (Psychologist/Social Worker/Counselling Therapist/Psychoeducator/Psychotherapist (combined))</i> | 70% | \$500* | |
| <i>Chiropractor (including x-rays)</i> | 70% | \$750* | |
| <i>Naturopath</i> | 70% | \$750* | |
| <i>Osteopath</i> | 70% | \$750* | |
| <i>Chiropodist/Podiatrist/Foot Care Nurse (combined)</i> | 70% | \$750* | |
| <i>Audiologist</i> | 70% | \$750* | |
| <i>Speech Therapist</i> | 70% | \$750* | |
| <i>Occupational Therapist</i> | 70% | \$750* | |
| <i>Physiotherapist/Athletic Therapist/Physiotherapy Technologist (combined)</i> | 70% | \$750* | |

*Total combined maximum of \$750 per calendar year for all Health Practitioners with the exception of Mental Health Practitioners.

Summary of Benefits

Extended Health Care

| Class Description | Less than 25 Hours per Week | |
|--|---|--|
| Medical Services and Supplies | Reimbursement Level | Benefit Maximum |
| Durable Medical Equipment* | 70% | 1/month for rental, 1/5 calendar years for approved purchase |
| Mobility Aids and Orthopedic Appliances | 70% | See benefit details |
| Prostheses | 70% | See benefit details |
| Diabetic Equipment | 70% | \$200/calendar year |
| Hearing Aids | 70% | \$700/3 calendar years |
| Custom Orthopedic Shoes/Extra-Depth Shoes (combined) | 70% | 3 pairs/calendar year |
| Prefabricated Orthopedic Shoes with Permanent Modifications/Supplies/Repairs, Modifications and Adjustments (combined) | 70% | \$200/calendar year |
| Custom Made Foot Orthotics | 70% | 2 pairs/calendar year, to a maximum of \$396/pair |
| Diagnostic Tests** | 70% | Included |
| Pharmacogenetic Testing | 70% | \$500/lifetime |
| Other Medical Services and Supplies | 70% | See benefit details |
| Accidental Dental | 70% | Predetermination of claim required |
| Drug and Alcohol Rehabilitation | 70% | \$80/day to a lifetime maximum of \$2,500 |
| Vision Care | | |
| Eye Examination | 100% | 1/24 consecutive months |
| Termination | When the Member reaches age 65 or retires | |
| Waiver of Premium | Yes, to a maximum of 12 months | |

*Pre-authorization required.

**Diagnostic imaging services coverage for residents of Quebec only.

Summary of Benefits

Extended Health Care

| Class Description | 25 Hours or More per Week | | |
|---|---|---|---------------|
| Deductible | | | |
| Hospitalization | None | | |
| Vision Care | None | | |
| All Other Extended Health Care | \$90 Participant/\$180 family per calendar year, combined with Drug Benefit | | |
| <i>Cost-of-Living Adjustment</i> | Consumer Price Index (CPI) adjustment | | |
| <i>Effective Date of Adjustment</i> | This adjustment will become effective on January 1 of each year | | |
| | Reimbursement Level | Benefit Maximum | Accommodation |
| Hospitalization | | | |
| Hospital | 100% | | Semi-private |
| Convalescent Care/Physical Rehabilitation (combined) | 100% | \$50/day to a maximum of 120 days/calendar year | |
| Medical Services and Supplies | | | |
| Ambulance Transportation | 80% | | |
| Nursing Care | 80% | \$10,000/calendar year | |
| Health Practitioners: | | Maximum per calendar year | |
| <i>Mental Health Practitioners (Psychologist/Social Worker/Counselling Therapist/Psychoeducator/Psychotherapist (combined))</i> | 80% | \$750* | |
| <i>Chiropractor (including x-rays)</i> | 80% | \$1,000* | |
| <i>Naturopath</i> | 80% | \$1,000* | |
| <i>Osteopath</i> | 80% | \$1,000* | |
| <i>Chiropodist/Podiatrist/Foot Care Nurse (combined)</i> | 80% | \$1,000* | |
| <i>Audiologist</i> | 80% | \$1,000* | |
| <i>Speech Therapist</i> | 80% | \$1,000* | |
| <i>Occupational Therapist</i> | 80% | \$1,000* | |
| <i>Physiotherapist/Athletic Therapist/Physiotherapy Technologist (combined)</i> | 80% | \$1,000* | |

*Total combined maximum of \$1,000 per calendar year for all Health Practitioners with the exception of Mental Health Practitioners.

Summary of Benefits

Extended Health Care

| Class Description | 25 Hours or More per Week | |
|--|---|--|
| Medical Services and Supplies | Reimbursement Level | Benefit Maximum |
| Durable Medical Equipment* | 80% | 1/month for rental, 1/5 calendar years for approved purchase |
| Mobility Aids and Orthopedic Appliances | 80% | See benefit details |
| Prostheses | 80% | See benefit details |
| Diabetic Equipment | 80% | \$200/calendar year |
| Hearing Aids | 80% | \$700/3 calendar years |
| Custom Orthopedic Shoes/Extra-Depth Shoes (combined) | 80% | 3 pairs/calendar year |
| Prefabricated Orthopedic Shoes with Permanent Modifications/Supplies/Repairs, Modifications and Adjustments (combined) | 80% | \$200/calendar year |
| Custom Made Foot Orthotics | 80% | 2 pairs/calendar year, to a maximum of \$396/pair |
| Diagnostic Tests** | 80% | Included |
| Pharmacogenetic Testing | 80% | \$500/lifetime |
| Other Medical Services and Supplies | 80% | See benefit details |
| Accidental Dental | 80% | Predetermination of claim required |
| Drug and Alcohol Rehabilitation | 80% | \$80/day to a lifetime maximum of \$2,500 |
| Vision Care | | |
| Eye Examination | 100% | 1/24 consecutive months |
| Termination | When the Member reaches age 65 or retires | |
| Waiver of Premium | Yes, to a maximum of 12 months | |

*Pre-authorization required.

**Diagnostic imaging services coverage for residents of Quebec only.

Summary of Benefits

Dental Benefit

| | | |
|--|---|---|
| Class Description | 25 Hours or More per Week | |
| Deductible | \$90 Participant/\$180 family per calendar year | |
| <i>Cost-of-Living Adjustment</i> | Consumer Price Index (CPI) adjustment | |
| <i>Effective Date of Adjustment</i> | This adjustment will become effective on January 1 of each year | |
| Fee Guide Schedule | Current year/Province of Provider (Specialist fees paid at General Practitioner rate) | |
| | Reimbursement Level | Benefit Maximum |
| Preventive Care | 80% | \$1,000/calendar year combined with Basic Care |
| Oral Exam and Diagnosis | | |
| <i>Recall oral exams</i> | | 1/9 consecutive months |
| Preventive Treatment | | |
| <i>Polishing of teeth</i> | | 1/9 consecutive months |
| <i>Fluoride treatment</i> | | 1/9 consecutive months |
| <i>Scaling</i> | | 12 Units/12 consecutive months (combined with Root Planing) |
| Basic Care | 80% | \$1,000/calendar year combined with Preventive Care |
| Endodontic Services | | Included |
| Periodontic Services | | Included |
| <i>Root Planing</i> | | 12 Units/12 consecutive months (combined with Scaling) |
| Lowest Cost Alternative Benefit | Not applicable | |
| Termination | When the Member reaches age 65 or retires | |
| Waiver of Premium | Yes, to a maximum of 12 months | |

Summary of Benefits

Travel Benefit

| | |
|---|--|
| Class Description | All Covered Employees |
| Deductible | None |
| Reimbursement Level | 100% |
| Coverage Duration | First 180 days of Trip outside province of residence |
| | Benefit Maximum |
| Emergency Hospital and Medical Travel Coverage | \$5,000,000/Participant/lifetime |
| Worldwide Travel Assistance | Yes |
| Referral Outside of Canada* | \$500,000/Participant/lifetime |
| Termination | When the Member reaches age 65 or retires |
| Waiver of Premium | Yes, to a maximum of 12 months |

*Pre-authorization required.

Key Terms

You and Your Dependents

Throughout this booklet several key terms are used to refer to you and your Dependents:

- the terms that may refer to you are: Employee, Member and Participant;
- the terms that may refer to your Dependents are: Dependent, Spouse, Child and Participant.

Employee: A person who:

- resides in Canada; and
- is a member of the union.

Member: An Employee who is eligible and approved for coverage under this policy.

Dependent: Your Spouse or Child.

Spouse: A person who:

- resides in Canada; and
- meets one of the following criteria:
 - is legally married to the Member;
 - is in a civil union with the Member as defined by the Civil Code of Quebec; or
 - has been living with the Member in a conjugal relationship for at least 1 year; however, where required by provincial legislation, this 1 year period is waived if a child is born of such relationship.

The Spouse must be designated by the Member on their application for coverage. Only one person may be covered as a Spouse at any one time.

Child: A person who:

- resides in Canada;
- is the natural or adopted child of the Member or Spouse, or the child over whom the Member or Spouse has been appointed as guardian with parental authority;
- is financially reliant on the Member or Spouse for care, maintenance and support;
- is not married or in a common law relationship; and
- meets one of the following criteria:
 - a) is under age 21;
 - b) is under age 26 and is attending an accredited educational institution, college or university on a full-time basis; or
 - c) became mentally or physically disabled while a child as defined in (a) or (b) and has been continuously disabled since that time.

A Child is considered to be mentally or physically disabled for the purposes of this definition if they are incapable of engaging in any substantially gainful activity and are financially reliant on the Member or Spouse for care, maintenance and support due to this disability. Blue Cross may require the provision of written proof of a Child's disability as often as is reasonably necessary.

Participant: The Member or one of the Member's Dependents who has been approved for coverage under this policy.



Helpful Tip

You are responsible for enrolling your Dependents under the plan when they become eligible.

In addition, you are responsible for removing them when they no longer meet the definitions outlined here.

In addition, you are responsible for keeping this information up to date by contacting your union's insurance department at 514-385-1717 ext. 399.



Helpful Tip

A Member, Spouse and Child are all Participants under the policy.

Other Important Terms

Accident: A sudden, fortuitous and unforeseeable event that:

- is violent in nature;
- arises solely from external means;
- causes bodily injury to the Participant directly and independently of all other causes; and
- is unintended by the Participant.

The resulting injury to the Participant must be certified by a physician.

Actively at Work: Employees are Actively at Work on a specified day if they report for work at their usual place of employment and are able to perform the Regular Duties of their occupation, according to their regular work schedules.

Employees who are not required to report for work on a specified day due to holidays, shift variances, vacations or weekends are still considered to be Actively at Work if they could have reported for work and performed the Regular Duties of their occupation on that day.



Helpful Tip

One of the eligibility requirements for coverage is that you be Actively at Work or have an employment relationship.

Activities of Daily Living: The following 6 activities:

- Bathing: washing oneself in a bathtub, shower or by sponge bath;
- Dressing: putting on and removing necessary clothing, braces, artificial limbs or other surgical appliances;
- Toileting: getting on and off the toilet and maintaining personal hygiene;
- Bladder and bowel continence: managing bladder and bowel function with or without protective undergarments or surgical appliances so that hygiene is maintained;
- Transferring: moving in and out of a bed, chair or wheelchair; and
- Feeding: consuming food or drink that already have been prepared and made available.

Approved Provider: A provider of health care services or supplies who has been approved by Blue Cross to provide specific Eligible Expenses.

Deductible: The amount of Eligible Expenses that the Participant must pay before Blue Cross will reimburse any Eligible Expenses.

The Deductible amount applies once per calendar year or per prescription drug, as specified in the Summary of Benefits. However, Eligible Expenses incurred during the last 3 months of a calendar year that totally or partially met the Deductible for that year may be used to reduce the Deductible for the following calendar year.

Eligible Expenses: Charges incurred by the Participant for health care services and supplies that are:

- Medically Necessary;
- Usual, Customary and Reasonable;
- recommended or prescribed by a physician or Health Practitioner who:
 - does not normally reside in the Participant's home;
 - is not the Participant's Family Member; and
 - is not the Participant's employer or co-worker;
- rendered or dispensed by an Approved Provider who:
 - does not normally reside in the Participant's home; and
 - is not the Participant's Family Member; and
- rendered or dispensed after the effective date and while the policy is in effect, unless otherwise specified.



Helpful Tip

Important: Blue Cross will only reimburse health expenses meeting these Eligible Expenses criteria.

Key Terms

Health care services and supplies that Participants prescribe, render or dispense to themselves are not Eligible Expenses.

An Eligible Expense is considered to be incurred on the date the service or supply was received by the Participant. Reimbursement for Eligible Expenses incurred outside of Canada will be limited to the amount that would have been reimbursed if the expense had been incurred in the Participant's province of residence, unless the benefit is restricted to in Canada only.

Where more than one form of Treatment exists, Blue Cross has the right to base its payment for Eligible Expenses on the lowest cost alternative if Blue Cross, in consultation with its health care consultants, deems the alternative Treatment to be appropriate and consistent with good health management.

Experimental or Investigative: Any treatment, procedure, facility, equipment, drug or drug usage that, in the opinion of Blue Cross after consultation with its health care consultants:

- is not Medically Necessary;
- lacks sufficient published data to establish its medical effectiveness or safety for the purpose for which it is being provided or prescribed; or
- is not recognized as the standard of care in current prescribing guidelines or practice setting protocols.

Health Practitioner: A health care practitioner who is a registered member of their regulatory body (if applicable) and practices within the limits of their authority as established by law. If no occupational guild applies to a particular practitioner, the practitioner must:

- be a registered member of their association;
- provide care and treatment within the limits of their professional scope of practice; and
- be an Approved Provider.

Illness: A deterioration of health or a bodily disorder that has been diagnosed by a physician and requires regular and continuous care.

Life Event: A situation resulting from one of the following that permits a Member to change their coverage:

- marriage or common law union;
- birth or adoption of a child;
- divorce or legal separation;
- the Member's or Dependent's other coverage terminates for reasons outside of their control; or
- death of a Dependent.

Proof of health may be required if the request is received more than 31 days after the Life Event date.

