



Your Benefits

EMPLOYEE BENEFITS

for

**Full-Time Administrative Employees
of the Ontario Colleges
of Applied Arts
and Technology**

**Contract Number 50833 and 50090
Effective January 1, 2007**

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Section 1 - General Information

About this booklet

This booklet has been developed for you and your family by the Colleges of Applied Arts and Technology (CAAT), the College Compensation and Appointments Council (The Council), and representatives from the Insurance Company, Sun Life.

The information contained in this booklet will not in any way diminish current benefit levels in effect as at the date of printing.

The information in this booklet is important to you and should be kept in a safe place. It describes all group insurance benefits available to you (both mandatory and voluntary), explains your entitlements and various administrative issues relating to the Group Insurance Benefit Program. For confirmation of the specific benefit coverage you have elected, please refer to your copy of your Group Insurance Positive Enrolment Form or contact your College's Benefits plan Administrator.

It is important to note that this booklet is only a summary of your group contract. It is not a legal document. If there are any discrepancies between the group contract and the information in this booklet, the group contract will take priority and the Insurance Company will follow the group contract when making a decision to pay a claim.

Benefits described in the booklet are applicable only if you and your dependent(s) are insured according to the records maintained for the group contract. If you have any questions about the information in this booklet, or if you need additional information about your group benefits, please contact your College Benefits Administrator or OCASA Representative.

About the Group Insurance Benefits Program

The Group Insurance Benefit Program and the cost sharing arrangements provided to the CAAT Administrative Employee Group are set out in this booklet.

Section 2 - Roles and Responsibilities

**College
Compensation and
Appointments
Council**
(Contract Holder)

The College Compensation and Appointments Council (The Council) is the Contract Holder on behalf of the Colleges, and is responsible to ensure that the terms of the group contract are adhered to by the insurance company and the Colleges.

Colleges
(Administrators)

The Colleges of Applied Arts and Technology have the responsibility to maintain all records regarding an employee's coverage, ensure the rules contained in the group contracts are adhered to and communicate the provisions of the group contract to employees.

Each College has a designated individual(s) in the Human Resources Division and/or Payroll Services who is responsible for the Group Insurance Benefit Program.

Sun Life
(Insurance Company)

The Insurance Company is responsible to adjudicate and pay claims in accordance with the provisions in the group contract between Sun Life and the Council on behalf of the Colleges.

Employee

You are responsible to:

- know what your benefits are.
- follow the claims submission processes, providing all the information requested.
- be an educated consumer.
- keep the Human Resources Department at your College informed about changes that may affect the status of your benefits.

**OCASA/The Council
Insured Benefits
Subcommittee**
*(the employee's
representative)*

OCASA represents its members in the Administrative Group on matters relating to Group Insurance Benefits. This includes educating their members about benefits, reviewing annual statements relating to experience, recommending changes to premiums and/or claims and recommending changes to the benefit plans to the Council.

Section 3 - Definitions

Actively At Work	You are considered to be 'actively at work' if you are performing all the usual and customary duties of the job with the College for the scheduled number of hours. This includes non-working days and paid vacation if you were 'actively at work' on the last scheduled working day.
Base Salary	Base salary is the salary you receive from your employer excluding any bonus, overtime or incentive pay.
Benefit Year	September 1 to August 31. (Applicable to Vision & Hearing Care only)
Calendar Year	January 1 to December 31. (Applicable to Extended Health Care & Dental Care)
Dentist	A person who is currently licensed to practice dentistry by the governmental authority having jurisdiction over the licensing and practicing of dentistry, and who is operating within the scope of the issued license. The definition usually includes licensed dental hygienists, dental assistants or denturists, etc.
Dependent(s)	Your eligible Dependent(s) are your spouse/partner, your children and your spouse/partner's children (other than foster children) who are residents of Canada and the United States.
<i>Spouse/Partner</i>	<ul style="list-style-type: none">■ your spouse by virtue of a legal marriage, or■ your partner of either sex in a relationship of some permanence, if you are the natural or adoptive parents of a child, as defined in the Family Law Act, 1990 (Ontario), or■ your partner who cohabits with you in a conjugal or homosexual relationship continuously for a period of not less than 1 year, or■ your partner who is publicly maintained and represented as your spouse continuously for a period of not less than 1 year. <p>Only one person at a time can be covered as your Spouse/Partner.</p> <p>Your partner who is qualified as your spouse will cease to qualify as a Dependent on the earlier of:</p> <ul style="list-style-type: none">■ the date you elect to disqualify that partner as your spouse, or■ the date that partner ceases to meet the requirements of a person eligible to be qualified as your spouse.

- Children under age 21*
- unmarried and under age 21, who live with you in a normal parent/child relationship.
 - unmarried child under age 21 for whom you are appointed legal guardian and lives with you in normal parent/child relationship.
- Children age 21 but under age 25 (Student)*
- unmarried child who is attending college or university as a full-time student is also considered an eligible Dependent until the age of 25 as long as the child is entirely dependent on you for financial support.

Children with a Handicap

If a child is handicapped before the age of 21, coverage will be continued after the age of 21 as long as:

- the child is incapable of financial self-support because of physical or mental disability, and
- the child depends on you for financial support and maintenance and remains unmarried.

In order to ensure there is no disruption in benefit coverage, you must notify your Benefits Administrator within 31 days of the Dependent(s) 21st birthday.

The completed “**Handicapped Child Coverage**” form must be forwarded to Sun Life to ensure continuation of coverage.

Doctor

A doctor is a physician or surgeon who is licensed to practice medicine where that practice is located.

Eligibility Requirements

Conditions that must be satisfied in order to participate in the Plan, and obtain a benefit.

Employee

You are employed by the College on a full-time basis as an Administrative employee and covered by the Terms and Conditions of Employment for Administrative Staff.

Hospital

Hospital is defined as a legally operated institution which is primarily engaged in providing, for compensation from its patients, medical, diagnostic and surgical facilities for the care and treatment of sick and injured persons on an in-patient basis, and provides such facilities under the supervision of a staff of doctors with a 24 hour a day nursing service by registered nurses.

Notwithstanding the above, hospital shall mean a legally operated institution in which a person establishes, to the satisfaction of Sun Life, that such confinement was for active treatment that would normally be found in a general hospital.

In no event will that part of an institution which operates as a home for the aged, rest home, nursing home, chronic care facility or a place for the care and treatment of drug addicts or alcoholics be considered a hospital for the purpose of this contract.

Palliative Care

Services for palliative care provided in a hospital, as defined under Regulation 964 under the Public Hospitals Act, R.S.O. 1990, c.P-40 are covered by the Extended Health Care Plan.

Services for palliative care provided at Casey House or any other hospice which is approved for hospital purposes pursuant to an Order-in-Council under the Public Hospitals Act are covered by the Extended Health Care Plan.

Illness

An illness is a bodily injury, disease, mental infirmity, sickness or the consequences of surgery needed to donate a body part to another person.

Incurred Expense

An expense is incurred on the date the service is received or the supplies are purchased or rented.

