

## Benefit Schedule – Option 1

<b>Member Life Insurance</b>		
<i>Benefit</i>	<i>Benefit Amount</i>	<i>Subject to:</i>
Member Basic Life Insurance	\$10,000	Termination at age 65 or earlier if prior retirement or if plan discontinues.

<b>Member and Dependent(s) Health Insurance</b>		
<i>Plan covers:</i>	<i>Benefit Amount:</i>	<i>Benefit Maximum:</i>
All eligible members under age 65 and their dependents or earlier if prior retirement or if plan discontinues.		
Generic Substitution Plan – Drugs that are necessary and prescribed by a physician or dentist for the treatment of an injury or illness, and dispensed by a licensed pharmacist, legally allowed to dispense such drugs, which are not normally sold without a prescription (excludes fertility, sexual dysfunction or smoking cessation drugs). Over-the-counter drugs are covered for which there are more expensive substitutes available on a prescription only basis. The plan also covers needles, syringes and diabetic testing agents. <i>*For eligible insured members residing in Québec, expenses incurred for drugs figuring on the RAMQ formulary are reimbursable at 100% once the annual out-of-pocket maximum has been reached. This annual maximum is applicable per insured person and the expenses incurred for dependent children contribute towards the annual out-of-pocket maximum of the participant.</i>	90%	\$10,000 per calendar year; Unlimited for insured members residing in Quebec *
Rental/purchase of durable medical equipment and supplies (see definition at end of chart) if recommended by a physician	100%	Reasonable and customary charges
Home nursing care (see definition at end of chart)	100%	\$10,000 every 3 years
Ambulance including air or rail if approved by Beneva/SSQ Insurance (see definition at end of chart), within home province	100%	Reasonable and customary charges
Hospital within covered member’s home province (see definition at end of chart)	100%	Room limit: semi-private or private, plus user fees, up to a maximum of \$75 per day over and above the cost of standard ward care

## Strike Plan Schedule and Description of Benefits for eligible PSAC Members

<i>Plan covers:</i>	<i>Benefit Amount:</i>	<i>Benefit Maximum:</i>
Dental care for repair of natural teeth due to non-occupational accidental injury (external to mouth)	100%	Reasonable and customary charges
Diagnostic laboratory and x-ray expenses	100%	Reasonable and customary charges
Chiropractor, osteopath, naturopath, podiatrist, physiotherapist, speech therapist or massage therapist, Psychologist*, if registered and practicing within license  *must be recommended by a physician	100%	\$500 per calendar year, practitioners combined <ul style="list-style-type: none"> <li>• OHIP maximum must first be satisfied</li> <li>• Coverage includes x-ray charges</li> </ul>

## Definitions:

*Eligible member and their dependents:* is a Canadian resident and insured under a Provincial Health Insurance Plan.

*Eligible spouse:* the person who:

- is married to you through a civil union or other legally recognized marriage; or
- is living common-law with you, and has a child with you, and whom you have designated in writing to SSQ as your spouse; or
- has been living common-law with you for at least 12 months, and whom you have designated in writing to SSQ as your spouse.

*Eligible dependent child:* your child, your spouse's child, or a child born of your union. This definition also includes a legally adopted child or a child for whom you or your spouse exercise parental authority, or would exercise if a minor, and whom you or your spouse support. The child must be unmarried and:

- under age 21, or
- age 21 or over but under age 25 and a full-time student in an accredited educational institution, subject to proof deemed satisfactory by Beneva/SSQ; or
- any age, if suffering from a severe, incurable and chronic physical or mental disability. The disability must occur while the child still meets the requirements of a dependent child indicated above. This disability renders the child incapable of pursuing gainful employment. Satisfactory medical evidence must be provided to SSQ.

*Hospital within Home Province:* a place that chiefly provides inpatient medical care of the injured, sick or chronically ill; has a staff of licensed physicians, surgeons and 24 hour nursing care by registered nurses (RN); and is approved as a hospital for payment of the ward rate under the Provincial Health Plan.

*Ambulance:* professional licensed ambulance service to transport the covered member from the place of injury or illness to the nearest hospital where treatment is available; or direct from the first hospital where treatment is given to the nearest hospital for needed specialized care not available at the first hospital; or from a hospital to a convalescent/rehabilitation hospital.

*Home nursing care (also called Private Duty Nursing):* Care by a registered nurse (RN), when medically necessary (as confirmed by a licensed physician) for a disability requiring the specialized training of an RN. Nursing Assistants/Practical Nurses may be covered outside of the contract (on a 'by administration' basis) where appropriate. However, since RPNs, RNAs, LPNs, LNAs and CNAs are not licensed to administer drugs, their ability to provide the full breadth of needed care may be limited. Each case is reviewed on its own merits to assess the value to both the member and the plan. The plan does not cover care provided by a nurse who is a member of the covered member's family or who normally lives in the covered member's home

*Durable medical equipment and supplies:* equipment and supplies such as, but not limited to: hospital beds, wheelchairs, canes, crutches, walkers and trusses; braces for back, neck, arm or leg and non-dental prostheses, such as artificial limbs and eyes (including replacement if required due to change in physical condition); respiratory equipment including oxygen; kidney dialysis equipment; contact lenses or glasses following cataract surgery (1 pair per lifetime); and splints; casts, catheters and hypodermic needles. Durable medical equipment and supplies do not include: personal comfort, convenience, exercise, safety, self-help or environmental control items, or items which may also be used for non-medical reasons, such as orthotic foot devices (unless covered under foot care), heating pads or lamps, communication aids, air conditioners, or cleaners, and whirlpool baths or saunas. Some limitations apply, as described in the Description of Benefits.

## Description of Benefits

### Participant's Life Insurance

Under the Participant's Life Insurance benefit, in the event of your death, Beneva/SSQ Insurance will pay the amount of your life insurance coverage to your beneficiary, in accordance with the provisions of this policy. You must be covered under this benefit at the time of your death.

### Health Insurance

Beneva/SSQ Insurance's Health Insurance covers medically necessary services and supplies not covered by the provincial health care plans for non-occupational illness or injury, or for pregnancy. Like most insurers, we cover health practitioner fee expenses on a 'reasonable and customary' basis, determined by reviewing the typical range of fees charged by providers in the same geographic area.

The Benefit Schedule shows the expenses covered under the plan, the percentage of expense reimbursed, and the applicable deductibles and benefit maximums.

### Durable Medical Equipment and Supplies

Before incurring any major expenses, an insured should submit details to Beneva/SSQ Insurance to determine how much, if any, of the expenses will be reimbursed. A letter will be required from a licensed physician describing the nature of the disability and the type, medical need and estimated duration of any required durable medical equipment.

### Limitations

The plan does not cover:

- expenses where payment is legally prohibited;
- contraceptives, except for oral contraceptives;
- charges for delivery of prescription drugs;
- non-prescription or over-the-counter drugs; fertility drugs; sexual dysfunction drugs; or nicotine gum, patches, or other aids to stop smoking;
- charges for care, services or supplies that are covered under a government plan or under Workers' Compensation;
- charges for care, services or supplies which cease to be covered under any government plan or law after the effective date of this plan;
- dental work, other than dental care for accidental injury (as shown in the Benefit Schedule);
- medical equipment or supplies that may also be used for non-medical reasons and items for personal comfort, convenience, exercise, safety, self-help, or environmental control;
- expenses that would not have been charged, had they not been covered under this plan;
- expenses resulting from or contributed to by war (declared or not), insurrection, rebellion, or participation in a riot or civil commotion; purposely self-inflicted injury; or commission of, or attempt to commit, an assault or a criminal offense.