Medically Necessary: A health care service or supply provided or prescribed by a physician or Health Practitioner to treat an injury or Illness that, in the opinion of Blue Cross after consultation with its health care consultants:

- has not been provided or prescribed primarily for convenience or cosmetic reasons;
- is the most appropriate, safe and cost effective Treatment for the diagnosed injury or Illness; and
- is generally medically recognized as acceptable Treatment for the diagnosed injury or Illness.



Helpful Tip

Family member refers to a Participant's:

- spouse or common law partner;
- parent and parent's spouse or common law partner;
- children and spouse's or common law partner's children;
- brothers and sisters;
- grandchildren; or
- grandparents.



Helpful Tip

Blue Cross will only pay for Eligible Expenses that are Medically Necessary.

Key Terms

Participating Employer: Any company or organization operating in the housekeeping sector and employing members of l'Union de employés et employées de service, section locale 800, as well as any other company or organization accepted by the Policyholder and whose personnel or part of their personnel is covered by a collective labour agreement with l'Union de employés et employées de service, section locale 800.

Quebec Participant: A Member or Dependent is considered to be a Quebec Participant if:

- the policyholder has a business office in Quebec;
- the Member resides and works in Quebec; and
- the Participant is subject to the Act Respecting Prescription Drug Insurance.

Salary: A Member's regular earnings paid by the employer, including overtime and any additional remuneration or incentives that are received by the Member on a regular basis. It does not include irregular dividends or any other irregular gains, such as bonuses and gratuities.

For commission-based Members, Salary is the Member's average earnings over the last 2 years of employment as indicated on their Canada Revenue Agency (CRA) taxation form. If the Member has been employed for less than 2 years, Salary will be prorated.

In determining benefits, Salary will be the lesser of:

- the Salary amount defined above; or
- the Salary last reported to Blue Cross and used in the calculation of the premium payable.

Treatment: The management and care of a Participant to improve or cure an illness, disorder or injury. This management and care must be:

- considered appropriate and approved by Blue Cross; and
- prescribed, provided or performed by a Health Practitioner or physician practicing in the field of medicine applicable to the Participant's disease, disorder or injury.

Usual, Customary and Reasonable: Charges incurred by the Participant that are:

- consistent with the amount typically charged by Health Practitioners or Approved Providers for similar services or supplies in the province in which the services or supplies are being purchased; and
- in the opinion of Blue Cross in consultation with its health care consultants, consistent with the frequency and quantity that would usually be prescribed or needed for the Participant's condition.

Coverage Details

Probation Period under the Collective Agreement

You are eligible for coverage if you:

- meet the definition of Employee and are Actively at Work; and
- for Drug Benefit, have completed the probationary period of your contract.

Your Dependents are also eligible for coverage if they meet the definition of Spouse or Child outlined above in the *Key Terms*.

To be eligible for coverage, you and your Dependents must be entitled to government health care coverage or similar coverage deemed satisfactory by Blue Cross.

Do I Need to Supply Proof of Health to Obtain Coverage?

You generally do not need to provide proof of health to obtain group benefits coverage. However, proof of health must be submitted in the following circumstances:

- if the coverage for yourself or your Dependents exceeds the non-evidence limit specified in the Summary of Benefits; or
- if your application for Long Term Disability Benefit is received by Blue Cross more than 31 days after the date upon which you or your Dependent became eligible for coverage.

When Does Coverage Begin?

Employees

Your coverage takes effect on the latest of the following dates:

- the effective date of the policy; or
- the date you meet all of the eligibility requirements.

If you are not Actively at Work on the date you would have become eligible for coverage, your coverage begins on the date you resume being Actively at Work.

Dependents

Your Dependent's coverage takes effect on the latest of the following dates:

- the date you become eligible for coverage;
- the date they meet all of the eligibility requirements; or
- the date following their discharge from hospital if they were hospitalized on the date they would have become eligible for coverage, unless:
 - they were covered under a Previous Policy, in which case their coverage begins on the effective date of the policy; or
 - they were born while this coverage is in force, in which case their coverage will be effective from their live birth, or for dependent life coverage, as specified in the dependent life Summary of Benefits (if applicable).



Helpful Tip

Waiting Period refers to the continuous period of time during which you must be Actively at Work before being eligible for coverage.

What Happens to my Coverage During Periods of Absence from Work?

Illness/Accident

If you are absent from work due to illness or accident, your group benefits coverage is retained. In such circumstances, please contact your group benefits administrator to discuss the maximum period for which your coverage will be retained.

Maternity Leave/Parental Leave

During a maternity or parental leave of absence, your group benefits coverage is retained, with the exception of Short Term Disability and Long Term Disability benefits.

Premiums must be paid for the entire period of absence. In such circumstances, please contact your union, the group plan administrator.

Temporary Layoff/Authorized Leave of Absence/Disciplinary Suspension/Strike or Lockout

In such circumstances, please contact your group benefits administrator to discuss the benefits you must retain during such an absence and the maximum period these benefits will be retained.

When Does Coverage End?

Coverage ends on the earliest of the date:

- the policy terminates;
- you or your Dependents no longer meet one or more of the eligibility requirements;
- your Spouse no longer meets the definition of Spouse;
- your Child no longer meets the definition of Child;
- your employment is terminated;
- you or your Dependents reach the termination age or termination date, if any, specified in the Summary of Benefits;
- you retire, unless otherwise specified in the Summary of Benefits;
- you die;
- you or your Dependents commit a fraudulent act against Blue Cross; or
- the policyholder defaults in payment of premiums.

Coverage for your Dependents will also terminate on the date your coverage terminates.

No coverage will be provided to you or your Dependents while performing duties as an active member in the armed forces of any country, unless coverage must be retained under applicable provincial legislation.

What Happens When Coverage Ends?

Right to Convert to Individual Coverage

Upon termination of coverage for certain benefits, you and your Dependents have the right to convert your group benefits coverage to an individual insurance policy, provided certain criteria are met.

The benefit details will specify if this conversion right applies to a particular benefit.

When conversion is available, the following terms and conditions apply:

- You must, within 31 days of the date of termination of your group coverage:
 - submit the application form provided by Blue Cross for the purpose of conversion to individual coverage; and
 - pay the entire amount of the first month's premium of the individual policy, in accordance with the method of payment stipulated by Blue Cross;
- the individual policy will be issued without requiring proof of health;
- the premium for the individual policy is based upon the individual policy rates in effect on the date of application and the age and sex of the Participant on that date;
- the individual policy is subject to any maximum and minimum values or other additional terms and conditions that are specified in the *Right to Convert to Individual Coverage* provision of the applicable benefit.



Helpful Tip

The benefit of converting your group coverage is that you do so without having to provide proof of health.

Conversion premium rates will typically be higher than group premium rates currently paid.

Instead of converting your group coverage, you may prefer to apply for an individual plan, which will require Proof of Health.

What if I Have Coverage Elsewhere?

With the exception of the travel benefits provided under the travel benefit section of this booklet, Blue Cross will co-ordinate your group benefits coverage with other health plans when similar coverage is available. The co-ordination of benefits process helps ensure you get the most out of your coverage. It means you can receive up to, but no more than, 100% reimbursement for Eligible Expenses.

Government Health Care Coverage

Unless otherwise agreed by Blue Cross, no payment will be made for any health care services or supplies payable or available under government health care coverage or administered by government funded hospitals, agencies or providers, regardless of:

- any waiting lists; or
- whether or not you or your Dependents have applied for, or exercised your right to claim, any allowances available through any government health care coverage.



Helpful Tip

Blue Cross will help direct you to existing **government programs** whenever possible.

Blue Cross will only consider Eligible Expenses in excess of those provided under government health care coverage.

Other Health Plans

Do you take advantage of coverage under the other benefit plans available to you, such as your Spouse's? If not, you may be missing out on possible reimbursement of up to 100% of Eligible Expenses.

Blue Cross applies co-ordination of benefits according to the guidelines of the Canadian Life and Health Insurance Association Inc. (CLHIA). Here are the general rules:

Expenses for Yourself:

- You must first submit expenses incurred to this plan (where you are covered as a Member). The balance that has not been paid by this plan (if any) can then be submitted to the other plan where you are covered as a dependent (for example your Spouse's plan).
- If you are covered as a member under more than one group benefit plan, the plan that has covered you the longest pays first.

Expenses for Your Spouse:

- Your Spouse must submit any expenses incurred for themselves to their own group benefit plan (if any) first. The balance that is not paid by their plan (if any) can then be submitted to this plan.

Expenses for Your Child:

- If a Child is covered as a dependent by both you and your Spouse, you should submit their claim to the plan of the parent whose birthday comes first in the year.
- In the event of divorce or separation, the plan of the parent with whom the Child resides (the plan of the parent with custody of the Child) pays first.



Helpful Tip

For more information on co-ordination of benefits (including examples), contact your union's insurance department.

Waiver of Premium

Purpose of Coverage

If a Member becomes Totally Disabled while their coverage is in force and before reaching age 65, the Member's premiums for all benefits will be waived, as specified in the Summary of Benefits.

Definition of Total Disability

For the purpose of this provision, the definition of Total Disability or Totally Disabled is that found under the *Additional Definitions* provision in the *Long Term Disability Benefit* provisions of this booklet.

The loss of a professional or occupational licence or certification does not, in itself, constitute Total Disability.

The availability of work is not considered when assessing the Member's Total Disability.

Amount of Coverage Provided

The amount of coverage subject to this *Waiver of Premium* provision is the amount of coverage in force on the beginning date of Total Disability.

Date the Waiver of Premium Begins

Premiums due will be waived beginning on the first day the Member is approved for short term disability benefits.

Date the Waiver of Premium Ends

Subject to the exceptions outlined below, the waiver of premium terminates on the earliest of the date:

- the waiver of premium period expires, if any, as specified in the Summary of Benefits;
- the Member no longer meets the definition of Total Disability;
- the Member engages in any occupation for remuneration or profit, except for a rehabilitation program pre-approved by Blue Cross;
- the Member fails to submit the required proof of Total Disability;
- the Member reaches age 65;
- the Member retires;
- the Member's employment terminates;
- coverage terminates for the class of Employees to which the Member belongs;
- the benefit or policy terminates; or
- the Member dies.

If, while a Member is Totally Disabled and benefitting from waiver of premium:

- the Member's employment terminates; or
- coverage for their class of Employees or all Employees under this policy terminates;

the waiver of premium is extended beyond the termination date outlined above in accordance with the following:

- member life benefit coverage will remain in force and continue to be eligible for waiver of premium until age 65; and
- long term disability benefit coverage will remain in force and continue to be eligible for waiver of premium as long as the Member remains in receipt of long term disability benefit payments. This waiver of premium will not extend beyond the maximum benefit period of the long term disability benefit specified in the Summary of Benefits.

Member Life Benefit

Purpose of Coverage

If the Member dies while covered by this benefit, Blue Cross will pay the Member's beneficiary the amount specified in the Summary of Benefits, subject to the conditions outlined below.

Advance Payment Due to Terminal Illness

An advance payment of the member life benefit may be paid to the Member if:

- the Member submits a request to Blue Cross in writing;
- Blue Cross is satisfied, on the basis of medical evidence provided by the Member's attending physician, that the Member is suffering from a condition that is expected to result in the Member's death within 12 months of the date of the request;
- the Member is eligible for waiver of premium; and
- the Member is under age 65.

An advanced payment amount cannot be more than 50% of the member life benefit amount in effect at the time of the request or \$50,000, whichever is less. It will be paid in one lump sum that will be deducted from the member life benefit amount. The remainder of the member life benefit will be paid to the Member's beneficiary on death of the Member.

Members are only eligible for an advance payment once per lifetime.

Payment of Claims

Beneficiary

Member life benefits will be paid to the Member's beneficiary with the exception of an advance payment due to terminal illness that will be paid directly to the Member.

Time Limit to Submit a Claim

UES Local 800 must receive proof of claim as soon as is reasonably possible and in no event later than 12 months following the date of death.

Right to Convert to Individual Coverage

Eligibility for Conversion

The Member has the right to purchase an individual life policy from Blue Cross if their member life benefit coverage terminates on or before their 65th birthday due to retirement, termination of employment or termination of coverage for the group or class of Employees to which the Member belongs.

This conversion option also applies to any scheduled reduction or termination of coverage that becomes effective at specified ages, prior to age 65.

Terms and Conditions of the Converted Policy

Individual policies issued under this conversion option are subject to the terms and conditions specified in the *Right to Convert to Individual Coverage* found under the *Coverage Details* of this booklet.

They are also subject to the following additional terms and conditions:

- during the 31-day period that the conversion option may be exercised, the amount of coverage available through this conversion option is continued without charge;
- the effective date of coverage under the individual life policy will be 31 days after the group coverage terminates;
- the individual life policy will not include any disability or other supplementary benefits;

Member Life Benefit

- the types of individual life policies available for conversion are:
 - a) a 1 year term life policy that may be exchanged, before its expiry date, for 1 of the following 2 life policy options (b) or (c);
 - b) a non-convertible term life policy that provides level term coverage to age 65; or
 - c) a term to age 100 life policy that provides lifetime coverage with no non-forfeiture options;
- the maximum amount of coverage available under the individual life policy is the lesser of:
 - the amount of member life benefit coverage in effect on the termination date;
 - the amount of any scheduled reduction of the member life benefit coverage;
 - the amount of the reduction in coverage caused by any replacement policy that is issued to the Member within 31 days of the date of the termination;
 - \$400,000 for residents of Quebec or \$200,000 for residents outside of Quebec; and
- the coverage provided by the individual life policy cannot be less than:
 - the minimum amount Blue Cross will normally issue for the type of policy selected; or
 - \$10,000 for residents of Quebec.

Dependent Life Benefit

Purpose of Coverage

If a Dependent dies while covered by this benefit, Blue Cross will pay the Member the amount specified in the Summary of Benefits, subject to the conditions outlined below.

Payment of Claims

All benefits will be paid directly to the Member.

Time Limit to Submit a Claim

UES Local 800 must receive proof of claim as soon as is reasonably possible and in no event later than 12 months following the date of death.