Reasonable and Customary Expenses

Standard medically approved treatments and procedures which are normally applied in the treatment of a particular illness or condition and are provided at costs equivalent to the normal charges for such treatment in the location where such treatment is provided.

Survivor(s)

Eligible Dependent(s) of an employee who becomes deceased while employed by the College provided the employee was participating in the group insurance benefits at the time of his or her death. Refer to Section 9 for further details.

Section 4 - Categories of Benefits

Mandatory Benefits You must participate in the following benefits:

- Basic Life Insurance
- Accidental Death and Dismemberment Insurance
- Long Term Disability
- Extended Health Care (includes Vision and Hearing Care)
- Dental Care

Premiums

	<u>College Pays</u>	<u>You Pay</u>
Basic Life Insurance	100%	0%
AD & D Insurance	100%	0%
Long Term Disability	66.67%	33.33%
Extended Health Care	100%	0%
Dental Care	100%	0%
Vision Care	75%	25%
Hearing Care	100%	0%

Optional Benefits

You may elect to participate in the following benefits:

- Supplementary Life Insurance
- Employee Pay-All Life Insurance
- Dependent Life Insurance
- Critical Illness Insurance

Premiums

	<u>College Pays</u>	<u>You Pay</u>
Supplementary Life Insurance	50%	50%
Employee Pay-All Life Insurance	0%	100%
Dependent Life Insurance	0%	100%
Critical Illness Insurance	0%	100%

Premium Deductions

The premiums the College pays towards your Basic Life and Supplementary Life Insurance are taxable income to you.

In addition to the cost of the benefits, Ontario Retail Sales Tax and Quebec Retail Sales Tax is applied to the actual premium and must be paid by you and the College if you are a resident of Ontario or Quebec respectively. The College Benefits Administrator will provide the premium deduction information to you at the time of enrolment.

Contract No. 50833 and 50090
Administrative Employees

General Information


*Premiums are
considered Taxable
Benefits*

The Canada Revenue Agency has determined that the premiums and associated Retail Sales Tax the College pays on your behalf towards Basic Life Insurance and Supplementary Life Insurance are to be considered a taxable benefit. This amount will be included as part of your income and reflected on your Income Tax Statement from the College each year.

Section 5 - When Coverage Begins

New Employee

The waiting period for a new employee under your group contract is indicated on the following chart:

Benefit	Waiting Period
Basic Life Insurance Accidental Death & Dismemberment Insurance Supplementary Life Insurance Employee Pay-All Life Insurance Dependent Basic Life Insurance Extended Health Care (including Vision and Hearing Care)	On completion of one month of continuous full-time employment. 
Dental Care	The first of the month coincident with or next following the date of full-time employment.
Long Term Disability	On completion of three months of continuous full-time employment.
Critical Illness Insurance	The coverage becomes effective on the first of the month in which your application is approved by the insurance company.

Coverage starts

Your coverage begins the first day following the completion of the waiting periods provided you are 'actively at work full-time' on the date your coverage becomes effective. In the event you are absent on that date, you will qualify on the day you return to 'active work full-time'.

Actively at Work Provision

You must be actively at work full time on the date you qualify for the insurance but if you are absent on that date, you will qualify on the day you return to active work on full time. For the purpose of Long Term Disability, you must also be able to perform all the duties of your regular occupation.

If for any reason, you stop being actively at work, you should contact the Benefits Administrator at your College to determine the status of your benefits.

In the event benefit improvements for Life Insurance and Long Term Disability are implemented, you must be actively at work full time on the date improvements to the Life and Long Term Disability insurance are effective in order to qualify for such improvements. If you are absent on that date, you will qualify on the date you return to active

work on full time. For the purpose of Long Term Disability, you must also be able to perform all the duties of your regular occupation.

Dependent(s)

Coverage for your Dependents begins on the latest of:

- the date you become eligible, if they are your Dependents on that date.
- the date they first become your Dependents after the effective date of your coverage, if your request for coverage is received by the College within 31 days, or
- on the date of approval by Sun Life if your request for coverage is received later than 31 days after they first become your Dependents.
- for a Dependent, other than a newborn child, who is hospitalized, coverage will begin when the Dependent is discharged from hospital.

Section 6 - Enrolment

Enrolment Form

At the time you commence employment, the Benefits Administrator at your College will arrange to meet with you to review your Group Insurance Benefit entitlements.

You will be required to complete and sign a detailed enrolment form which collects the information necessary about yourself and your Dependent(s) (if applicable) in order for the College to administer the Group Insurance Benefit Program, and for Sun Life to adjudicate and process claims. It is imperative that you read this form, fully answer the questions, sign and return it to your Benefits Administrator promptly.

This enrolment form also contains information relating to the completion date of your waiting periods and the effective date of your mandatory and optional benefits. You will be enrolled in the mandatory and any optional benefits you elect following completion of the appropriate waiting periods.

Your Certificate Number

Your College will assign you a certificate number and is required to issue a personalized Certificate Card for you to retain in the event you need to produce proof that you have benefit coverage. This certificate number will be a unique number and will contain a code to identify your employee group, your College and your file. This is necessary in order for Sun Life to process your claims and for you to access your claims information.

Confidentiality

Your privacy is respected and the personal information collected is held between your College and Sun Life in the strictest confidence and will not be divulged to any other party without your consent.

Updating your Records

To ensure that your benefit coverage is kept up-to-date, it is important that you report any of the following changes to your Benefits Administrator at the College:

- change of name.
- change of beneficiary.
- addition of a spouse/partner and/or dependent child.
- change in marital status.
- death of a spouse/partner and/or dependent child.

Section 7 - Changing Benefit Coverage

Changes affecting your coverage

Changes in employment and personal status may affect your benefit coverage. It is important for you to contact your Benefits Administrator to discuss your benefit coverage prior to the effective date of an employment status change or within 31 days following a personal status change.

Benefit coverage during leaves of absence, illness, etc.

There is provision in your group contract for you to continue benefit coverage when you are not actively at work, provided certain criteria are met. This means that if you are absent from work on an employer-approved personal leave of absence with pay, personal leave of absence without pay, maternity/parental leave, professional development leave, illness or disability, benefits can be continued.

If you are absent on a leave of absence without pay, the maximum period of time you can continue to participate in the benefit Plans is 24 consecutive months.

Personal status changes and Extended Health and Dental Care benefits

You may change your Extended Health, Vision, Hearing, and Dental Care coverage from single to family or vice-versa under the following special circumstances:

- if there is a change in your marital status.
- if you gain or lose a dependent.

To change your coverage, you must notify the College Benefits Administrator within 31 days of when the change takes place.

Please note that in the event of a marriage breakdown resulting in divorce, your ex-spouse/partner is no longer eligible for benefit coverage.

**To add or increase
Life Insurance
coverage**

In the event you wish to add or change the amount of your Optional Life Insurance, or obtain Life Insurance for a newly acquired Dependent, you may do so without a medical examination or other evidence of insurability provided you are actively at work and you apply for the Life Insurance coverage for you or your Dependent within 31 days of the date you acquire a Dependent or an additional Dependent.

