



# BENEFITS GUIDE

JANUARY 1, 2023

## Eligibility

You are eligible for benefits if you work 35 or more hours per week. You must have provincial plan coverage (or special temporary replacement coverage) in place to be eligible for the benefit plan. You must also enrol your eligible family members under the provincial plan.

Eligible family members include:

- Your legally married spouse
- Your common-law partner who has, for at least one year, been continuously living with you
- Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply)
- Disabled children who reach the age limit and who meet certain criteria may continue on your health coverage
- Overage Dependents who are attending full-time university or college

If you are enrolled in a spouse's plan and decide to waive health and dental benefits, you must still be enrolled in pooled benefits. i.e. Basic Life, Accidental Death & Dismemberment and Medical Absence.

## Enrolment

Go to the Manulife benefits portal. There, you will find detailed information about the plans available to you and instructions for enrolling.

## When Coverage Begins

- **New Hires:** You must complete the enrolment process within 31 days of your date of hire. If you enrol on time, coverage is effective after 6 months of continuous service for Basic Life, Basic AD&D, Extended Health, Dental and Medical Absence. If you fail to enrol on time, you may be subject to medical underwriting (which can result in restricted or declined coverage).

## Making Changes

**If you experience a qualified life event, please contact the Payroll & Benefits Coordinator within 30 days.** If you do not, your dependent(s) will be subject to medical underwriting, which may result in restricted coverage under the plan. Following are examples of the most common qualified life events:

- Marriage or divorce
- Reaching co-habitation period for common-law status
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse, common-law partner or child
- Spouse losing coverage under external benefits plan

Be prepared to show documentation of the event, such as a marriage license, birth certificate or divorce decree.

**We are proud to provide you health care through Manulife Financial.** This plan covers what your provincial health plan does not. Enrolment in a provincial health plan is a requirement to be eligible for reimbursement of supplemental medical expenses under this plan. The chart below provides an overview of the plan.

## Coordination of Benefits

If your spouse also has coverage, submit your own claims through your plan first and have your spouse submit claims through their plan first. You can submit any leftover amounts to each other's plan to maximize your coverage. You must wait for the Explanation of Benefits (EOB) to be produced prior to coordinating your benefits. For any children on the plan, submit their claims through the plan of the parent whose birth date comes first in the calendar year.

This is an employer-paid benefit provided through Manulife Financial.

Key Benefits	Coverage
Deductible	None
Prescription Drugs	90% co-insurance until a maximum of \$1,000 has been paid per person per calendar year and 100% after a maximum of \$1,000 has been paid for prescription drugs only
Paramedical Services	\$1,000/year for: chiropractor (excluding x-rays)/naturopath/massage therapist/physiotherapist \$1,000/year for clinical counsellor
Hospital Coverage Medical Services & Supplies Coverage	90% co-insurance until a maximum of \$1,000 has been paid per person per calendar year and 100% after a maximum of \$1,000 has been paid for Hospital Care, Medical Services & Supplies etc. Some annual/lifetime maximums apply (please see booklet)
Private Duty Nursing	100% coverage; 720 hours per calendar year
Emergency Out-of-Country Medical Coverage	100% coverage; unlimited Please remember to print your travel cards before traveling and call the number indicated if you encounter an emergency health situation.
<b>Vision Care</b>	
Eye Exam	\$100 per calendar year under age 18, per two calendar years age 18 and over
Materials	\$350 per two calendar years (per calendar year if under age 18) for prescription glasses and contact lenses, \$2,000 per lifetime for laser eye surgery.
<b>Benefit Duration</b>	
Termination Age	Age 70
Survivor Benefit	1 month

For further details, consult the plan booklet.

# Dental Care

**Keeping those pearly whites healthy is easy with your Manulife Financial dental benefit.**

This is an employer-paid benefit provided through Manulife Financial.