Right to Convert to Individual Coverage

Eligibility for Conversion

On or before their 65th birthday, a Spouse residing in any province or a Child who is a resident of Quebec has the right to purchase an individual life policy from Blue Cross if their dependent life coverage terminates for one of the following reasons:

- death of the Member;
- termination of the Member's life coverage for a reason that entitles the Member to convert their member life benefit to an individual policy; or
- the Spouse or Child is no longer eligible for coverage as a Dependent.

Terms and Conditions of the Converted Policy

Individual policies issued under this conversion option are subject to the terms and conditions specified in the *Right to Convert to Individual Coverage* found under the *Coverage Details* of this booklet.

They are also subject to the following additional terms and conditions:

- during the 31 day period that the conversion option may be exercised, the amount of coverage available through this conversion option is continued without charge;
- the effective date of coverage under the individual life policy will be 31 days after the group coverage terminates;
- the individual life policy will not include any disability or other supplementary benefits;
- the types of individual life policies available for conversion are:
 - a) a 1 year term life policy that may be exchanged, before its expiry date, for 1 of the following 2 life policy options (b) or (c);
 - b) a non-convertible term life policy that provides level term coverage to age 65; or
 - c) a term to age 100 life policy that provides lifetime coverage with no non-forfeiture options;
- the coverage provided by the individual life policy cannot be:
 - more than the amount of dependent life benefit coverage in effect on the termination date; or
 - less than the minimum amount Blue Cross will normally issue for the type of policy selected or \$5,000 for residents of Quebec.

Member Accidental Death and Dismemberment Benefit

Purpose of Coverage

If, as a result of an Accident, the Member dies, falls into a Coma or suffers a Loss defined in this benefit, Blue Cross will pay a specified percentage of the amount shown in the Summary of Benefits, subject to the conditions outlined below.

Additional Definitions

The following definitions apply to this benefit, in addition to those found under the *Key Terms* provision of this booklet.

Coma or comatose: State of unconsciousness with no reaction to external stimuli or response to internal needs that persists for a continuous period of at least 30 days.

Hemiplegia: Total and irrecoverable paralysis of the upper and lower limbs on one side of the body.

Loss: Any loss specified in the Table of Benefits.

Loss of arm: Complete severance at or above the elbow joint.

Loss of finger: Complete loss of two entire bones of a finger.

Loss of foot: Complete severance at or above the ankle joint but below the knee joint.

Loss of hand: Complete severance at or above the wrist joint but below the elbow joint.

Loss of hearing, sight or speech: Total and irrecoverable loss of hearing, sight or speech, certified by a physician.

Loss of leg: Complete severance at or above the knee joint.

Loss of thumb: Complete loss of one entire bone of a thumb.

Loss of toe: Complete loss of one entire bone of the big toe or of all bones of any other toe.

Loss of use: Complete and irreversible loss of use of a limb for at least 12 months.

Quadriplegia: Total and irrecoverable paralysis of both the upper and lower limbs.

Paraplegia: Total and irrecoverable paralysis of both lower limbs.

Coverage

To be covered under this benefit, a Loss must:

- result from an Accident that occurs while the Member is covered under this benefit; and
- occur within 365 days after the date of this Accident.

Death caused by accidental drowning is considered to be a loss of life resulting from an Accident.

What Blue Cross Will Pay

In the event of Loss, Blue Cross will pay the following percentages of the coverage amount specified in the Summary of Benefits:

Table of Benefits

| Loss of | Amount of coverage |
|--|---------------------------|
| Life | 100% |
| Both hands or both feet | 100% |
| Both arms or both legs | 100% |
| Speech and hearing in both ears | 100% |
| Sight in both eyes | 100% |
| Sight in one eye and one hand | 100% |
| Sight in one eye and one foot | 100% |
| One hand and one foot | 100% |
| One arm and one leg | 100% |
| One arm or one leg | 75% |
| One hand or one foot | 66 2/3% |
| Sight in one eye | 66 2/3% |
| Speech or hearing in both ears | 50% |
| Thumb and index finger of any one hand | 33 1/3% |
| At least four fingers of one hand | 33 1/3% |
| Hearing in one ear | 16 2/3% |
| All toes of one foot | 12 1/2% |
| Paralysis | |
| Quadriplegia | 200% |
| Hemiplegia | 200% |
| Paraplegia | 200% |
| Loss of use of | |
| Both arms or both legs | 100% |
| Both hands or both feet | 100% |
| One hand and one foot | 100% |
| One arm and one leg | 100% |
| One arm or one leg | 75% |
| One hand or one foot | 66 2/3% |

Additional Benefits

Blue Cross will also pay the following additional benefits, if applicable:

Coma

If the Member falls into a Coma as a result of an Accident, Blue Cross will pay a monthly benefit equal to 1% of the amount of coverage specified in the Summary of Benefits.

For benefits to be payable, the Coma must occur within 30 days of the Accident and persist uninterrupted for at least 30 days. Benefits are then payable for the duration of the Coma or until the amount of coverage has been paid in full, whichever occurs first.

Exposure and Disappearance

If a Member is unavoidably exposed to the elements and suffers a Loss as a result of and within 365 days of this exposure, the Loss will be deemed to be the result of an Accident.

A Member will be deemed to have suffered loss of life as a result of an Accident if:

- the Member disappears due to the accidental wrecking, sinking or disappearance of a vehicle; and
- their body is not found within 365 days (unless there is contrary evidence to suggest that the Member is still alive).

Repatriation

If benefits are payable for loss of life that occurred at least 150 kilometres from the Member's place of residence, Blue Cross will pay the expenses incurred to:

- prepare the body for burial or cremation; and
- ship the body to the place of burial or cremation, or bury or cremate the body at the place of death.

The benefit maximum for all expenses under this benefit provision is \$10,000. Amounts payable will be paid to any person who appears to Blue Cross to be fairly entitled to the benefit as a result of having incurred any of the above mentioned expenses.

On receipt of written proof of anticipated expenses, Blue Cross may make an advance payment, provided that the policyholder confirms to Blue Cross:

- the name of the Member and the date and cause of death; and
- that the Member was eligible for this benefit on the date of death.

This coverage excludes the cost of a coffin.

Rehabilitation

If benefits are payable to a Member as a result of a Loss, Blue Cross will pay reasonable and necessary expenses incurred by the Member for special training, provided that:

- these expenses are incurred within 3 years of the date of the Accident; and
- the training is needed:
 - as a result of the Loss; or
 - to enable the Member to work in an occupation for which they were not qualified before the Loss.

The amount payable under this benefit provision will not exceed \$10,000.

This coverage excludes travel, clothing and ordinary living expenses.

Member Accidental Death and Dismemberment Benefit

Occupation Training for the Spouse

If benefits are payable for loss of life of a Member, Blue Cross will pay the reasonable and necessary expenses incurred by their Spouse for a formal training program provided that:

- the Spouse is taking the program to gain active employment in any occupation for which they would not otherwise be qualified; and
- the expenses are incurred within 3 years of the Member's death.

The amount payable under this benefit provision will not exceed \$10,000.

This coverage excludes travel, clothing and ordinary living expenses.

Education for Children

If benefits are payable for loss of life of a Member, Blue Cross will pay tuition fees and other reasonable and necessary expenses incurred by each Child enrolled in a post-secondary education institution, provided that this enrolment is:

- on a full-time basis; and
- in effect at the time of the Member's death or occurs within 365 days of the Member's death.

The maximum amount payable per Child is the lesser of:

- 5% of the Member's coverage specified in the Summary of Benefits;
- the actual eligible expenses incurred; or
- \$5,000 for each year a Child continues their post-secondary education on a full-time basis to a maximum of 5 years or until they no longer meet the definition of Child, whichever occurs first.

The amount payable will be paid in annual instalments to the Child (if age 18 and over) or to the surviving parent or legal guardian of the Child (if the Child is under age 18).

Each payment instalment will be issued on receipt by Blue Cross of written proof of enrolment and of expenses incurred.

This coverage excludes travel, clothing, room, board and ordinary living expenses.

Family Travel

If a Member is confined to a hospital more than 150 kilometres from the Member's normal place of residence as a result of:

- a Loss or a Coma; or
- an illness or injury not specified in the Table of Benefits but which requires at least 4 days of hospital confinement.

Blue Cross will pay the reasonable and necessary travel and accommodation expenses for 1 or more family members to travel to the Member's place of confinement.

The maximum amount payable under this benefit provision is the lesser of:

- hotel accommodation and transportation costs actually incurred; or
- \$3,000.

If personal transportation is used instead of public transportation, a rate of \$0.35 per kilometre applies.

Payment of Claims

Beneficiary

In the case of loss of life, Blue Cross will pay benefits directly to the Member's beneficiary, unless otherwise specified in this benefit. For any other Loss or Coma, benefits will be paid to the Member.

Maximum Amount Payable

The total amount payable for one or more Losses or a Coma that results from the same Accident will not exceed 100% of the amount of coverage specified in the Summary of Benefits, except for Quadriplegia, Paraplegia and Hemiplegia that are paid at 200%.

Blue Cross will only pay one amount, the largest applicable, for injuries to the same limb that result from the same Accident.

Time Limit to Submit a Claim

UES Local 800 must receive proof of claim as soon as is reasonably possible and in no event later than 12 months following the date of the loss.

Exclusions and Limitations

Blue Cross will not pay any benefits for a Loss or a Coma that results directly or indirectly from the following causes:

- a) any medical or surgical treatment or illness or disease of any kind, other than septic infection caused through a wound sustained as a result of an Accident;
- b) suicide, attempted suicide or voluntary injury or illness;
- c) use of any poison, intoxicant or drug, unless prescribed by a Physician and used as directed;
- d) inhalation of fumes, unless an occupational health and safety board has deemed such inhalation to be an Accident;
- e) any Accident or injury occurring while the Member is participating in a criminal act or attempting to commit a criminal act, regardless of whether charges are laid or a conviction is obtained;
- f) insurrection, war (declared or not), the hostile action of the armed forces of any country or the Member's participation in any riot or civil commotion;
- g) injuries sustained while the Member is flying or attempting to fly an airplane or other type of aircraft, if the Member is part of the crew or is performing any other flight duties; or
- h) any Accident or injury that occurs while the Member is operating a vehicle under the influence of drugs (including marijuana) or with a blood alcohol level in excess of the legal limit in the jurisdiction in which the Accident occurred.

Right to Convert to Individual Coverage

Eligibility for Conversion

The Member has the right to purchase an individual accidental death and dismemberment policy from Blue Cross if their member accidental death and dismemberment benefit coverage terminates on or before their 65th birthday due to retirement, termination of employment or termination of coverage for the group or class of Employees to which the Member belongs.

This conversion option also applies to any scheduled reduction or termination of coverage that becomes effective at specified ages, prior to age 65.

Terms and Conditions of the Converted Policy

Individual policies issued under this conversion option are subject to the terms and conditions specified in the Right to Convert to Individual Coverage found under the Coverage Details of this policy.

They are also subject to the following additional terms and conditions:

- during the 31 day period that the conversion option may be exercised, the amount of coverage available through this conversion option is continued without charge;

Member Accidental Death and Dismemberment Benefit

- the effective date of coverage under the individual accidental death and dismemberment policy will be 31 days after the group coverage terminates;
- the individual accidental death and dismemberment policy will not include any disability or other supplementary benefits;
- the maximum amount of coverage available under the individual accidental death and dismemberment policy is the lesser of:
 - the amount of member accidental death and dismemberment benefit coverage in effect on the termination date;
 - the amount of any scheduled reduction of the member accidental death and dismemberment benefit coverage;
 - the amount of the reduction in coverage caused by any replacement policy that is issued to the Member within 31 days of the date of the termination; and
 - \$200,000; and
- the coverage provided by the individual accidental death and dismemberment policy cannot be less than the minimum amount Blue Cross will normally issue for the type of policy selected.

Short Term Disability Benefit

Purpose of Coverage

If a Member becomes Totally Disabled following an illness or accident, Blue Cross will pay the weekly amount specified in the Summary of Benefits, subject to the conditions outlined below.

Additional Definitions

The following definitions apply to this benefit, in addition to those found under the *Key Terms* provision of this booklet.

Benefit Period: The maximum number of weeks Blue Cross will pay benefits, as specified in the Summary of Benefits.

Elimination Period: The continuous period of time from the date the Member becomes Totally Disabled until the date benefits are payable. This period is specified in the Summary of Benefits.

If the benefit is registered with the Canada Employment Insurance Commission (CEIC), the Elimination Period will not exceed the duration specified under the Employment Insurance Premium Reduction Program.

Hospitalization: Admission to a hospital as an inpatient for a minimum period of 1 overnight stay. If so specified in the Summary of Benefits, hospitalization will include outpatient surgery performed in a hospital or at a private surgical clinic if this surgery is or would have been covered under government health care coverage.

Pre-Disability Salary: The Member's Salary immediately before the date of Total Disability.

Total Disability or Totally Disabled: The complete and continuous inability of a Member to perform the regular duties of their own job as a result of illness or accident. Regular duties refer to those work related activities that are essential to performing a particular job.

The Member must be under the continuous care and Treatment of a physician and must not be working, other than in a rehabilitation program pre-approved by Blue Cross.

The loss of a professional or occupational licence or certification does not, in itself, constitute Total Disability.

Payment of Benefits

When Benefit Payments Begin

Benefit payments begin on expiry of the Elimination Period. Blue Cross will pay benefits at weekly intervals for each day a Member is Totally Disabled following the expiry of the Elimination Period.

If the Elimination Period is calculated in:

- calendar days, the benefit for each day of Total Disability will be equal to 1/7 of the weekly benefit; or
- working days, the benefit for each working day of Total Disability will be equal to 1/5 of the weekly benefit.

The calculation basis of the Elimination Period is specified in the Summary of Benefits.

Short Term Disability Benefit

Calculation of the Benefit Amount

Blue Cross calculates the weekly benefit amount in accordance with the following 2-step process:

- Step 1. Blue Cross applies the Benefit Formula specified in the Summary of Benefits to obtain a weekly benefit amount (up to the benefit maximum specified in the Summary of Benefits);
- Step 2. Blue Cross subtracts from this weekly benefit amount any income amounts that are payable to the Member under any one or more of the following, provided they are acceptable reductions under the Employment Insurance Premium Reduction Program:
 - a) any provincial automobile insurance plan in which benefits payable under Employment Insurance are not taken into account;
 - b) the Quebec Pension Plan or the Canada Pension Plan;
 - c) any income received as a result of the current or subsequent disability will be reduced as necessary to ensure the Member's total income from all sources does not exceed 100% of the Member's Pre-Disability Salary; or
 - d) any retirement benefits offered by the employer will be reduced as necessary to ensure the Member's total income from all sources does not exceed 100% of the Member's Pre-Disability Salary.