Proof of good health

To increase your Life Insurance or obtain Dependent Life Insurance at any time other than referenced above you will be required to submit proof of good health via a Health Questionnaire Form obtained from the College's Benefits Administrator.

***If coverage previously
declined***

In the event you have previously applied for and been declined for additional Life Insurance coverage, the 31 days provision referenced above is not applicable. You will be required to continue to submit proof of good health to Sun Life and, depending on your individual situation, may never be eligible for this coverage.

**Effective date of
coverage**

- if proof of good health is required, the change cannot take effect until Sun Life approves your application.
- if you are not actively working full time when the change occurs or when Sun Life approves proof of good health, the change cannot take effect before you return to active full time work.
- if a Dependent, other than a newborn child, is hospitalized on the date when the change occurs, the change in the Dependent(s) coverage cannot take effect until after the Dependent is discharged from hospital.

Section 8 - Termination of Coverage

When coverage ends
For Active Employees

- Benefit coverage will end on the earliest of the following dates:
- the end of the month in which your employment terminates.
 - the end of the month in which you retire, and have not elected retirement benefits.
 - the date the group contract is no longer in force.
 - the end of the period for which the premium is paid for your insurance.
 - the date you die.
 - for Long Term Disability (LTD), the date you attain age 64 and 6 months.
 - for Supplemental Life, Employee Pay-All Life and Dependent Life, the end of the month in which you attain age 65.
 - for Critical Illness, see Section 19.

Refer to Section 18 for details about converting your Life Insurance.

For Dependent(s) of Active Employees

- Your Dependent(s) coverage will end on the earliest of the following dates:
- the end of the month in which your insurance coverage ends.
 - the date the group contract is no longer in force.
 - the end of the period for which premiums have been paid for your Dependent Insurance.
 - the date the Dependent no longer meets the definition of an eligible Dependent.
 - the date you die. For Survivor Benefits see Section 9.

Coverage After Retirement

If you retire, you may continue certain benefits. Please request information from your College Benefits Administrator or refer to the Council's website at www.thecouncil.on.ca for an explanation of the benefits available to retiring employees.

Section 9 - Survivor Benefits

**Survivor Benefits
For Eligible
Dependent(s) of Active
Employee**

Provided you are participating in the Dependent coverage for Extended Health Care, Vision Care, Hearing Care and Dental Care when you die, coverage for your Dependents will continue until the earliest of the following dates:

- the end of the period for which premiums have been paid.
- the date the benefit provision under which the Dependent is covered terminates.
- the date the survivor no longer qualifies under the definition of Dependent.
- the date the survivor cancels the coverage.
- the date the survivor dies.

***Who pays the
premium?***

The College pays the full premium for the first 6 months for the Extended Health and Dental Care benefits, and for Vision and Hearing Care. Beyond 6 months, the eligible survivor may elect to continue the benefits and is required to pay the College quarterly, in advance, the full cost of the plans.

The eligible survivor may elect to continue the benefits until the date you would have reached age 65.

Thereafter, the eligible survivor who is in receipt of a lifetime monthly survivor pension, may elect to participate in retirement benefits provided such election is made within 31 days from the end of the month you would have reached age 65 and the eligible survivor continues to be eligible for benefits under OHIP or another Canadian medicare plan equivalent to OHIP from another province or territory.

The eligible survivor will keep the College informed of any changes in address or other information as the College or the insurer may require. The eligible survivor will be requested to provide the following information in order to ensure claims are paid appropriately and delays in processing the payments are avoided.

- their date of birth.
- their Social Insurance Number.

Section 10 - Extended Health Care (Medicare Supplement)

General description of the coverage	<p>The Extended Health Care Plan pays for eligible services or supplies that are medically necessary for the treatment of an illness and supplements your provincial hospital and medical insurance plans (OHIP). Any amount payable under the Extended Health Care Plan is subject to the coinsurance and the list of eligible expenses. The Ontario Health Insurance Act prohibits duplication of coverage of the provincial medical and hospital plans. To qualify for this coverage under this plan, you must be a Canadian resident and entitled to coverage under OHIP, (see also Section 14) or another Canadian medicare plan equivalent to OHIP from another Canadian province, territory or Canadian federal government plan.</p> <p>In some instances, where permitted by law, expenses covered under this Extended Health Care plan are integrated with certain provincial medicare programs such as the Ontario Assistive Devices Program (ADP) and the Ontario Drug Benefit Plan (ODB). Please refer to the end of Section 12 for a brief description of these programs.</p>
Who is covered?	<p>All full-time Administrative employees who have completed the waiting period are covered by the Extended Health Care Plan which includes semi-private hospital accommodation. Current employees who have elected to remain in Plan II (excludes coverage for semi-private hospital accommodation and some Out-of-Canada expenses) will be grandparented. All new employees are automatically enrolled in Plan I (includes semi-private coverage) on completion of the waiting period.</p>
Waiting Period	<p>One month of continuous full-time employment. The coverage begins on the day following the completion of your waiting period provided you are actively at work on that day. Otherwise coverage becomes effective when you return to work.</p>
Amount of Coverage	<ul style="list-style-type: none">■ 100% of eligible expenses for semi-private Hospital coverage in Canada (Plan I only).■ 100% of eligible expenses for Vision Care to a maximum of \$400 in any Benefit Year for persons under 18 years of age, and any 2 Benefit Years for persons 18 years of age and older.■ 100% of eligible expenses for Hearing Care to a maximum of

\$3,000 in each 3 Benefit Year period.

Note: Since there are specific benefit plan years, the details of which are referred to later in this booklet, it is recommended that prior to making a purchase for vision and/or hearing care, you should contact Sun Life to ensure that you are eligible to claim the purchase.

85% of eligible expenses for:

- hospital confinement outside Canada for room and board and other hospital services (excluding any room and board charge above the Hospital's semi-private rate) (Plan I only).
- hospital out-patient services provided outside Canada for treatment of an illness contracted outside Canada (Plan I only).
- services, while not confined to a Hospital, of private duty registered nurses or registered trained attendants.
- prescription drugs.
- medical services.
- services of doctors and surgeons outside Canada for emergency health services subject to the medical fee schedule of the person's Province of residence.
- dental services required as the result of an accident.
- paramedical services.

**Payment after
Coverage Ends**

If your Extended Health Care Insurance terminates while you are totally disabled, treatment of the disabling condition will be covered, while your total disability continues, as if your insurance under the Plan had continued in force for an additional 6 months.

You may elect to maintain your Extended Health Care Insurance after coverage terminates if you are in receipt of Long Term Disability benefits by electing the coverage and paying 100% of the cost.

This benefit also applies to pregnancy, provided your pregnancy commenced prior to the termination of your employment with the College.

A similar extension of benefits is available for a Dependent who is Totally Disabled when his or her insurance terminates.

**Coverage under
more than one plan**

If you are covered for Extended Health Care under another plan, your benefits will be co-ordinated with the other plan following insurance industry standards. Please refer to the 'Submission of Claim' section of this booklet for instructions.