Key Dental Benefits	Coverage
Deductible (per calendar year) Individual / Family	None
Benefit Maximum (per calendar year; basic and major services combined) Per Individual	Unlimited for Level I, II and III \$750 per calendar year and \$3,500 per lifetime for Level IV \$4,000 per lifetime for Level V
<b>Covered Services</b>	
Recall Period	Once per calendar year
Basic Services (exams, X-rays, cleanings, fillings and simple extractions)	100% coverage
Major Services (crowns, bridges and dentures)	60% coverage, \$750 per calendar year and \$3,500 per lifetime
Orthodontia	60% coverage, \$4,000 lifetime maximum
<b>Benefit Duration</b>	
Termination Age	Age 70
Survivor Benefit	1 month

For further details, consult the plan booklet.

# Health Spending Account

\$100 flex dollars per family per year is provided through your health spending account, administered through through Manulife Financial. This amount covers qualifying health and wellness expenses incurred by you, your spouse and dependent children.

## Health Spending Account (HSA)

Your HSA pays for health and dental expenses that are not covered under your group benefit or provincial health plan. Your HSA is a non-taxable benefit. Some eligible expenses include:

- ▶ Coinsurance & deductibles
- ▶ Prescription drugs
- ▶ Dental work
- ▶ Eye exams/eyeglasses
- ▶ LASIK eye surgery
- ▶ Massage therapy

## HEALTH SPENDING ACCOUNT RULES

New Hire: First year’s flex dollars will be prorated based on your start date. Flex dollars left over will be carried forward to a maximum of 1 year.

You must file incurred claims by March 31st of the following year.

# Short-Term Disability Insurance

**Short Term Disability Insurance** provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness. Contact the Payroll & Benefits Coordinator immediately to apply.

This is an employee-paid benefit provided through Manulife.

## Medical Absence / Short-Term Disability (STD)

Provided at an affordable group rate through Manulife.

<b>Benefit Percentage</b>	70% of your weekly earnings
<b>Tax Status</b>	Non-taxable
<b>When Benefits Begin</b>	5 working days (4 working days if you work 10 hour days) if the disability is due to an accident or sickness
<b>Maximum Benefit Duration</b>	26 weeks
<b>Termination Age</b>	Age 65, or your retirement, whichever is earlier

# Life and AD&D

**Life insurance** provides your named beneficiary/ies with a benefit in the event of your death.

**Accidental death and dismemberment (AD&D) insurance** provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment or death.

Remember to make sure your beneficiary information is accurate, and update it through Desjardins / Industrial Alliance if you have any life changes. If you do not have a designated beneficiary, your life insurance and AD&D benefit will be paid to your estate.

## Basic Life/AD&D

This is a 50% employer-paid, 50% employee-paid benefit provided through Desjardins / Industrial Alliance.

Coverage	
<b>Employee</b>	2 times annual earnings rounded to the next higher \$1,000, if not already a multiple, to a maximum of \$120,000
<b>Termination Age</b>	Earlier of age 70 or retirement



# Cost of Benefits

Your contributions toward the cost of benefits are automatically deducted from your paycheque before taxes. **The amount will depend upon your annual salary.**

## Contact Information

Coverage	Carrier	Policy #	Phone #	Website/Email
Extended Health & Dental	Manulife Financial	77313	1 (800) 268 - 6195	<a href="https://www.manulife.ca/personal/group-plans/group-benefits.html">https://www.manulife.ca/personal/group-plans/group-benefits.html</a>
Life and AD&D	Desjardins / Industrial Alliance	647300 / 100010662	1 (800) 263-1810 / 1 (800) 463-6236	<a href="https://www.desjardinslifeinsurance.com/en/group-insurance-plan-members/">https://www.desjardinslifeinsurance.com/en/group-insurance-plan-members/</a> <a href="https://ia.ca/my-insurance-group">https://ia.ca/my-insurance-group</a>
Medical Absence / STD	Manulife	103304	1 (800) 268-6195	<a href="https://www.manulife.ca/personal/group-plans/group-benefits.html">https://www.manulife.ca/personal/group-plans/group-benefits.html</a>

### Additional Questions

Karen Veasey at (250) 404-4056 or  
[kveasey@summerland.ca](mailto:kveasey@summerland.ca)



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