With respect to the subtraction of income amounts in Step 2:

- income amounts received for children are not included;
- if it appears to Blue Cross that there are income amounts to which the Member is eligible, Blue Cross may reduce benefits by these amounts. Blue Cross may estimate income amounts if the Member fails to apply for or exercise their right to such amounts; and
- Blue Cross will calculate each reduction without taking into account any subsequent increases to the income amounts by way of cost-of-living adjustments.

When Benefit Payments End

Benefit payments end on the earliest of the date:

- the Member is no longer Totally Disabled;
- the Member retires from the employer;
- the Benefit Period expires; or
- the Member dies.

Time Limit to Submit a Claim

UES Local 800 must receive proof of claim within 180 days of the expiry of the Elimination Period.

Recurrent Disabilities

If a Member who was Totally Disabled and receiving short term disability benefits becomes Totally Disabled again after having returned to work, Blue Cross will consider the recurrent disability to be a continuation of the initial disability if the disability results from:

- the same or related causes within the first 31 days of the Member being Actively at Work; or
- different and unrelated causes and the Member did not fully recover from the first disability and did not return to work for at least a full day before the start of the recurrent disability.

When the recurrent disability is considered to be a continuation of the initial period of Total Disability:

- the Elimination Period will not be applied a second time;
- the benefit amount payable is that which was calculated for the initial period of Total Disability; and
- benefits will only be paid for the balance of the initial Benefit Period.

Total Disability During Periods of Absence

If a Member becomes Totally Disabled during a period of absence from work during which disability coverage has been discontinued, no disability benefit will be payable.

If a Member becomes Totally Disabled during a period of absence from work where disability coverage has been retained and premiums have been paid:

- the Elimination Period will begin on the onset of Total Disability;
- the Benefit Period will be deemed to begin on the expiration of the Elimination Period; and
- benefit payments will begin on the later of the expiry of the Elimination Period or the date the Member was scheduled to return to work.

Rehabilitation Program

If considered appropriate by Blue Cross, Blue Cross may require a Member to participate in a rehabilitation program pre-approved by Blue Cross consisting of:

- medical care, Treatment or diagnostic measures;
- full-time work or part-time work; or
- a vocational assessment, training or re-training program for the purpose of rehabilitation.

When a Member participates in a rehabilitation program while receiving benefits, the following conditions apply:

- the Member's Total Disability will not be considered to have ended simply because they undertook a rehabilitation program;
- if the Member becomes Totally Disabled again while participating in a rehabilitation program, the terms and conditions of this benefit will apply as if the Member had remained Totally Disabled for the full duration of the rehabilitation program;
- the Benefit Period continues despite participation in the rehabilitation program; and
- during the rehabilitation program, weekly benefits will be reduced as necessary to ensure that the Member's total income from all sources does not exceed 100% of the Member's Pre-Disability Salary.

Exclusions and Limitations

1. Benefits are not payable for any Total Disability that results from any of the following causes:
 - a) participation in a criminal act;
 - b) any accident or injury occurring while operating a motor vehicle under the influence of drugs (including marijuana) or with a blood alcohol level in excess of the legal limit in the jurisdiction in which the accident occurred;
 - c) any Illness that results from the use of drugs or alcohol, if the Member is not receiving continuing Treatment for the use of these substances;
 - d) medical care or treatment that is performed for cosmetic purposes only, unless it is required as a result of an Illness or Accident; or
 - e) insurrection, war (declared or not), the hostile action of the armed forces of any country or participation in any riot or civil commotion.
2. Benefits are not payable during any periods in which the Member:
 - a) receives compensation under a workers' compensation board/commission or any program of a similar nature;
 - b) is eligible for benefits from the Canada Employment Insurance Commission (CEIC) if the Summary of Benefits specifies that this benefit is integrated with CEIC benefit and there is no Supplemental Unemployment Benefit (SUB) coverage;

Short Term Disability Benefit

- c) receives maternity or parental benefits under any federal law or Quebec Parental Insurance Plan or takes maternity or parental leave in accordance with any federal law or Quebec Parental Insurance Plan or any agreement between the Member and the employer, subject to the following exception:
 - a) benefits will be payable during the health-related portion of the maternity leave when required by applicable law or legislation, provided coverage has been retained for the Member. The health-related portion of the maternity leave will be considered to be the normal post-natal recovery period deemed reasonable and appropriate by Blue Cross;
- d) is absent from Canada for any period during which the Canada Employment Insurance Commission (CEIC) benefits would not be payable, unless Blue Cross agrees in writing, in advance, to pay benefits during the period; or
- e) is imprisoned in a correctional facility, community residence or while under house arrest by order of a criminal court.
- f) fails to:
 - b) provide Blue Cross with satisfactory proof of continued Total Disability;
 - c) submit to an independent examination requested by Blue Cross; or
 - d) participate in any reasonable Treatment or rehabilitation program considered appropriate by Blue Cross;
- g) engages in any occupation or employment for wage or profit, other than a rehabilitation program pre-approved by Blue Cross; or
- h) refuses to accept any reasonable offer of modified duties or alternative employment from the employer, provided the modified duties or alternative employment are approved by a Physician.

Optional Long Term Disability Benefit

Purpose of Coverage

If the Member becomes Totally Disabled following an illness or accident, Blue Cross will pay up to the maximum amount specified in the Summary of Benefits, subject to the conditions outlined below.

Additional Definitions

The following definitions apply to this benefit, in addition to those found under the *Key Terms* provision of this booklet.

Benefit Period: The maximum duration for which Blue Cross will pay benefits. This maximum is specified in the Summary of Benefits.

Elimination Period: The continuous period of time from the date the Member becomes Totally Disabled until the date benefits are payable. This period is specified in the Summary of Benefits.

If Total Disability is not continuous, the days the Member is Totally Disabled may be accumulated to satisfy the Elimination Period, provided that:

- coverage remains in force during the entirety of the accumulated Elimination Period;
- there is no interruption in Total Disability that is longer than 30 days;
- successive disabilities are due to the same or related causes; and
- the Elimination Period is completed within a 1 year period.

Net Salary: The Member's Salary less income taxes and contributions to the Canada Pension Plan, Quebec Pension Plan, the Canada Employment Insurance Commission (CEIC) and the Quebec Parental Insurance Plan, if applicable.

Pre-Disability Salary: The Member's Salary immediately before the date of Total Disability.

Total Disability or Totally Disabled: During the Elimination Period and for the Own Occupation Duration specified in the Summary of Benefits, a Member is Totally Disabled for the purposes of this benefit if the Member is completely and continuously unable to perform the regular duties of their own occupation as a result of illness or accident.

Afterward, a Member is Totally Disabled if the Member is completely and continuously unable to perform the regular duties of any occupation for which the Member:

- would earn 60% or more of the Member's Pre-Disability Salary; and
- is reasonably qualified or may so become by training, education or experience.

Regular duties refer to those work related activities that are essential to performing a particular occupation.

The loss of a professional or occupational licence or certification does not, in itself, constitute Total Disability.

The availability of work is not considered when assessing the Member's disability.

Payment of Benefits

When Benefit Payments Begin

Benefit payments begin on expiry of the Elimination Period. Blue Cross will pay benefits at monthly intervals for each day a Member is Totally Disabled following expiry of the Elimination Period.

The benefit for each day of Total Disability will be equal to 1/30 of the monthly amount.

Optional Long Term Disability Benefit

Calculation of the Benefit Amount

Blue Cross calculates the monthly benefit amount in accordance with the following 3 step process:

- Step 1. Blue Cross applies the benefit formula specified in the Summary of Benefits to obtain a monthly benefit amount (to the benefit maximum specified in the Summary of Benefits).
- Step 2. Blue Cross subtracts from the monthly benefit amount calculated in Step 1:
- a) any income amounts that are payable to the Member under the Quebec Pension Plan or the Canada Pension Plan; and
 - b) any income amounts that are payable to the Member as a result of the current or a subsequent disability under any of the following:
 - i. any workers' compensation board/commission;
 - ii. any automobile insurance bureau, where permitted by law; and
 - iii. any other federal or provincial law or legislation, excluding the Canada Employment Insurance Commission (CEIC) benefits.
- Step 3. If the amount of long term disability benefit calculated in Step 2 and all the applicable Additional Sources of Income listed below exceed the All Source Maximum specified in the Summary of Benefits, then the long term disability benefit will be further reduced to ensure the total benefits received from all sources does not exceed this percentage.

Additional Sources of Income includes:

- a) any payments from any of the sources specified in Step 2;
- b) any income amounts payable to the Member, as a result of their current or subsequent disability, under one of the following:
 - i. any wage or remuneration payable from any employer;
 - ii. any plan under which the Member is covered as a member of an association; and
- c) any income amounts payable to the Member under any retirement or pension plan funded in whole or in part by the employer.

With respect to the income amounts calculated in Step 2 and Step 3:

- income amounts received for children are not included;
- if it appears to Blue Cross that there are income amounts to which the Member was, is or may be eligible but is not receiving because the Member opted out of, waived, failed to apply for, or terminated receipt of such amounts in whole or in part, Blue Cross may include these amounts in its calculations by estimating the income amounts to which the Member was, is or may be eligible;
- Blue Cross will perform its calculations without including subsequent increases to these income amounts by way of cost-of-living adjustments; and
- if an income amount is paid by lump sum rather than monthly instalments, Blue Cross will include in its calculations the amount obtained by dividing this lump sum by:
 - the number of monthly instalments the lump sum represents, if known to Blue Cross; or
 - 60, if Blue Cross does not know the number of months represented.

When Benefit Payments End

Benefit payments end on the earliest of the date:

- the Member is no longer Totally Disabled;
- the Member fails to:
 - provide Blue Cross with satisfactory proof of continued Total Disability;
 - submit to an independent examination requested by Blue Cross; or
 - participate in any reasonable Treatment or rehabilitation program considered appropriate by Blue Cross;
- the Benefit Period expires;
- the Member engages in any occupation, employment or volunteer work other than a rehabilitation program pre-approved by Blue Cross;

Optional Long Term Disability Benefit

- the Member refuses to accept any reasonable offer of modified duties or alternative employment from the employer; or
- the Member dies.

Time Limit to Submit a Claim

Blue Cross must receive proof of claim within 180 days of the expiry of the Elimination Period.

Recurrent Disabilities

If a Member who was Totally Disabled and receiving long term disability benefits becomes Totally Disabled again after having returned to work, Blue Cross will consider the recurrent disability to be a continuation of the initial disability if the disability results from:

- the same or related causes within the first 31 days of the Member being Actively at Work; or
- different and unrelated causes and the Member did not fully recover from the first disability and did not return to work for at least a full day before the start of the recurrent disability.

When the recurrent disability is considered to be a continuation of the initial period of Total Disability:

- the Elimination Period will not be applied a second time;
- the benefit amount payable is that which was calculated for the initial period of Total Disability; and
- benefits will only be paid for the balance of the initial Benefit Period.

Total Disability During Periods of Absence

If a Member becomes Totally Disabled during a period of absence from work where disability coverage has been discontinued, no disability benefit will be payable.

If a Member becomes Totally Disabled during a period of absence from work during which disability coverage has been retained and premiums have been paid:

- the Elimination Period will begin on the onset of Total Disability;
- the Benefit Period will be deemed to begin on expiry of the Elimination Period; and
- benefit payments will begin on the later of the expiry of the Elimination Period or the date the Member was scheduled to return to work.

Rehabilitation Program

If considered appropriate by Blue Cross, Blue Cross may require a Member to participate in a rehabilitation program pre-approved by Blue Cross consisting of:

- medical care, Treatment or diagnostic measures;
- full-time work, part-time work or volunteer work whether or not wages or remuneration are received for such work; or
- a vocational assessment, training or re-training program for the purpose of rehabilitation.

When a Member participates in a rehabilitation program while receiving benefits, the following conditions apply:

- the Member's Total Disability will not be considered to have ended simply because they undertook a rehabilitation program;
- if the Member becomes Totally Disabled again while participating in a rehabilitation program, the terms and conditions of this benefit will apply as if the Member had remained Totally Disabled for the full duration of the rehabilitation program;
- the Benefit Period continues despite participation in the rehabilitation program; and
- during the rehabilitation program, monthly benefits will be reduced by 50% of the remuneration received by the Member from such a program and will further be reduced as necessary to ensure that the Member's total income from all sources does not exceed 100% of the Member's Pre-Disability Salary.

Exclusions and Limitations

1. Benefits are not payable for any Total Disability that results, directly or indirectly, from any of the following causes:
 - a) participation in a criminal act or an attempt to commit a criminal act, regardless of whether charges are laid or a conviction is obtained;
 - b) any accident or injury occurring while operating a motor vehicle under the influence of drugs (including marijuana) or with a blood alcohol level in excess of the legal limit in the jurisdiction in which the accident occurred;
 - c) any illness that results from the use of drugs or alcohol, if a Member is not receiving continuing Treatment for the use of these substances;
 - d) medical care or treatment that is not Medically Necessary or that is performed for cosmetic purposes only; or
 - e) insurrection, war (declared or not), the hostile action of the armed forces of any country or participation in any riot or civil commotion.

2. Benefits are not payable during any periods in which the Member:
 - a) receives maternity or parental benefits under any provincial or federal law or takes maternity or parental leave in accordance with any provincial or federal law or any agreement between the Member and the employer, subject to the following exception:
 - benefits will be payable during the health-related portion of the maternity leave when required by applicable law or legislation, provided coverage has been continued for the Member. The health-related portion of the maternity leave will be considered to be the normal post-natal recovery period deemed reasonable and appropriate by Blue Cross;
 - b) is absent from Canada for any reason, unless Blue Cross agrees in writing, in advance, to pay benefits during the period; or
 - c) is imprisoned in a correctional facility or community residence or while under house arrest by order of a criminal court.