**Hospital expenses in
Canada**
*Reimbursement
Amount*

Plan I will cover 100% of the following costs:

- the difference between the cost of a ward and semi-private hospital accommodation when confined to a hospital in Canada (includes all provinces and territories in Canada).
- hospital out-patient services provided in Canada.

**Hospital expenses
outside Canada**
*Reimbursement
Amount*

Plan I will pay 85% of the following costs while you are temporarily outside Canada:

- a semi-private hospital room.
- other hospital services provided outside of Canada.
- out-patient services in a hospital.
- the services of a doctor, up to the difference charged by a doctor and the amount equal to the medical fee schedule of the person's province of residence.

Because this is not travel insurance it is recommended that you purchase additional travel insurance.

The following expenses are covered under Plans I and II:

Prescription Drugs

Please note that doctors occasionally prescribe drugs which may be readily available over the counter or vaccines that do not require a prescription by law. These drugs are not covered by the Plan. Ask your pharmacist about the category of the drug you have been prescribed when you get your prescription filled. You may gain substantial savings by purchasing these drugs on an over-the-counter basis.

*Reimbursement
Amount*

The Plan will cover 85% of the cost of the medicines and supplies listed below. These must be prescribed in writing by a doctor or dentist and obtained from a pharmacist.

For the following expenses you should use your drug card:

- medication listed in the Federal or Provincial Drug Schedules which has a Drug Identification Number (DIN) and requires a prescription.
- injectable drugs and vitamins, insulin and allergy extracts with a DIN.
- preparations and compounds of which at least one ingredient is an eligible drug under this benefit.
- diabetic supplies.
- patent and proprietary medicines, when such drugs are considered treatment for chronic conditions, and such condition is documented by a doctor's statement.

For the following expenses you must submit a claim to Sun Life for reimbursement:

- vaccines and compound serums that require a prescription.
- intrauterine devices (IUDs).
- colostomy supplies.
- varicose vein injections, if medically necessary.

For the above items, payments for any single purchase are limited to quantities that can reasonably be used in a 34 day period, or, in the case of the following maintenance drugs, in a 100 day period as ordered by a doctor:

antiasthmatics, antibiotics for acne, anticoagulants, anticonvulsants, antihypertensives, antiparkinsons, antituberculosis, cardiac agents, hypoglycaemic, medications for glaucoma, oestrogen, oral contraceptives, potassium replacements and thyroid agents.

The Plan will not pay for the following, even when prescribed:

- over-the-counter medications, except as noted above for chronic conditions.
- infant formulas (milk and milk substitutes), minerals, proteins, vitamins and collagen treatment.
- the cost of giving injections, serums and vaccines.
- medicines obtained from a doctor or dentist.
- treatments for weight loss, including drugs, proteins and food or dietary supplements.
- muscle relaxants which do not require a prescription.
- hair growth stimulants.
- products to help you quit smoking, whether or not they require a prescription.

***Other health
professionals allowed to
prescribe drugs***

The Plan will reimburse certain drugs prescribed by other qualified health professionals the same way as if the drugs were prescribed by a doctor or a dentist if the applicable provincial legislation permits them to prescribe those drugs.

***Medical services
Reimbursement
Amount***

The Extended Health Care Plan will cover 85% of the costs (other than for insulin pumps) for the medical services listed below when ordered by a doctor (the services of a licensed dentist do not require a doctor's order).

Nursing

- out-of-hospital private duty nurse services when medically necessary.
- services must be for nursing care and not for custodial care.
- the private duty nurse, or nursing assistant who is licensed, certified or registered in the province where you live and who does not normally live with you. The services of a registered nurse are eligible only if the required services cannot be performed by anyone with lesser qualification.

Ambulance

- OHIP covers the cost of licensed ambulance services, where medically necessary, for local transportation of the person to and from the nearest hospital qualified to provide the required care. You are responsible to pay a co-payment which is currently \$45 (subject to change) for these services. The Extended Health Care Plan will reimburse you for 85% of the co-payment amount.

In the event that an unexpected condition occurs (emergency situation) such as illness, disease or injury which requires immediate assistance, the use of a licensed air ambulance for transportation of the person to the nearest hospital qualified to render the emergency medical services, the expense is covered by OHIP in the Province of Ontario. The Extended Health Care Plan will pay a maximum of what would have been payable for a local land ambulance trip.

Dental Services as the result of an accident

- dental services for the repair or alleviation of damages to natural teeth sustained in an accident occurring while you or your Dependent(s) are insured under this provision. The services include braces and splints. These services must be received within 6 months after the accident. You will not be covered for more than the fee stated in the Dental Association Fee Guide for a general practitioner in the province of Ontario. The fee guide must be the current guide at the time that treatment is received.

Note: It will be necessary for you to provide to Sun Life a separate detailed account of the cause of the injury along with the Extended Health Care claim form.

Medical Supplies and Equipment

- iron lungs, wheelchairs or other durable equipment rented, that is for temporary therapeutic use. It is important to note that where the purchase of durable equipment is less expensive than rental, it will be given consideration by Sun Life.
- casts, splints, trusses, braces and crutches.
- breast prostheses and surgical bras, required as a result of surgery, up to a maximum of \$600 per person in any Calendar Year.
- artificial limbs and eyes, including repairs and replacements when medically necessary.
- oxygen and its administration.
- 50% of the cost of insulin infusion pumps and supplies up to a maximum of \$2,500 per person every 10 years.

Note: Coverage may be co-ordinated with the Assistive Devices Program administered by the Province. Further information is provided at the end of this section.

Orthopaedic Shoes

- orthopaedic shoes, up to a maximum of 2 pairs for persons under 8 years of age, and one pair for persons 8 years of age and over, in a Calendar Year.

In some circumstances you may wish to purchase orthotics that are professionally prescribed, and may be less costly. However, under the CAAT health plan orthopaedic shoes and orthotics are a combined maximum as noted above. i.e. you are eligible for either orthopaedic shoes or orthotics, not both, in each calendar year. Prior to making your purchase it is recommended that you obtain confirmation that the claim will be eligible for payment. This can be done by forwarding the information given to you by the service provider directly to the claims department at Sun Life.

Paramedical services

The Plan will cover 85% of the costs, up to a combined maximum of \$1,500 per person in a Calendar Year for all eligible expenses listed below; this includes the difference between what OHIP allows for podiatrists and the actual charge:

Paramedical services must be deemed by the profession's licensing/regulatory board to be within the scope of that profession. A service deemed to not be within the scope of the profession will not be covered.

Paramedical services must be deemed by the profession's licensing/regulatory board to be within the scope of that profession. A service deemed to not be within the scope of the profession will not be covered.