Pre-Existing Conditions

A Pre-Existing Condition is any diagnosed or undiagnosed illness or injury for which, during the 3 months immediately before the Member's effective date of coverage (under this policy or a Previous Policy), the Member has:

- had a medical consultation;
- been prescribed or taken medication; or
- received treatment, including diagnostic measures.

Long term disability benefits are not payable if Total Disability results from a Pre-Existing Condition unless Total Disability begins after the Member has been covered for long term disability benefits (under this policy or a Previous Policy) for at least 12 consecutive months.

Drug Benefit

Purpose of Coverage

Blue Cross will pay the Eligible Expenses described in this benefit, subject to the conditions outlined below.

Additional Definitions

The following definitions apply to this benefit, in addition to those found under the *Key Terms* provision of this booklet.

Eligible Drug: A drug that is:

- approved by Health Canada;
- assigned a drug identification number (DIN) in Canada;
- considered by Blue Cross to be an Essential Non-Prescription Requiring Drug or a drug that requires a prescription by law, unless specifically listed as covered under this benefit;
- prescribed by a physician or by a Health Practitioner who is licensed to prescribe under applicable provincial legislation;
- approved by Blue Cross as an Eligible Expense; and
- dispensed by an Approved Provider that is a licensed retail pharmacy or another provider that is approved by Blue Cross.

Blue Cross may, on an ongoing basis, add, delete or amend its list of Eligible Drugs.

Essential Non-Prescription Requiring Drug: An Eligible Drug that does not require a prescription by law but is determined by Blue Cross to be essential for the healthcare needs of the Participant. A prescription from a Physician or Health Practitioner is still needed for reimbursement.

Interchangeable Drug: An Eligible Drug that can be substituted for another Eligible Drug as both drugs:

- are considered pharmaceutical equivalents by Health Canada;
- contain the same amount of the same or similar active ingredients; and
- have the same or similar dosage form.

Medication Advisory Panel: The group of health care and other industry professionals appointed by Blue Cross to review new drugs and decide which drugs Blue Cross includes on its formularies.

Patient Support Program: A program that provides assistance and services to Participants when prescribed Specialty High Cost Drugs.

Specialty High Cost Drug: An Eligible Drug that requires Prior Authorization and:

- is considered a Specialty High Cost Drug by the Medication Advisory Panel; or
- meets the following criteria:
 - costs \$10,000 or more per treatment or per calendar year;
 - is used to treat complex chronic or life threatening conditions such as cardiac, rheumatoid arthritis, cancer, multiple sclerosis or hepatitis C.; and
 - is prescribed by a specialist.

What Blue Cross Will Pay

Blue Cross will pay Eligible Drugs subject to the following terms and conditions:

- payment is limited to the reimbursement level and the benefit maximums specified in the Summary of Benefits;
- the Member must pay the Deductible, if any, specified in the Summary of Benefits;
- Blue Cross may determine that certain Eligible Drugs are subject to:
 - dollar, quantity or frequency maximums;
 - Prior Authorization; or
 - co-ordination with Patient Support Programs;
- payment for a Specialty High Cost Drug may be reduced by the amount of financial assistance available under a Patient Support Program;

Drug Benefit

- payment for prescriptions for Interchangeable Drugs is limited in accordance with the Substitution Provision of this benefit;
- payment for biologic drugs may be limited to the cost of a biosimilar drug as determined by Blue Cross;
- payment for Eligible Drugs not dispensed by an approved retail pharmacy will be limited to a pricing schedule as determined by Blue Cross; and
- payment is limited in accordance with the Exclusions and Limitations provision of this benefit.

This benefit covers the expenses listed below, provided they also meet the definition of Eligible Expenses contained under the *Key Terms* provision of this booklet:

- diabetic supplies, including test strips, lancets, needles, syringes and insulin pump supplies;
- glucose monitoring systems, including continuous glucose monitoring (CGM) receivers, transmitters or sensors for Participants prescribed insulin for the Treatment of diabetes;
- health coaching and chronic disease management services, including initial assessment, counselling and follow up sessions, education relating to symptom management, medication usage, and development of action plans, for medical conditions deemed eligible by Blue Cross;
- viscosupplementation injections;
- preparations and compounds if their main ingredient is an Eligible Drug; and
- prescribed Eligible Drugs that appear on the following drug formularies:

Specialty High Cost Drugs:

- **Managed Formulary:** List of Eligible Drugs that are subject to the decisions of the Medication Advisory Panel.

All Other Eligible Drugs:

- **Open Formulary:** List of all Eligible Drugs. This list is not subject to the Medication Advisory Panel decisions.

Prior Authorization

Certain Eligible Drugs require prior or ongoing authorization by Blue Cross to qualify for reimbursement. The criteria to be met for Prior Authorization are established by Blue Cross and may include requiring the Participant to participate in a Patient Support Program.

How does the Prior Authorization process affect my claim?

The first time you present a prescription for an Eligible Drug on the Prior Authorization list your pharmacist will indicate the need for Prior Authorization.

You can request a Prior Authorization Prescription Drug Form from your pharmacy, your union, the nearest Blue Cross customer information centre or from our website. You must complete the patient section of the form, have your physician complete and sign the remaining portion and mail your completed form to the nearest Blue Cross office.

Your request will be confidentially reviewed by a health care professional according to the payment criteria established. When all the required information is received by Blue Cross, the standard turn-around time for Prior Authorization decisions is 7 to 10 working days.

You will receive confirmation in writing regarding the decision on your Prior Authorization request. If your request is approved, this confirmation will include the effective date and duration of your approval.

Helpful Tip

Visit our website for helpful information on health coaching and chronic disease management.

www.medaviebc.ca/livebetter

Helpful Tip

Your group benefits plan provides you with immediate access to most Eligible Drugs.

Certain Eligible Drugs require Prior Authorization before your prescription is covered.

Helpful Tip

To obtain a Prior Authorization Prescription Drug Form, please contact the UES Local 800 insurance department at 514-385-1717 ext. 399.

Any fees associated with completing this form or obtaining additional medical information are your responsibility.

Plan Management Features

Substitution Provision

If the Summary of Benefits specifies Substitution Provision applies and an Interchangeable Drug has been prescribed, Blue Cross will reimburse to the lowest ingredient cost Interchangeable Drug. In the case of biologic drugs, Blue Cross reserves the right to reimburse to a less expensive biosimilar drug.

Participants may request a higher cost Interchangeable Drug; however, they will be responsible for paying the difference in cost between the Interchangeable Drugs.

Mandatory Generic Substitution:

Regardless of whether the Participant's physician indicates the prescribed Interchangeable Drug cannot be substituted, Blue Cross will only reimburse to the lowest ingredient cost Interchangeable Drug.

For Participants with an adverse reaction to the Interchangeable Drug dispensed, Blue Cross will consider reimbursement to another Interchangeable Drug on a case by case basis only through the Prior Authorization process.

Opioid Management

If the Summary of Benefits specifies that opioid management applies, certain Eligible Drugs will not be eligible for reimbursement, and other Eligible Drugs may require Prior Authorization. Opioid management ensures Participants are reimbursed for drugs with the best clinical evidence for pain management while managing the potential for overuse or misuse.

Payment of Claims

How Payments are Made

The Summary of Benefits specifies the Method of Payment that applies to Participants under the group policy.

Pay Direct: At the time of purchase, the Approved Provider will submit the Participant's claim to Blue Cross electronically to verify eligibility. The Participant will pay the Approved Provider only the portion of the claim that is not covered by this benefit. Blue Cross will reimburse the balance of the claim to the Approved Provider directly.

If the Participant submits to Blue Cross a paid-in-full prescription drug receipt, despite the fact pay direct was offered, Blue Cross will only reimburse the amount that would have been paid to the Approved Provider if the claim had been submitted electronically.

Time Limit to Submit a Claim

Blue Cross must receive proof of claim within 12 months of the date the Eligible Expense was incurred.

Exclusions and Limitations

Unless otherwise specified in the Summary of Benefits, expenses associated with the following categories of drugs or services are not eligible for reimbursement, even when prescribed:

- a) smoking cessation aids;
- b) vaccines;
- c) injectable and oral vitamins;
- d) treatments for weight management, including drugs, proteins and food or dietary supplements;



Helpful Tip

A generic drug and its brand name equivalent are considered to be Interchangeable Drugs. Health Canada imposes the same standards and tests on generic drugs as it does on brand name drugs. Generic drugs are effective and safe, while often being less expensive.



Helpful Tip

If you have a Pay Direct plan, always have your drugs submitted electronically via the Approved Provider. This will ensure you don't end up paying more out-of-pocket than you should.

- e) natural health products including homeopathic products, herbal medicines, traditional medicines, nutritional and dietary supplements, unless specifically listed as covered under this benefit;
- f) sexual dysfunction drugs;
- g) hair growth stimulants;
- h) services, treatment or supplies that:
 - i. are not Medically Necessary;
 - ii. are for cosmetic purposes only;
 - iii. are elective in nature; or
 - iv. have experimental or investigative indication;
- i) procedures related to drugs injected by a Health Practitioner or Physician in a private clinic;
- j) drugs that Blue Cross determines are intended to be administered in hospital, based on the way they are administered and the condition the drug is used to treat;
- k) expenses that are covered under any government health care coverage or charges payable under a workers' compensation board/commission, any automobile insurance bureau or any other similar law or public plan;
- l) services, treatment or supplies the Participant receives free of charge;
- m) charges that would not have been incurred if no coverage existed;
- n) drugs that are eligible under the travel benefit provided by the group policy (if applicable);
- o) all forms of cannabis; and
- p) pharmacy services.



Helpful Tip

Shop around for the best price for your prescription drugs.

For the same prescription, the price can vary depending on where you go, even among stores in the same chain.

Right to Convert to Individual Coverage

A Participant who is not a Quebec Participant and who is no longer eligible under this benefit may convert their group coverage to a similar individual drug plan provided by Blue Cross.

Individual policies issued under this conversion option are subject to the terms and conditions specified in the *Right to Convert to Individual Coverage* found under the *Coverage Details* of this booklet.

Quebec Participants who are no longer eligible for drug benefit coverage cannot convert their group drug coverage to an individual plan. If they are not eligible under another group plan, they must contact the Régie de l'assurance maladie du Québec (RAMQ) to obtain coverage from the RAMQ's public drug plan.

Minimum Requirements for Drug Coverage in Quebec

This provision applies to Quebec Participants.

Act Respecting Prescription Drug Insurance

The group policy must be administered in accordance with the *Act Respecting Prescription Drug Insurance* ("the Act") for Quebec Participants, including the Act's provisions about maximum coinsurance, out-of-pocket maximums, eligible drugs, exception drugs and eligible pharmacy services.

Under no circumstances will the *Exclusions and Limitations* provision of this benefit render drug benefit coverage for Quebec Participants less generous than the basic prescription drug insurance plan established by the Act.

Out-of-pocket Maximum per Calendar Year

If, in any calendar year, a Member spends more than the maximum contribution amount established by the RAMQ on drugs that are covered under the RAMQ's public drug plan for themselves or their Dependent Children, the amounts in excess of the maximum contribution amount will be reimbursed by Blue Cross at a rate of 100% until the end of that calendar year. The contribution amount includes the Deductible, amounts in excess of the reimbursement level or co-payment, if applicable.

Drug Benefit

If, in any calendar year, the Spouse spends more than the maximum contribution amount established by the RAMQ on drugs that are covered under the RAMQ's public drug plan for themselves, the amounts in excess of the maximum contribution amount will be reimbursed by Blue Cross at a rate of 100% until the end of that calendar year. The contribution amount includes the Deductible, amounts in excess of the Reimbursement Level or co-payment, if applicable.

Extended Health Care

Purpose of Coverage

Blue Cross will pay the Eligible Expenses described in this benefit, subject to the conditions outlined below.

Additional Definitions

The following definitions apply to this benefit, in addition to those found under the *Key Terms* provision of this booklet.

Acute Care: Short-term Treatment that is necessary to:

- prevent deterioration of a severe injury, episode of illness or urgent medical condition;
- promote recovery from surgery; or
- provide palliative care for an individual diagnosed with a terminal illness whose life expectancy is less than 3 months.

Convalescent Care Facility: A public establishment that provides convalescent care to patients who are under the direct care of a physician at all times. The establishment must be licensed by the appropriate government body and must provide 24-hour nursing care services.

Convalescent Care Facilities do not include rest homes, nursing homes, retirement homes, residential and long term care centres, drug addiction or alcohol treatment centres or facilities intended for custodial care.

Drug and Alcohol Rehabilitation Facility: An establishment that provides rehabilitation for drug addiction, alcohol addiction, or both. The establishment must be licensed by the appropriate government body and be operated in accordance with the applicable laws within its jurisdiction.

Drug and Alcohol Rehabilitation Facilities do not include rest homes, maternity homes, nursing homes, retirement homes, residential and long-term care centres, or facilities intended for custodial care, physical rehabilitation or mental illness.

Hospital: An Acute Care facility that is licensed to provide inpatient treatment. This does not include any part of such facility that is intended for long term care. The facility must:

- have facilities for diagnostic treatment and major surgery;
- qualify to participate in and be eligible to receive payments under the provisions of provincial legislation governing hospitals in the jurisdiction in which it is located;
- operate in accordance with the applicable laws of the jurisdiction in which it is located;
- provide 24-hour nursing care services; and
- require that every patient be under the direct care of a physician.

Hospitals do not include convalescent care facilities, physical or psychiatric rehabilitation facilities, maternity homes, nursing homes, rest homes, retirement residences, homes for the aged, blind, deaf, chronically or mentally ill, long-term care or assisted living facilities or drug addiction and alcohol treatment centres. It also does not include any part of a Hospital consisting of nursing care or beds that have been set aside for any of the purposes outlined in this paragraph.

Physical Rehabilitation Facility: A public establishment that provides physical rehabilitation care to patients with physical impairments or disabilities who do not require Acute Care, but who need continued medical supervision directed toward the restoration of functional ability and quality of life. The establishment must be licensed by the appropriate government body.

Physical Rehabilitation Facilities do not include rest homes, nursing homes, retirement homes, residential and long term care centres, facilities intended for custodial care or drug addiction and alcohol treatment centres.



Helpful Tip

Blue Advantage® offers savings to Blue Cross members on medical, vision care and many other products and services from participating providers across Canada.

A list of participating providers and discounts is available at

www.blueadvantage.ca.

What Blue Cross Will Pay

Blue Cross will pay Eligible Expenses subject to the following terms and conditions:

- payment is limited to the reimbursement level and benefit maximums specified below and in the Summary of Benefits;
- the Member must pay the Deductible, if any, specified in the Summary of Benefits; and
- payment is limited in accordance with the Exclusions and Limitations provision of this benefit.

This benefit covers the expenses explicitly listed in the following categories, provided they also meet the definition of Eligible Expenses under the *Key Terms* provision of this booklet.

Hospitalization

Hospital: Room accommodation when a Participant is admitted to a Hospital as an inpatient for Acute Care. The type of room eligible for coverage is specified in the Summary of Benefits.

Convalescent Care/Physical Rehabilitation: Room accommodation when a Participant is admitted to a Convalescent Care Facility or a Physical Rehabilitation Facility.

Coverage under this category is limited to room and board only.

Hospitalization coverage excludes administrative and incidental fees (for example, television, telephone and parking).

Medical Services and Supplies

Ambulance Transportation: Charges for emergency transportation of a stretcher patient by a licensed ambulance to and from the nearest Hospital equipped to provide the emergency care needed by the Participant. This includes air or rail transportation.

This coverage excludes inter-Hospital transfers.

Nursing Care: Charges for the services of a registered nurse, registered nursing assistant or licensed practical nurse where such services are provided at the Participant's home and are not primarily for custodial care or midwifery.

Nursing care services may require pre-approval from Blue Cross to be eligible for payment in whole or in part. Benefit payment amounts for approved nursing care services are based on the provincial payment schedule established by Blue Cross.

Charges for the services of a personal support worker in the Participant's home may also be eligible if the Participant is under the active care of a nurse or requires home care for recuperation after a discharge from Hospital. Personal support workers offer essential services related to the Activities of Daily Living.

This coverage excludes expenses for custodial care, homemaking duties, shopping, transportation, respite care and services not related to the Activities of Daily Living.

Health Practitioners: Eligible Expenses for Treatment provided by any Health Practitioner specified in the Summary of Benefits. Coverage is limited to:

- Treatment within the scope of the Health Practitioner's practice; and
- 1 Treatment by the same Health Practitioner per day.



Helpful Tip

Before receiving nursing services you should obtain pre-approval from Blue Cross by contacting the toll-free number on your Blue Cross identification card.

Extended Health Care

Unless otherwise specified in the Summary of Benefits, a physician referral is not necessary for Treatment to be eligible for coverage.

This coverage excludes:

- products provided by a Health Practitioner (unless specified as a benefit under this group benefits plan);
- comprehensive health assessments;
- charges for services obtained in Hospital; and
- group treatment sessions.

Durable Medical Equipment: Charges for rental of the following medical equipment:

- manual or electric wheelchair, including cushions and inserts;
- manual or electric hospital bed, including mattress and safety side rails;
- equipment for the administration of oxygen, percussor, suction pump, feeding pump, bi-level positive air pressure (BiPAP), continuous positive airway pressure (CPAP) and ventilator;
- insulin pump for the Treatment of type 1 diabetes;
- compression pump, traction equipment; and
- patient lifter.

The purchase of durable medical equipment requires pre-approval from Blue Cross; otherwise it may be ineligible for payment in whole or in part.

If there is a long-term need for equipment due to extended illness or disability, Blue Cross may, at its discretion, approve the purchase of these items. If such purchase is approved, the rental or approved purchase of a second piece of similar equipment is limited to once every 5 consecutive calendar years.

Two pieces of equipment are similar if they serve the same purpose (for example, facilitate breathing, provide mobility, deliver insulin).

This coverage excludes charges for food substitutes for feeding pumps, special mattresses and air conditioning or air purifying equipment.

Mobility Aids and Orthopedic Appliances: Charges for the purchase or rental of crutches, canes and walking aids, casts, splints, trusses, braces, cervical collars, standard commodes, raised toilet seats and shower chairs.

Prostheses: Charges for the following prosthetic appliances:

- standard artificial limbs or myoelectric limbs to a maximum of 1 per limb per lifetime. A \$10,000 maximum applies to myoelectric limbs;
- artificial eyes to a maximum of 1 per eye per lifetime;
- artificial nose to a maximum of 1 per lifetime;
- breast prosthesis when needed following a mastectomy to a maximum of 1 per breast per 2 calendar years; and
- wigs when hair loss is due to an underlying pathology or its Treatment to a maximum of \$300 per lifetime.

Repair or adjustments of eligible prosthetic appliances are covered to a maximum of \$300 per calendar year.

This coverage excludes:

- microprocessor knees;
- wigs when hair loss is not due to an underlying pathology or its treatment, hair replacement therapy and other procedures for physiological hair loss (for example, male pattern baldness); and
- replacement of prostheses unless required due to pathological or physiological change.



Helpful Tip

Ask your Health Practitioner if they are a Blue Cross Approved Provider before you obtain service or supplies to avoid unexpected out-of-pocket expenses.



Helpful Tip

You must obtain pre-approval from Blue Cross before purchasing durable medical equipment or prostheses. This will ensure you don't end up with significant and unexpected out-of-pocket expenses.

Extended Health Care

Diabetic Equipment: Charges for glucometer, pressurized insulin injector, insulin dosing systems or other equipment approved by Blue Cross that performs similar functions. The equipment must be used for the Treatment and control of diabetes.

Insulin pumps are eligible under the durable medical equipment benefit.

Diabetic supplies are eligible under the drug benefit.

Hearing Aids: Charges for the purchase and repair of hearing aids when prescribed by an otorhinolaryngologist or otologist or recommended by an audiologist to a combined maximum for both ears.

Exception: for a Participant less than age 21 who requires a hearing aid for each ear, the benefit maximum specified in the Summary of Benefits is per ear.

This coverage excludes batteries and exams.

Custom Orthopedic Shoes and Foot Orthotics: Charges for:

- the purchase and repair of custom made orthopedic shoes, extra-depth shoes or prefabricated orthopedic shoes with permanent modifications to accommodate, relieve or remedy a mechanical foot defect or abnormality provided that:
 - the shoes have been prescribed by an attending physician, orthopedic surgeon, physiatrist, rheumatologist or chiropodist/podiatrist;
 - the Participant provides a copy of the biomechanical or gait analysis from the prescribing Health Practitioner; and
 - the shoes are dispensed by an Approved Provider of orthopedic shoes.
- custom made foot orthotics to accommodate, relieve or remedy a mechanical foot defect or abnormality providing that:
 - they have been prescribed by an attending physician, an orthopedic surgeon, physiatrist, rheumatologist or chiropodist/podiatrist; and
 - they are dispensed by an Approved Provider of custom made foot orthotics.

This coverage excludes the purchase and repair of pre-fabricated orthopedic shoes without permanent modifications.

Diagnostic Tests: Charges for the following diagnostic tests when provided by a laboratory approved by Blue Cross:

- laboratory analyses; and
- for residents of Quebec, diagnostic imaging services (ultrasounds, electrocardiograms, computerized tomography (CT Scans), X-rays and magnetic resonance imagery (MRI)). Expenses must be incurred in Canada.

This coverage excludes charges for diagnostic services if they are incurred for the purpose of health screening or if the Participant's government health care coverage prohibits payment of these expenses.

Pharmacogenetic Testing: Charges for the analysis of a Participant's genetic makeup to determine how they respond or metabolize certain prescribed drugs. The analysis must be provided by a laboratory approved by Blue Cross.

Other Medical Services and Supplies: Charges for the following medical services and supplies:

- allergy testing materials to a maximum of \$50 per calendar year;
- purchase of an artificial larynx to a maximum of 1 per lifetime;
- repair of an artificial larynx to a maximum of \$300 per calendar year;
- burn pressure garments to a maximum of \$500 per calendar year;
- graduated compression garments (including stockings) to a maximum of 3 pairs per calendar year;
- intrauterine contraceptive device (IUD) to a maximum of \$75 per 2 calendar years;
- ostomy supplies, catheters and catheterization supplies;

Extended Health Care

- oxygen;
- speech aid equipment for persons who do not have oral communication ability, when approved by a qualified speech therapist and authorized by the attending physician, to a maximum of \$500 per lifetime;
- sleeves for lymphedema to a maximum of 2 per calendar year;
- surgical brassieres to a maximum of 2 per calendar year;
- transcutaneous electrical nerve stimulator (TENS) device to a maximum of \$700 per lifetime;
- visual training and remedial eye exercises performed by an ophthalmologist or optometrist to a maximum of \$150 per lifetime; and
- contact lenses due to ulcerative keratitis, severe corneal scarring, keratoconus, aphakia or marginal degeneration of the cornea to a maximum of \$200 per 24 consecutive months. The contact lenses must improve sight to at least 20/40 and this level of improvement must not be possible with eyeglass lenses.

Accidental Dental: Charges for dental Treatment when required to repair or replace a sound natural tooth. A tooth is considered sound if, before the accident:

- it was free from injury, disease or defect;
- it did not need further restorations to remain intact or hold secure; and
- it had no breakdown or loss of root structure or loss of bone.

To be eligible for coverage, Treatment must be:

- required as a result of a direct accidental blow to the mouth or a fractured or dislocated jaw that requires setting;
- incurred while covered for accidental dental benefits with the union;
- initiated within 180 days of the accident or dislocation or a detailed Treatment plan satisfactory to Blue Cross must be submitted for approval within that period; and
- performed within 12 months of the date of the accident or dislocation, unless the Participant has been approved by Blue Cross for deferred Treatment due to the Participant's age.

This coverage excludes accidental damage to teeth that occurs while eating.

Drug and Alcohol Rehabilitation: Room accommodation when a Participant is admitted to a Drug and Alcohol Rehabilitation Facility for drug addiction, alcohol addiction, or both.

Coverage is limited to room and board only and does not include administrative and incidental fees such as television, telephone and parking.

Vision Care

Eye Examination: Charges for an eye examination performed by an Approved Provider.

Payment of Claims

How Payments are Made

The Participant will pay the full cost of any expense to the Approved Provider at the time of purchase. Blue Cross will then reimburse any Eligible Expenses on receipt of proof of payment from the Participant.

Certain Approved Providers may offer a pay direct arrangement. In such circumstances, the Approved Provider will submit the Participant's claim to Blue Cross electronically to verify eligibility at the time of purchase and the Participant will only pay the Approved Provider the portion of the claim that is not covered by this benefit. Blue Cross will reimburse the balance of the claim to the Approved Provider directly.



Helpful Tip

Coverage amounts are determined by the fee guide for dental general practitioners applicable to the dentist's province of practice in the year expenses are incurred.

How Eligible Expenses are Calculated

Reimbursement of an Eligible Expense is calculated as follows:

- Step 1. Blue Cross will apply any applicable Usual, Customary and Reasonable limits. The Eligible Expense will be equal to the lesser of the actual expense and the Usual, Customary and Reasonable charges for the service or supply;
- Step 2. Blue Cross will subtract the Deductible (if any);
- Step 3. the Reimbursement Level percentage will be applied to the remainder of the Eligible Expense;
- Step 4. the result is the amount payable by Blue Cross, subject to any Benefit Maximums applicable.

Time Limit to Submit a Claim

Blue Cross must receive proof of claim within 12 months of the date the Eligible Expense was incurred.

Exclusions and Limitations

No payment will be made (or payment will be reduced) for:

- a) services, treatment, articles or supplies that do not fall within the categories of Eligible Expenses listed in this benefit;
- b) health care covered under any government health care coverage or charges payable under any workers' compensation board/commission, automobile insurance bureau or other similar law or public plan;
- c) health care that was covered under any government health care coverage or charges payable under a workers' compensation board/commission, automobile insurance bureau or other similar law or public plan, when this benefit was issued but has since been modified, suspended or discontinued;
- d) services, treatment or supplies that the Participant receives free of charge;
- e) charges that would not have been incurred if no coverage existed;
- f) services, treatment or supplies that are:
 - i. not Medically Necessary;
 - ii. for cosmetic purposes only;
 - iii. elective in nature; or
 - iv. Experimental or Investigative;
- g) all services relating to family planning (unless specifically listed as a covered benefit in this booklet), including artificial insemination, laboratory fees or other charges incurred in relation to infertility treatment, regardless of whether or not infertility is considered to be an illness;
- h) charges that are eligible under the travel benefit provided by the group policy (if applicable);
- i) services or supplies normally intended for recreation or sports;
- j) extra supplies that are spares or alternates;
- k) charges for missed appointments or the completion of forms;
- l) medical examinations or routine general check-ups;
- m) Treatment or appliance, related directly or indirectly to full mouth reconstruction, to correct vertical dimension or TMJ (temporomandibular joint)/myofascial pain dysfunction;
- n) mileage or delivery charges to or from a Hospital or Health Practitioner; or
- o) services or expenses incurred as a result of:
 - i. insurrection, war (declared or not), the hostile action of the armed forces of any country or participation in any riot or civil commotion; or
 - ii. participation in a criminal act or attempt to commit a criminal act, regardless of whether charges are laid or a conviction is obtained.

Right to Convert to Individual Coverage

A Participant who is no longer eligible for coverage under this benefit may convert their group coverage to a similar individual extended health care plan provided by Blue Cross. Individual policies issued under this conversion option are subject to the terms and conditions specified in the *Right to Convert to Individual Coverage* found under the *Coverage Details* of this booklet.

Dental Benefit

Purpose of Coverage

Blue Cross will pay the Eligible Expenses described in this benefit, subject to the conditions outlined below.

Additional Definition

The following definition applies to this benefit, in addition to those found under the *Key Terms* provision of this booklet.

Unit: A 15 minute interval of time or any portion of a 15 minute interval of time.

Exception: When coverage is limited by Units but fees are not described in terms of Units by either:

- the fee guide in effect where Treatment is rendered; or
- the fee guide specified by this plan;

each incident of service is considered 1 Unit, regardless of its duration.