Doctor's order not required:
osteopath*, chiropractor*, chiropodist*, podiatrist*, naturopath*, massage therapist*, speech therapist, physiotherapist, audiologist, optometrist/ophthalmologist, occupational therapist, psychologist and acupuncturist.
*includes one x-ray examination per specialty each Calendar Year

What is not covered

The Plan will not pay for the costs of:

- services or supplies not included in the list of eligible expenses as noted above.
- services or supplies payable in whole or in part under the provisions of the Medicare Plan in your province of residence.
- hospital services or supplies to the extent they are covered under the Hospital Plan which are paid for in whole or in part under the provisions of the Medicare Plan, whether or not you or your Dependent(s) are enrolled under the provincial plan.
- services or supplies for which the person is eligible for payment under any group medical, surgical or hospital plan.
- any services or supplies over the reasonable and customary charges in the locality where they are provided.

The Plan will not pay benefits when the claim is for an illness resulting from:

- the hostile action of any armed forces, insurrection or participation in a riot or a civil commotion.
- any work for which you were compensated that was not done for the College providing this Plan.
- the Plan will also not pay benefits when compensation is available under the Workplace Safety and Insurance Act, Criminal Injuries Compensation Act or similar legislation.

Section 11 - Vision Care

Vision Care

The Plan will cover the cost of contact lenses, laser eye correction surgery or eyeglasses-lenses and frames including tinting, sunglasses, safety glasses and their replacement, as long as they are prescribed in writing by an ophthalmologist or a licensed optometrist and are obtained from an ophthalmologist, licensed optometrist or qualified optician.

Laser eye surgery, if performed by an ophthalmologist and may be coordinated with available coverage under paramedical services.

The Plan will cover 100% of these costs up to a maximum of \$400 in any Benefit Year for persons under 18 years of age, with the Benefit Year commencing September 1 and a two-year Benefit period for persons 18 years of age and older, with the benefit period commencing September 1 of even numbered years. Maximums will renew annually for persons under age 18 years of age and every 2 years for all other persons.

The Plan will not pay for glasses of any kind purchased over the counter or examinations by eye care professionals.

PVS - Preferred Vision Services Inc.

Sun Life offers a Preferred Vision Care (*PVS*) program. You may achieve savings if you use a PVS location but you may also wish to check the costs of other providers in your community. PVS information can be obtained from the College Benefits Administrator.

Section 12 - Hearing Care

Hearing Care

The Plan will cover the cost of hearing aids, and devices to assist hearing including maintenance and repairs, prescribed in writing by an Ear, Nose and Throat (E.N.T.) specialist, Otolaryngologist, Medical Doctor (M.D.) or an Audiologist up to a maximum of \$3,000 per person for the current benefit period ending August 31, 2006. The maximum benefit thereafter is \$3,000 every 3 consecutive years.

We will also include expenses for aids to hearing if prescribed by a medical doctor. These will include:

1. a device that produces extra-loud audible signals as a bell, horn, or buzzer;
2. a device to permit the volume adjustment of telephone equipment above normal levels;
3. a bone-conduction telephone receiver; and
4. the batteries that are required for that purpose, and repairs.
5. teletypewriter or similar device, including a telephone ringing indicator, that enables an individual to make and receive telephone calls
6. a device to decode special television signals to permit the script of a program to be visually displayed
7. a visual or vibratory signaling device, including a visual fire alarm indicator, for an individual with a hearing impairment

The above expenses will be subject to the \$3,000 maximum per person for the current benefit period ending August 31, 2006. The maximum benefit thereafter is \$3,000 every 3 consecutive years.

Coverage may be co-ordinated with the Assistive Devices Program administered by the Province

Coverage Under more than one plan

If you are covered for Vision or Hearing Care under another plan, your benefits will be co-ordinated with the other plan following insurance industry standards. Please refer to the 'Submission of Claims' section of this booklet for instructions.

Government Plans

Details of current coverage under the government medicare plans can be found on the website of the Ontario Ministry of Health and Long Term Care at www.health.gov.on.ca. The following provides a brief description of some of the services that are integrated with your Extended Health Care coverage.

Assistive Devices Program (ADP): This program is operated by the Ontario Ministry of Health. It assists Ontario residents covered by the Ontario Health Insurance Plan who have a long term physical disability (ask your doctor for details). The program covers a number of items such as hearing aids, orthotic devices, ostomy supplies, prosthetic devices (such as breast prostheses), etc. As coverage can change from time to time, please refer to the Ontario Ministry of Health and Long Term Care website for details.

Home Oxygen Program (HOP): This program covers oxygen and oxygen delivery equipment such as concentrators, liquid systems, masks, tubing, etc. Contact the Operational Support Branch of the Ontario Ministry of Health and Long Term Care for details.

Ontario Drug Benefit Plan (ODB): You and/or your spouse are eligible for the prescription drug benefit on the first day of the month following the attainment of age 65.

Section 13 - Out-of-Province Coverage and Your Extended Health Care Plan

About the coverage

Each Province or Territory has its own hospital and medical services plan and provincial health insurance act. These provincial programs have to meet minimum standards of service and administration set out by the federal government under the Canada Health Act.

Most provinces, through reciprocal agreements, provide coverage to other non-resident Canadians at the rates prevailing in their home province for standard medical procedures and hospital care. In most instances, reimbursement for emergency services rendered out-of province are billed directly to your Province of residence. There may be a few instances where you are required to pay the bill and obtain reimbursement from your Province of residence plan.

You will be reimbursed for any eligible expenses or services at the same amount you would have received if the item or services were purchased or rendered in Ontario.

If a particular service is covered in part by OHIP, Sun Life is generally not permitted to cover the balance when the expenses are incurred in Canada.

Moving Out of Province

If you move from one province to another province or territory, it is important that you register for the provincial medicare plan in your new province as soon as possible (90 days or less) so that you do not jeopardize your Group Insurance benefits coverage.

Section 14 - Out-Of-Canada Coverage and Your Extended Health Care Plan

About the coverage Your Extended Health Care Plan covers only emergency health services while you are temporarily outside of Canada as long as you have maintained your benefit coverage.

Emergency Health Services Any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. When a person has a chronic condition, emergency services do not include treatment provided as part of an established management program that existed prior to the person leaving the province where the person lives.

Emergency An acute illness or accident injury that requires immediate, medically necessary treatment prescribed by a doctor.

This Plan is not intended as full travel insurance. It covers a portion of the cost of semi-private hospital room accommodations, out-patient services in a hospital and the services of doctor, up to the difference charged by a doctor and the amount equal to the medical fee schedule of the person's province of residence for emergency health services only. Please see the following examples.

The Plan does not cover the cost of expenses which would generally be designed solely for travel purposes such as repatriation insurance, return of your rented vehicle and other non-medical expenses, etc.

If you are leaving the country you should review your Extended Health Care Plan and your personal needs in order to determine your requirements for an additional out-of-Canada plan.

Eligibility for coverage The Plan is not intended to satisfy the needs of someone who is permanently residing outside of Canada (in fact, a dependent who is not a resident of either Canada or the United States is not eligible for coverage). Canadian residency status entitles you to provincial Medicare.

Special Note: If you lose this status you will not be able to participate in the Group Insurance Benefits Program.

How much is paid?