What Blue Cross Will Pay

Blue Cross will pay Eligible Expenses subject to the following terms and conditions:

- payment of all Eligible Expenses is limited to the reimbursement level and benefit maximums specified below and in the Summary of Benefits;
- the Member must pay the Deductible, if any, specified in the Summary of Benefits;
- the amount of the Eligible Expense to which the reimbursement level applies is the lesser of:
 - the expense actually incurred by the Member; or
 - the fee amounts specified in the dental fee guide approved by Blue Cross (the applicable guide and annual edition are specified in the Summary of Benefits);
- laboratory fees associated with an Eligible Expense are limited to 60% of the amount indicated in the provider fee guide for the dental service provided;
- if one or more forms of alternative Treatment exist, payment is limited to the cost of the least expensive Treatment that will meet the Participant's basic dental needs. This limitation applies to the benefits specified as Lowest Cost Alternative Benefit in the Summary of Benefits;
- Eligible Expense must have been performed by:
 - a licensed dentist;
 - a licensed denturist when the services are within the scope of their profession; or
 - a licensed dental hygienist under the supervision of a licensed dentist or independently where permitted by provincial legislation; and
- payment is limited in accordance with the Exclusions and Limitations provision of this benefit.

This benefit covers the expenses explicitly listed in the following categories, provided they also meet the definition of Eligible Expenses under the *Key Terms* provision of this booklet.

Preventive Care

Oral Examinations and Diagnosis: Charges for:

- complete or general oral examination to a combined maximum of 1 per 2 calendar years;
- recall oral examination;



Helpful Tip

Blue Cross limits its payments to the amount listed in the fee guide specified in the Summary of Benefits.

Before starting your Treatment, ask your dentist if they follow the provincial fee guide.



Helpful Tip

You are responsible for paying any expenses in excess of the fee guide listed in the Summary of Benefits. This is important to consider, since it can directly impact your out-of-pocket expenses.



Helpful Tip

If a dental procedure is required as a result of an accident, it is considered as an extended health care expense rather than a dental benefit expense.

Dental Benefit

- emergency oral examination; and
- limited or specific oral examination to a combined maximum of 1 per calendar year.

X-rays: Charges for:

- complete series to a maximum of 1 per 2 calendar years;
- panoramic to a maximum of 1 per 2 calendar years;
- intra-oral:
 - periapical; and
 - occlusal and bitewings to a maximum of 1 procedure per calendar year;
- sialography; and
- radiopaque dyes.

Laboratory Tests and Examinations: Charges for:

- bacterial culture;
- biopsy of soft oral tissue;
- biopsy of hard oral tissue; and
- cytological examination.

Preventive Treatment: Charges for:

- polishing of teeth;
- fluoride treatment;
- oral hygiene instruction to a maximum of 1 Unit per lifetime;
- pit and fissure sealants (limited to Participants under age 18);
- scaling; and
- space maintainers (limited to Participants under age 18).

Basic Care

Restorations: Charges for:

- amalgam, acrylic, silicate or composite restorations on anterior and posterior teeth;
- retentive pins;
- pre-fabricated steel or plastic restorations; and
- pulp capping.

Endodontic Services: Charges for:

- pulpotomy;
- pulpectomy;
- root canal therapy;
- endodontic surgery;
- bleaching (endodontically treated teeth); and
- apexification.

Periodontic Services: Charges for:

- periodontal surgery;
- provisional splinting;
- management of acute infections;
- desensitization to a maximum of 3 Units per calendar year;
- periodontal curettage;
- root planing;
- occlusal adjustments to a maximum of 3 Units per calendar year;
- periodontal appliances to a maximum of 1 per 2 calendar years;
- adjustments to appliances to a maximum of 3 Units per calendar year; and
- other adjunctive periodontal services.



Helpful Tip

Scaling refers to removal of plaque, calculus, and stains from teeth.



Helpful Tip

Restorations (fillings) refer to dental material used to restore the function and integrity of a tooth.



Helpful Tip

Endodontic Services refer to treatment of infected root canals and tissues surrounding the root of the tooth.



Helpful Tip

Periodontic Services refers to prevention, diagnosis and treatment of gum diseases.

Dental Benefit

Removable Denture Adjustments: Charges for:

- repairs;
- adjustments;
- rebasing or relining to a combined maximum of 1 per 2 calendar years; and
- prophylaxis and polishing.

Oral Surgery: Charges for:

- removal of teeth and roots;
- surgical exposure and movement of teeth;
- surgical incision, excision and drainage of tumours or cysts;
- frenectomy (surgical alteration of the frenum);
- removal, reduction or remodelling of bone or gum tissue; and
- post-surgical care.

General adjunctive services: Charges for:

- anesthesia;
- temporary dressing for the emergency relief of pain; and
- finishing restorations.

Payment of Claims

How Payments are Made

At the time of purchase, the Approved Provider will either submit the Participant's claim to Blue Cross or provide a completed claim form and proof of payment to the Participant to submit to Blue Cross. The Participant will then be required to either:

- pay the portion of the claim that is not covered by this benefit and Blue Cross will reimburse the balance to the Approved Provider directly; or
- pay the total amount requested by the Approved Provider and the Participant will receive the portion of the expenses refundable by Blue Cross.

Time Limit to Submit a Claim

Blue Cross must receive proof of claim within 12 months of the date the Eligible Expense was incurred.

Predetermination for Claims over \$500

If the total cost of any Treatment is expected to exceed \$500, the Member must submit to Blue Cross, before the Treatment begins, a detailed Treatment plan outlining the type of Treatment to be provided and the amounts to be charged.

Blue Cross will then notify the Member of the amount eligible for reimbursement. The Treatment must be performed by the dentist who prepared the Treatment plan; otherwise a new Treatment plan must be submitted to Blue Cross for re-assessment.

Date of Treatment

Eligible Expenses are considered to have been incurred on the date the service or supply was provided. For procedures requiring more than 1 appointment, the Eligible Expense is considered to have been incurred on the date that the entire procedure was completed or the appliance was placed.

Exclusions and Limitations

Unless otherwise specified in the Summary of Benefits, no payment will be made (or payment will be reduced) for:

- a) services, treatment, articles or supplies that do not fall within the categories of Eligible Expenses listed in this benefit;
- b) services, treatment or supplies covered by any government health care coverage or charges payable under a workers' compensation board/commission, automobile insurance bureau or other similar law or public plan;
- c) dental care that was covered under any government health care coverage or charges payable under a workers' compensation board/commission, automobile insurance bureau or other similar law or public plan, when this benefit was issued but has since been modified, suspended or discontinued;
- d) services, treatment or supplies the Participant receives free of charge;
- e) charges that would not have been incurred if no coverage existed;
- f) anti-snoring or sleep apnea devices;
- g) services rendered by a dental hygienist but not administered under the supervision of a dentist, except in provinces where such supervision is not legally required;
- h) services, treatment or supplies that are:
 - i. not Medically Necessary (except for Preventive Care services);
 - ii. for cosmetic purposes only; or
 - iii. experimental or investigative;
- i) services or expenses incurred as a result of:
 - i. insurrection, war (declared or not), the hostile action of the armed forces of any country or participation in any riot or civil commotion; or
 - ii. participation in a criminal act or attempt to commit a criminal act, regardless of whether charges are laid or a conviction is obtained;
- j) expenses incurred after the termination date of the Participant's coverage, even if a detailed treatment plan was submitted and accepted by Blue Cross before this date;
- k) services that are eligible under the extended health care (if applicable);
- l) splinting for periodontal reasons, where cast crowns, inlays or onlays are used for this purpose;
- m) treatment or appliance, related directly or indirectly to full mouth reconstruction, to correct vertical dimension or TMJ (temporomandibular joint)/myofascial pain dysfunction;
- n) veneers;
- o) implants and related services;
- p) extra supplies that are spares or alternates; or
- q) charges for missed appointments or for the completion of forms.

Travel Benefit

Purpose of Coverage

Blue Cross will pay the Eligible Expenses described in this benefit, subject to the conditions outlined below.

Additional Definitions

The following definitions apply to this benefit, in addition to those found under the *Key Terms* provision of this booklet.

Emergency: a sudden and unexpected illness or injury that requires immediate medical Treatment due to:

- an injury resulting from an accident;
- a new medical condition which begins during a Trip; or
- a medical condition that existed prior to a Trip provided that it is not part of an established treatment program.

Hospital: A facility that:

- is licensed as an accredited hospital outside of the Participant's province of residence;
- offers care and treatment to either inpatients or outpatients;
- has a registered nurse on duty 24 hours a day;
- has a laboratory; and
- has an operating room where surgical operations are performed by a legally qualified surgeon.

Coverage excludes any facility used primarily as a clinic, continued or extended care facility, convalescent home, rest home, health spa or drug addiction or alcohol treatment centre unless specifically authorized by Blue Cross.

Immediate Family Member: A Participant's parents, spouse, child, brother or sister.

Incident: An individual occurrence of Emergency illness or injury.

Travel Companion: Persons who are sharing prepaid travel arrangements with the Participant. No more than 3 persons can qualify as a Travel Companion for any given Trip.

Trip: Travel outside of the Participant's province of residence.

What Blue Cross Will Pay

Blue Cross will pay for the expenses explicitly listed in the categories below, subject to the following terms and conditions:

- payment is limited to the reimbursement level, benefit maximums and coverage duration specified below and in the Summary of Benefits;
- prior approval of Blue Cross must be obtained before the Eligible Expense is incurred;
- the charges must be usual, customary and reasonable, meaning that:
 - the amount charged is consistent with the amount typically charged by health practitioners for similar products or services in the geographical area in which the service or supply is being purchased; and
 - the frequency and quantity in which services or supplies are purchased by the Participant are, in the opinion of Blue Cross in consultation with its health care consultants, consistent with the frequency and quantity that would usually be prescribed or needed for the Participant's condition;
- payment is limited in accordance with the Exclusions and Limitations provision of this benefit;
- payment is limited to amounts that are in excess of coverage provided by any other plan (where a court determines that this policy and any other plans provide primary coverage, this benefit will be co-ordinated with the other plan, as specified under the *Coverage Details* section of this booklet); and
- payment is subject to post-payment audit.

Emergency Hospital and Medical Travel Coverage

Blue Cross will pay the Eligible Expenses listed in this section if:

- they are incurred as a result of an Emergency;
- the Participant is covered by government health care coverage when the Emergency occurs; and
- Blue Cross is satisfied the expense is necessary to stabilize the Participant's medical condition.



Helpful Tip

Make sure to bring your Blue Cross identification card with you when you travel.

Hospitalization: Charges for Hospital room accommodation (not a suite of rooms) and for Medically Necessary inpatient and outpatient services.

Physician Fees: Fees charged for physician or surgeon services.

Medical Appliances: The cost of casts, crutches, canes, slings, splints, trusses, braces or the temporary rental of a wheelchair or scooter, when prescribed by the attending physician.

Nursing Care: Fees for private duty nursing performed by a professional nurse or nursing assistant when prescribed by the attending physician. The nurse providing the service must not be a family member of the Participant or an employee of the Hospital.

This coverage excludes nursing fees for custodial care.

Diagnostic Services: Charges for laboratory tests, X-rays and diagnostic imaging, when prescribed by the attending physician.

Drugs: The cost of drugs prescribed by a physician, but only in a quantity sufficient to treat the condition for the duration of the Trip. The Participant must provide satisfactory proof of purchase of this medication that includes:

- the name of the Participant;
- the date of purchase;
- the name of the medication;
- the Drug Identification Number, if available;
- the quantity and strength of the drug; and
- the total cost.

Paramedical Services: The cost of services rendered by chiropractors, osteopaths, chiropodists/podiatrists and physiotherapists. This coverage excludes charges for X-rays.

Accidental Dental and Other Dental Emergencies: Fees of a dental practitioner for Treatment:

- a) of damage to natural teeth that occurs as a result of a direct accidental blow to the mouth;
- b) that is necessary to repair a fracture or reposition a dislocation of the jaw resulting from an accident; or
- c) that is needed to relieve pain caused by an Emergency other than those listed in (a) or (b).

With respect to Treatment under categories (a) or (b):

- Treatment must begin while the Participant is covered by this benefit and end within 6 months of the accident, unless deferred Treatment is approved by Blue Cross due to the age of the Participant; and
- the maximum reimbursement per Participant per Incident is \$2,000.

With respect to Treatment under category (c), the maximum reimbursement per Participant per Incident is \$200.

Ambulance Service: The cost of ground or air ambulance for transportation of a stretcher patient to the nearest qualified medical facility. This includes the cost of an inter-Hospital transfer if the attending physician and Blue Cross determine that existing facilities are inadequate for Treatment or stabilization.

Travel Benefit

Repatriation to the Province of Residence: The cost of repatriating the Participant to their province of residence to receive immediate medical attention, along with the cost of simultaneously returning a Travel Companion or any Immediate Family Member covered by the policy. If Medically Necessary, this cost may include an accompanying medical attendant.

If returning on a commercial aircraft, coverage includes:

- economy fare to the Participant's home city in Canada; and
- in the case of a medical attendant, round-trip economy fare.

Unless the repatriation or transfer of the Participant is not possible for medical reasons considered acceptable by Blue Cross, Blue Cross may require repatriation of any Participant or transfer to other medical facilities. If the Participant refuses repatriation or transfer, all rights to benefits in relation to the Incident are terminated.

Transportation to Visit the Participant: The cost of round-trip economy fare (by airline, bus or train) for an Immediate Family Member to the Hospital where the Participant has been confined for 7 or more days if the attending physician provides written acknowledgement that this attendance is required. Blue Cross may waive the 7 day waiting period if Blue Cross is satisfied that this waiver is required.

The cost of round-trip economy fare (by airline, bus or train) for an Immediate Family Member to identify the body of the Participant, if deceased.

Vehicle Return: The fees charged by a commercial agency to return the Participant's vehicle, whether private or rental, to the Participant's residence or to the nearest appropriate vehicle-rental agency, when the Participant is unable to drive as a result of an Emergency illness or injury. A medical certificate from the attending physician confirming the Participant's medical incapacity to operate the vehicle is required. This benefit is subject to a maximum of \$1,000 per Trip.

Return of the Deceased: The cost of preparing and transporting the remains of the deceased Participant to their province of residence to a maximum of \$5,000.

Meals and Accommodation: The cost of commercial accommodation and meals when the Participant's travel is delayed due to an Emergency illness or injury of the Participant or Travel Companion. The medical reason for the delay must be verified by the attending physician. The maximum reimbursement is \$150 per Participant per day for a maximum of 20 days (up to a total maximum of \$3,000 per Incident).

All costs must be supported by receipts from commercial organizations.

Worldwide Travel Assistance

Blue Cross, through its travel assistance provider, will provide an emergency toll-free line available 24 hours a day, 7 days a week, for Participants who need medical assistance or general assistance while travelling.

Medical Assistance

If the Participant requires hospitalization or a consultation with a physician as a result of an Emergency, the travel assistance provider appointed by Blue Cross will provide the following support services:

- direct the Participant to an appropriate clinic or Hospital;
- confirm with the service provider that the Participant is covered;
- ensure a follow-up of the medical file and communicate with the Participant's family physician;
- co-ordinate the return home of a Child if the Participant is hospitalized;
- repatriation of the Participant to the province of residence if the Participant meets the eligibility requirements of this expense;
- arrange for the transportation of an Immediate Family Member to the Participant's bedside if the Participant meets the eligibility requirements of this expense; and
- co-ordinate the return of the Participant's vehicle if the Participant meets the eligibility requirements of this expense.

General Assistance

In Emergency situations, the travel assistance provider appointed by Blue Cross will also provide the Participant with the following services:

- transmittal of urgent messages;
- co-ordination of claims;
- services of an interpreter for Emergency calls;
- referral to legal counsel in the event of a serious accident;
- settlement of formalities in the event of death;
- assistance with the loss or theft of identity papers; and
- information regarding embassies and consulates.

In addition, pre-travel advice regarding visas and vaccines is available.

Blue Cross and its travel assistance provider are not responsible for the quality of medical and Hospital care provided to the Participant or for the availability of such care.

Referral Outside of Canada

When an attending physician refers a Participant outside of Canada for medical services not available in Canada, Blue Cross will cover the portion of expenses listed below which exceed those covered by the Participant's government health care coverage.

Hospital Services: Charges for:

- hospital room accommodation;
- intensive care room accommodation;
- nursing services;
- operating and recovery room services;
- diagnostic and laboratory services, including X-rays;
- oxygen and blood;
- prescription drugs including intravenous solutions; and
- physiotherapy.

Physicians and Surgeons: Charges for services rendered by a physician or surgeon.

Ambulance Transportation and Attendant: Charges for licensed ambulance services needed to transport a stretcher patient to and from the nearest hospital able to provide acute care, including any charges for travel expenses of an accompanying registered nurse or qualified medical attendant, other than a relative.

To be eligible for coverage under this category, all expenses must be pre-approved by Blue Cross and the Participant's government health care coverage must agree to cover a portion of the expenses.

Payment of Claims

How Payments are Made

Blue Cross may approve payment directly to the service provider. In certain circumstances, the Participant will pay the full cost of any Eligible Expense at the time of purchase. Blue Cross will then reimburse any Eligible Expenses on receipt of proof of payment from the Participant.

Time Limit to Submit a Claim

Emergency Hospital and Medical Travel Coverage, and Referral Outside of Canada: Blue Cross must receive proof of claim within 4 months of the date the expense was incurred to be eligible for maximum reimbursement under the benefit.

Travel Benefit

Blue Cross will accept claims up to 12 months from the date the expense was incurred. However, in such circumstances, the claim may be subject to reductions for any amounts Blue Cross would have been able to co-ordinate with the Participant's government health care coverage had the claim been submitted within 4 months of the date the expense was incurred.

Exclusions and Limitations

Exclusions Applicable to all Travel Benefit Claims

No payment will be made (or payment may be reduced) if:

- a) the Participant fails to communicate with Blue Cross in the event of medical consultation or hospitalization following an injury or illness;
- b) expenses are incurred beyond the coverage duration period specified in the Summary of Benefits;
- c) the purpose of the Trip is primarily or incidentally to seek medical advice or treatment, even if this Trip is on the recommendation of a physician, with the exception of Referral Outside of Canada;
- d) expenses have already been paid or are eligible for refund from a third party;
- e) expenses are incurred while travelling in a country (or a specific region of a country) for which there is a Government of Canada travel warning to avoid all travel or avoid non-essential travel, when such travel warning was issued before the departure date and the loss or expense is related to the reason for which the travel warning was issued; or
- f) expenses are incurred as a result of:
 - i. participation in a criminal act or attempt to commit a criminal act, regardless of whether charges are laid or a conviction is obtained;
 - ii. an illness or injury that occurred while operating a vehicle under the influence of drugs (including marijuana) or with a blood alcohol level that was proven to be in excess of the legal limit in the jurisdiction in which the accident occurred;
 - iii. an injury or illness resulting from non-compliance with medical treatment or therapy that has been prescribed;
 - iv. suicide, attempted suicide or voluntary injury or illness; or
 - v. insurrection, war (declared or not), the hostile action of the armed forces of any country or participation in any riot or civil commotion.

Specific Exclusions and Limitations

Emergency Hospital and Medical Travel Coverage

No payment will be made for:

- a) expenses for any care, treatment, surgery, products or services that:
 - i. are not incurred as a result of an Emergency;
 - ii. are not Medically Necessary;
 - iii. are performed for cosmetic purposes only;
 - iv. are not required for the immediate relief of acute pain and suffering; or
 - v. could be delayed until the Participant's return to Canada;
- b) expenses incurred due to pregnancy or pregnancy complications that occur within 8 weeks of the expected date of delivery; or
- c) expenses incurred due to an Emergency that occurs while participating in:
 - i. a sport for remuneration;
 - ii. a motor vehicle or speed contest of any kind; or
 - iii. any Extreme Sport, defined as an activity with a high level of inherent danger and which often involves speed, height, a high level of physical exertion, highly specialized gear or spectacular stunts.

Referral Outside of Canada

No payment will be made for:

- a) services available in Canada;
- b) health care services or treatments unavailable in Canada due to waiting lists;
- c) health care services or treatments that physicians in Canada have refused to perform;
- d) services, treatment or supplies that are experimental or investigative;

Travel Benefit

- e) services provided while the Participant is not under the Treatment of a physician; and
- f) any expenses relating to any Pre-Existing Condition, as defined below.

Pre-Existing Condition means an illness:

- that begins within 12 months of the date the Participant obtained coverage under this benefit; and
- for which, in the 12 month before the date the Participant obtained coverage under this benefit, the Participant has:
 - had a medical consultation;
 - been prescribed or taken medication; or
 - received treatment, including diagnostic services.

Rights and Responsibilities Under the Policy

What Are My Responsibilities Under the Policy?

Keeping Your Union Informed

It is your responsibility to provide your union with accurate information on your family status, as well as your beneficiary designations.

Beneficiary Designations

Unless otherwise designated, all benefits are payable to you.

Death Benefits

Benefits payable as a result of your death will be paid to your last designated beneficiary or beneficiaries.

Subject to the provisions of the law, the beneficiary is the person you have designated on your group benefits application. You may change your beneficiary by submitting a signed declaration to the union.

If you designate 2 or more beneficiaries (other than alternatively) without any specification as to how the death benefit will be divided, the benefit payable will be divided equally among the designated beneficiaries.

If your beneficiary predeceases you, you must designate a new beneficiary.

If you die and a beneficiary has not been named, the death benefit will be payable to your estate.

Designations made under a previous group insurance policy

Any beneficiary designation made under your previous group policy has been carried forward to this group policy. You should review the existing designation to ensure it reflects your current intentions.

Providing Proof of Claim

You must submit your claims for Eligible Expenses and benefits within applicable time limitations. Proof of claim must be provided in a form acceptable to Blue Cross.

Blue Cross must approve your proof of claim and may require you to provide additional information and undergo a medical examination by a physician or Health Practitioner as often as deemed necessary. Blue Cross reserves the right to suspend or deny a claim until you have submitted the additional information requested to process the claim.

Costs associated with providing proof of claim are your responsibility.

Submitting Claims After Your Group Policy Terminates

If the group policy has terminated, you must submit proof of claim to Blue Cross:

- for disability benefits, **within 6 months** of the onset of disability or the time limit specified by applicable provincial legislation, whichever period is longer;
- for accidental death and dismemberment benefits or accidental damage to natural teeth, **within 6 months** following the termination date of this group policy; or
- **within 90 days** following the termination date of this group policy for all other benefits.



Helpful Tip

It is very important to maintain up-to-date beneficiary designations.

When insurance money is paid to the estate, it may be subject to creditor claims and estate taxes.

However, when a beneficiary is named, this person receives the entire benefit tax free, regardless of what debts may be owed by the deceased.

You can change your beneficiary by contacting UES Local 800 at 514-385-1717 ext. 399.



Helpful Tip

Your proof of claim must be submitted in either English or French. If the original proof of claim is in a language other than English or French, you are responsible for any costs associated with translating your proof of claim.

Recovering Damages From a Third Party (Subrogation)

If you have the right to file legal action against a third party (individual or corporate body) for a loss relating to any claim submitted under this group benefits plan, Blue Cross is entitled to acquire your rights for recovering damages for any portion of the loss that has been paid by Blue Cross.

You must sign and return the necessary documents to facilitate this process and you must do everything that is required of you to protect your rights to recover damages from the third party.

Reporting Health Insurance Fraud

Health insurance fraud is the intentional act of submitting false, deceiving or misleading information for the purpose of financial gain.

Whether committed on a small or large scale, fraud can lead to significant financial losses to the benefit plan and result in higher premiums and decreased coverage. Blue Cross is committed to protecting the integrity of our benefit programs for our policyholders and members by monitoring and resolving any abusive or fraudulent activity.

How You Can Help

As a group plan member, you can help eliminate fraudulent abuse of your plan:

- keep your identification card, policy number, member identification number and related information confidential and secure;
- carefully review your receipts for products and services claimed to ensure:
 - you understand the charges billed; and
 - the charges reflect the services received.

If you are unclear about any of the charges on your receipt, ask your provider to explain the charges to you:

- carefully review your Explanation of Benefits claim statements (EOB) for any discrepancies in services received compared to services claimed;
- never sign a blank claim form;
- from time to time, we send member verification questionnaires to confirm treatments and other related information. If you receive one of these questionnaires, please complete it and return it promptly. These questionnaires are essential to our fraud deterrence efforts.



Helpful Tip

If you suspect health care fraud, please refer it to Blue Cross through one of the following confidential methods:

Toll free: 1-866-876-9238

www.clearviewconnects.com

What Are My Rights Under the Policy?

Privacy

In the course of providing customers with quality health, life and travel coverage, Blue Cross collects, uses and stores certain personal information about its members and their dependents. Protecting personal information is not new to us. Ensuring the privacy of client information has always been fundamental to the way we do business.

The purpose of our [privacy statement](#) is to keep you informed about privacy protection practices at Blue Cross. In addition to this privacy statement, we have an [online privacy statement](#) that describes our practices for protecting your personal information when you use our websites and mobile applications and a [Medavie Blue Cross mobile app privacy policy](#) that applies to your use of our mobile app.



Helpful Tip

For more information on our privacy protection practices, please visit our website.

[medaviebc.ca](https://www.medaviebc.ca)

Disputing a Claim Decision

In the event Blue Cross determines that benefits are not payable, you have the right to appeal the decision by providing written notice to the union within 30 days from the date of the written denial.

Copy of the Group Policy

Where legislated, you have the right to request a copy of the contract for insured benefits, your application for benefits and any written statements or other record provided to Blue Cross as proof of your health.

The Rights of Blue Cross Under the Policy

Right to Audit

Blue Cross has the right, at any time, to inspect or audit the health and claim records of a Participant in relation to a claim for benefits.

Recovery of Overpaid Amounts

Blue Cross has the right to recover from a Participant:

- any amount paid in error;
- any amount paid as a result of claims made by the Participant on the basis of fraudulent pretences or misrepresentations; or
- any amount paid that has resulted in overpayment to the Participant.

Blue Cross has the right to reduce future benefit payments to the Participant until the excess amount is fully recovered.

Termination or Suspension of Benefit Payments

Blue Cross may, without prior notice, suspend or terminate the rights and benefits of a Participant in the following circumstances:

- the discovery of a claims discrepancy or the initiation of a claim abuse investigation; or
- the filing of criminal charges or initiation of disciplinary action against the Participant by Blue Cross.

Blue Cross also has the right to suspend or deny payment of a claim for any services or supplies prescribed, rendered or dispensed by a provider who is under investigation by a regulatory body or by Blue Cross or who has been charged with an offence in relation to the provider's conduct or practice.



Helpful Tip

The right to inspect or audit applies to records held by Blue Cross or Approved Providers.

How to Obtain More Information

How to Obtain a Claim Form

All claim forms can be obtained by contacting your union.

Additional Resources and Member Services

Information About Your Group Benefits Coverage

For more information about your group benefits coverage, please contact your union.

Connect with Blue Cross

Like us on Facebook at facebook.com/MedavieBlueCross

Follow us on Twitter at [@MedavieBC](https://twitter.com/MedavieBC)



Savings are available to Blue Cross Members across Canada. To take advantage of these savings, simply present your Blue Cross identification card to any participating provider and mention the **Blue Advantage**® program. A complete list of providers and discounts is available at www.blueadvantage.ca.

Connected Care

Connected Care provides convenient access to innovative products and services such as virtual care, mental wellness and other health solutions from industry leading partners. These offerings are available at preferred pricing, and you may also be covered for certain products and services under your group benefits plan. Availability is subject to change without notice. For more information, log in to the Medavie Blue Cross Mobile app or website at www.medaviebc.ca/connected-care.

Health Connected®

Health Connected is a secure, interactive web portal that provides valuable health information and tools for managing your health. You can create your own health profile and use it to map personal goals using Health Connected resources.

Blue Cross is proud to help point your way to healthier living. To register for your free account go to [Connected Care](http://www.medaviebc.ca/connected-care) and simply follow the instructions for Health Connected or visit medaviebc.ihealthconnected.com.