Regardless of the currency quoted on the bill, benefits are payable in Canadian dollars with the exchange rate at the time of claim adjudication being taken into account.

Hospital:

Out-of-Canada hospital bills are considered eligible only if you have Plan I coverage. The amount payable is 85% of the difference between:

- the amount billed exclusive of any charge for room and board above the semi-private level and any charge for non-essentials such as television rentals and gourmet meals and
- the amount payable by OHIP.

The following is an example of what the Plan will pay, or the amount you may be required to pay, provided you have semi-private hospital accommodation:

***Example:-
Assumptions:***

- 4 day hospital stay at \$1,200 U.S. per day
- \$45 U.S. per day semi-private to private differential
- Exchange rate is 1.5
- All figures in Canadian dollars

EHC Plan I

■ Full Bill (including Private Room)	\$7,470
■ Semi-private to private differential	-\$270
■ Net Bill	\$7,200
■ OHIP payment (4 x \$400)	-\$1,600
■ Balance	\$5,600
■ Sun Life Payment (85%)	-\$4,760
■ Balance	\$840
■ Semi-private to private room differential	+\$270
■ You would be required to pay	\$1,110
	or \$277.50 per day

The following is an example of what the Plan will pay, or the amount you may be required to pay, provided you do not have semi-private hospital accommodation:

EHC Plan II

■ Full Bill (including Private Room)	\$7,470
■ OHIP payment (4 x \$400)	-\$1,600
■ Balance	\$5,870
■ Sun Life pays Nil	
■ You would be required to pay	\$5,870
	or \$1,467.50 per day

Doctors

Doctors services when rendered outside of Canada are covered under Plan I and II with the amount payable equalling 85% of the difference between the bill and the OHIP allowance, provided that difference does not exceed the prevailing Ontario Medical Association (OMA) Schedule of Fees for the service in question. Currently, the OHIP schedule is approximately 70% of the OMA Schedule. The following example is provided to illustrate the out-of-pocket expenses you could incur:

Example

Appendectomy - Miami	
U.C.R. Charge*	\$2,000.00 (US)
Charge at 1.5	\$3,000.00 (Canadian)
OHIP Payment	\$233.50
Amount Outstanding	\$2,766.50
OMA Fee Schedule	\$377.84
Sun Life Payment (85% of OMA amount)	\$321.16
You would be required to pay	\$2,445.34 (Canadian)

***U.C.R. Charge**

Usual, customary, reasonable charge.

Ambulances:

OHIP covers the cost of licensed ambulance services, where medically necessary, for local transportation of the person to and from the nearest hospital qualified to provide the required care.

You are responsible to pay a co-payment which is currently \$45 (subject to change) for these services. The Extended Health Care Plan will reimburse you for 85% of the co-payment amount.

The cost of airfare home from Out-of-Province is not defined as an eligible expense. This is one of the reasons why you should obtain advice and make a decision about purchasing medical coverage over and above that provided by the Colleges Extended Health Care Plan when travelling out of Canada.

Other expenses:

Other than those noted above, none of the eligible expenses is subject to geographical restrictions. Consequently, if an item would have been covered if purchased or rendered at home, it is covered (85%) if incurred out of the country. All such expenses are subject to any applicable internal limits such as those which would apply to chiropractors.

Section 15 - Dental Care

General description of the coverage

Amount of Coverage

- 100% of eligible expenses for preventative dental procedures.
- 100% of eligible expenses for restorative and surgical procedures.
- 100% of eligible expenses for prosthodontic procedures.
- 50% of eligible expenses for inlays, onlays, crowns, repairs of crowns, repair of bridges, construction and insertion of bridges.
- 50% of eligible expenses for orthodontic procedures.

What are the maximums?

	Insured Percentage	Maximum
Types A, B & C Eligible Expenses: Basic Services, including dentures	100%	\$2,500 Types A, B and C combined (per calendar year)
Type E Eligible Expenses: Crowns & Bridges	50%	\$2,500 (per calendar year)
Type D Eligible Expenses: Orthodontic	50%	\$2,500 (Lifetime)

What fees are covered?

The fees stated in the Ontario Dental Association Fee Guide for general practitioners which was current one year prior to the date the eligible expenses were incurred, regardless of where the treatment is received.

Temporary Dental Services

If you receive any temporary dental service, it will be included as part of the final dental procedure used to correct the problem, and not as a separate procedure.

Preventive Dental Procedures *(Type A)*

Your dental benefits include procedures used to help prevent dental problems. They are procedures that a dentist performs regularly to help maintain good dental health.

How much will the Plan pay?

The Plan will pay 100% of the eligible expenses for the following procedures.

Oral examinations

initial examination every 24 months.

1 recall examination every 5 months, up to a maximum of 2 examinations per calendar year.

emergency or specific examinations.

preventive recall packages.

X-rays

1 complete series of x-rays or 1 panorex every 24 months.

1 set of bitewing x-rays every 5 months, up to a maximum of 2 sets per calendar year.

X-rays to diagnose a symptom or examine progress of a particular course of treatment.

Other services

Required consultations with another dentist, excluding those for orthodontic purposes.

Required consultations between patient and dentist, excluding those for orthodontic purposes.

Fillings - amalgam, silicate, composite, acrylic or equivalent.

Polishing (cleaning) and topical fluoride treatment, once every 5 months, up to a maximum of 2 per calendar year.

Protective athletic appliance (mouthguards).

Scaling.

Other preventive services.

Diagnostic tests and laboratory examinations, excluding x-rays, study models or similar records prepared for orthodontic procedures.

Provision of space maintainers for missing primary teeth.

**Restorative Dental
and Surgical
Procedures
(Type B)**

Your dental benefits include procedures used to treat basic dental problems.

How much will the Plan pay?

The Plan will pay 100% of the eligible expenses for the following procedures:

	Required consultations with another Dentist.
	Retentive pins.
	Prefabricated, full coverage restorations.
	Caries, trauma and pain control.
	Professional visits.
<i>Extraction of teeth</i>	Removal of teeth.
<i>Endodontics</i>	Root canal therapy and root canal fillings, and treatment of disease of the pulp tissue.
<i>Periodontics</i>	Treatment of disease of the gum and other supporting tissue.
<i>Oral surgery</i>	Surgery and related anaesthesia, other than implants, transplants, and repositioning of the jaw.
	Therapeutic intra-muscular or intravenous drug injection.
	Adjunctive general services.
Prosthodontic Dental Procedures (Type C)	Your dental benefits include procedures used to treat major dental problems.
<i>How much will the Plan pay for Dentures?</i>	The Plan will pay 100% of prosthodontic services (dentures) including repairs, relining and rebasing of dentures.
<i>Laboratory Fees</i>	Certain procedures will usually involve the cost of a commercial laboratory and when appropriate, a reasonable and customary laboratory fee will be included in your benefits, payable at the same coinsurance as the dentist's charge associated with it and subject to the same overall maximums. Please note that predetermination cannot take laboratory fees into account but the appropriate payment will be included at the time of claim. <ul style="list-style-type: none">■ Complete maxillary and/or mandibular dentures - once every 3 years per arch.■ Removable partial dentures - once every 3 years.■ Denture adjustments.

- Repair of dentures.
- Rebase or reline of an existing partial or complete denture.

***Bridges
(Type E)***

Bridges and repairs to bridges are covered at 50% of the amount payable under the appropriate fee guide. The remainder is paid by you.

***How much will the Plan
pay for Crowns?
(Type E)***

New crowns and repairs to crowns are covered at 50% of the amount payable under the appropriate fee guide. The remainder is paid by you.

The following procedures are covered under the Plan:

Inlays.

Onlays.

Pins in inlays, onlays and crowns.

Post and core.

Crowns and repairs to crowns.

[Special Provisions for Implants: If a claim is made for an implant, **the implant itself and related surgery are not an eligible expense** under the Plan; however, the plan may reimburse you for up to the level of service that is applicable under the alternate benefit clause.

The Plan will pay based on the least expensive alternate service as follows:

- If the crown is “the least expensive alternate service”, the Plan will reimburse the allowable fee for a standard crown.
- If a denture is “the least expensive alternate service”, the Plan will reimburse up to the allowable fee for a denture, either partial or full.
- If a bridge is “the least expensive alternate service”, the Plan will reimburse up to the allowable fee for a bridge.

Please refer to the section “**What is not covered**” for more information about the alternate benefit clause. A pre-determination will identify what portion of the cost, if any, will be reimbursed.]

Prosthetic services - construction and insertion of bridges or standard dentures - once every 3 years. Charges for a replacement bridge or replacement standard dentures is not considered an eligible expense during the 3 year period following the construction or insertion

of a previous bridge or standard denture unless:

- it is needed to replace a bridge or standard denture which has caused temporomandibular joint disturbances and which cannot be economically modified to correct the condition.
- it is needed to replace a transitional denture which was inserted shortly following extraction of teeth and which cannot be economically modified to the final shape required.

**Orthodontic
Procedures
(Type D)**

Your dental benefits include procedures used to treat misaligned and crooked teeth.

***How much will the Plan
pay?***

The Plan will pay 50% of the amount payable under the appropriate fee guide for eligible expenses for these procedures. The remainder is paid by you.

Coverage includes orthodontic examinations, including orthodontic diagnostic services and fixed or removable appliances such as braces.

The following orthodontic procedures are covered:

- Diagnostic services – orthodontic cast.
- Observation and adjustment.
- Repairs.
- Alterations.
- Re-cementations.
- Separation.
- Fixed – bilateral/unilateral or removable orthodontic appliances.
- Appliances to control oral habits.
- Myofunctional therapy.
- Retention appliances.

**Predetermination
Recommended where
expenses will exceed
\$300**

To ensure that you and your Dentist are aware of the expenses that will be paid by the Plan it is strongly recommended that you send a predetermination form to Sun Life, before the work is done, for any major treatment or any procedure.

***How do I file a
predetermination?***

This can be done by your Dentist directly via electronic submission or if necessary:

- you can obtain a claim form from your Human Resources Department.
- ask your Dentist to complete the appropriate sections of the form.
- you complete your sections of the form, sign it and forward it to Sun Life.

Sun Life will advise you, taking into account possible alternate procedures or course of treatment based on accepted dental practice, how much of the planned treatment is covered by the Plan and how much of the cost you will be responsible for before the work is done.

The only circumstance in which benefits will be considered for an ineligible procedure is when your Dentist advises, in writing, that it is both less expensive and better for you than the eligible procedure.

Coverage under more than one plan

If you are covered for Dental Care under another plan, your benefits will be co-ordinated with the other plan following insurance industry standards. These standards determine where you should send a claim first. Please refer to the 'Submission of Claims' section of this booklet for instructions.

What is not covered

The Plan will not pay for:

- services or supplies payable in whole or in part under any legislation, except for user fees and extra billing if the legislation allows the user fees and extra billing.
- services or supplies that are not usually provided to treat a dental problem, including experimental treatments.
- any portion of the charge over the usual, customary and reasonable charge of the least expensive alternate service or material consistent with adequate dental services when such alternate service or material is customarily provided.
- procedures performed primarily to improve appearance.
- the replacement of dental appliances that are lost, misplaced or stolen.
- charges for appointments that you do not keep.
- charges for completing claim forms.
- expenses related to services or supplies of the type normally intended for home use.

Dental expenses resulting from:

- the hostile action of any armed forces, insurrection or participation in a riot or civil commotion.
- commission or attempted commission of a criminal offence by the insured person.
- any cause for which compensation is available under a Workplace Safety and Insurance Act, Criminal Injuries Compensation Act or similar legislation.

**Expenses Outside
of Province/Canada**

Expenses for emergency dental care outside Canada will qualify as eligible expenses to the extent that they represent the usual, customary and reasonable charges for dental care in the locality where the dental care is performed, provided an expense for such dental care would qualify as an eligible expense in the Province of Ontario.

For expenses incurred for dental care performed outside Canada on an other than emergency basis, the benefit provided under this contract will be the usual, customary and reasonable charges for dental care in the locality where the dental care is performed but not exceeding the level of eligible expenses for the Province of Ontario.

Section 16 - Short Term Disability Plan (STD)

General description of coverage	<p>The Colleges have full legal, financial and administrative responsibility for this benefit. Questions or inquiries in regard to this benefit must be directed to your College Benefits Administrator.</p> <p>The Short Term Disability Plan (STD) is not an insurance plan. It is a benefit paid directly to you by the College.</p>
Participation	<p>Effective July 1, 1991, all full-time employees are covered by this Plan.</p>
Funding	<p>This Plan is funded by the College.</p>
Waiting Period	<p>New employees will be eligible for benefits under this Plan from their first day of service with the College. The annual benefit allocation describe shall be credited at that time.</p>
Benefit Year	<p>The benefit year shall be July 1 to June 30 of the following year. The annual benefit shall be credited to all covered employees who are actively at work, on approved vacation or leave of absence with pay (except sick leave under this Plan) on July 1.</p>
Workers' Compensation and other STD Insurance	<p>If you receive payments under the Workplace Safety and Insurance Act or any other short-term disability insurance, your STD payments will supplement the amount payable under the Workplace Safety and Insurance Act, or such other insurance, up to the amount otherwise payable under this Plan.</p>
No accrual for gratuity for retirement or severance purposes	<p>Nothing in this Plan shall be interpreted to mean that any benefit credited under this Plan may be used or accrued toward any form of payment or compensation upon separation from the college for any reason.</p>

- (a) During absences due to illness or injury, participating employees who would otherwise be scheduled to work shall receive 100% of regular pay for up to and including one hundred and thirty (130) working days in any one benefit year. Except as described in (c) below, any benefit not used at the end of any plan year shall not be carried forward to any subsequent plan year.
- (b) At the commencement of each plan year, every employee covered by this Plan who is actively at work shall have the benefit entitlement described in (a) above reinstated.
- (c) Where an employee covered by this Plan is not actively at work on the first working day of a new plan year, any balance of the entitlement described in (a) above shall be retained by such employee to be used to continue to cover the current absence due to illness or injury.
- (d) Where any employee described in (c) above returns to work, the benefit entitlement described in (a) above shall be reinstated upon the completion of 20 consecutive working days.
- (e) Where an employee covered by this Plan is absent due to illness or injury, debits shall be made from the annual entitlement on a day-for-day basis.
- (f) For purposes of this benefit, 'actively at work' shall include absences for vacation and leaves with pay but shall not include absences under this Plan or LTD.
- (g) During absences due to illness or injury covered under this Plan, all insured benefits shall continue and premium sharing arrangements shall not change as a result of absences covered by this Plan.

Cumulative Sick Leave Credits

What happens to the sick leave credits I have accrued if I leave the College?

Frozen Credits Under Former Cumulative Sick Leave Plan

A member of the Administrative Group employed by the College on a full-time basis before July 1, 1974 whose CSL Credits were frozen as at June 30, 1974 shall be paid in one of the following ways:

- on the expiry of benefits provided under the STD Plan, if you so elect, until such time as your frozen credits are exhausted or you return to work. It should be noted that benefits under the LTD Plan cannot begin until the balance of your frozen credits is reduced to zero.
- a vested employee will, upon termination or upon completion of the elimination period under the LTD Plan, be entitled to a cash payment or gratuity calculated in accordance with the following formula:

$$\frac{\text{credits}}{2} \quad \times \quad \frac{1}{261} \quad \times \quad \text{Salary}$$

The payout is subject to a maximum gratuity of 50% of annual salary.

The vesting requirement under this Plan is 10 years' service at one College.

Section 17 - Long Term Disability (LTD)

General description of the coverage

As a full-time Administrative employee, you have Long Term Disability coverage which provides a benefit to you for an amount equal to 66 2/3% of monthly base salary, if you become 'totally disabled'.

The Plan will pay this benefit, if you qualify, on the completion of 130 working days after the date upon which your disability occurred, or, when you have exhausted any frozen sick leave credits (if hired prior to 1974) in accordance with the elimination period specified under the Plan and you provide proof of claim acceptable to Sun Life that:

- you became totally disabled while covered, and
- you are under the regular care of a doctor for the disability.

The benefit will continue to be paid as long as you continue to meet the relevant definition of total disability as defined in the group contract.

What is meant by Totally Disabled?

You are considered totally disabled if, because of bodily injury, sickness or disease:

- you can perform none of the duties relating to your own occupation during the elimination period and subsequently for a period up to but not exceeding 36 months, and
- afterwards, you are wholly and continuously prevented, after 36 Monthly Indemnity payments, from engaging in any occupation or employment for wage or profit for which you are reasonably qualified by education, training or experience.

You are encouraged to participate in Rehabilitation activities under an approved Rehabilitation program without jeopardizing your Long Term Disability benefits.

LTD Benefits and Taxation

The College pays 66 2/3% of the premium for this coverage. You pay the remaining 33 1/3%. The benefits are taxable on receipt.

How will my benefits be determined?

You will receive 66 2/3 % of your monthly base salary reduced by income from all other sources.

Monthly base salary

Monthly base salary is your salary on the date of commencement of your elimination period.

Income Tax

The amount payable by Sun Life is subject to income tax. However, unless specifically requested, it is not deducted at source.

Income from other sources

The following is 'Income From Other Sources' and will be subtracted from your LTD benefits:

- any continuation of salary from any employer in respect of employment prior to the date of commencement of the elimination period.
- any indemnity provided under any group insurance or group pre-payment plan.
- any amount of income provided under any retirement or pension plan of the employer.
- any indemnity from any government operated or sponsored plan such as the Workplace Safety and Insurance Act, Canada Pension Plan, Quebec Pension Plan or similar laws excluding automatic cost-of-living increases that occur after benefits begin.
- any amount of income provided for you by reason of your disability under the legislation of any government or emanation thereof.

Note:

You have an obligation to apply for any of the above noted government sponsored disability benefits for which you may be eligible.

You have a responsibility to ensure that you are receiving the proper benefit payment and that any offsets have been applied appropriately.

Not included in 'Income from Other Sources' are the following:

- payments from Employment Insurance.
- payments from any Personal Life or Personal Disability policies.

Members of the Colleges of Applied Arts & Technology Pension Plan (CAAT)

Members of the Colleges of Applied Arts and Technology Pension Plan should contact the CAAT Pension plan directly as well as the College Benefits Administrator to discuss the impact on your College Pension.

Elimination Period

Your Long Term Disability payments begin after you have completed the elimination period. The elimination period is the period commencing when you became totally disabled and ending on the later of:

- the completion of 130 working days (including statutory and college holidays) of absence due to illness in the past 12 months, or
- the expiration of your cumulative sick leave credits, if any.

Coverage ends

Your coverage will end on the earliest of the following dates:

- the end of the month in which your employment terminates.
- the date you attain age 64 and 6 months.
- the end of the period for which the premium is paid for your insurance.
- the date your group contract is no longer in force.
- the date you die.

How will I receive my benefits?

The Long Term Disability Plan pays in advance. This means that your first benefit payment is due the first day after completion of the elimination period indicated on the application form submitted by the College. Subsequent payments are made on the first day of each month that you continue to qualify for benefits under the terms of the group contract.

You will be given the option of receiving your benefit payments by either cheque or electronic funds transfer directly into your bank account.

To ensure the accuracy of your disability benefit payments, you must advise your College Benefits Administrator immediately if:

- your medical condition changes.
- you begin to receive any other income (i.e., Canada Pension Disability Benefits, or you return to work, either full time or part time).

Your College Benefits Administrator is responsible for informing Sun Life if you return to work.

Proof of disability

Once the claim is approved, proof of your continuing disability will be required from time to time depending on the medical evidence previously supplied by your doctor. Sun Life will send the appropriate documents when this information is required. The information requested will be used to determine your eligibility for benefits and should be obtained and returned to Sun Life promptly (usually within 90 days) in order to avoid unnecessary interruptions or delays in your benefit payments.

In the event you no longer qualify as totally disabled, Sun Life will notify the College Benefits Administrator who is, in turn, responsible for notifying you.

Medical examination

At the time your application is made for Long Term Disability benefits, medical information must be included. In the event that Sun Life is unable to render a decision on the claim based on the medical information provided, Sun Life may arrange for you to have an Independent Medical Examination (IME), at their expense.

Your co-operation in complying with Sun Life's request for an IME is very important because without the appropriate medical information Sun Life cannot approve the claim and benefits cannot be paid.

An IME may also be required as proof of continuing disability.

Return to Work

When you recover and are able to return to full-time employment, Long Term Disability ceases on the date you return to work. The College has an obligation under the Human Rights Code to provide 'reasonable accommodation' for disabled employees. This may involve modifications to the job or your workplace.

If there is potential for rehabilitation, you will be contacted by either your College Benefits Administrator or a Sun Life counsellor. However, you can also initiate this activity by contacting the College Benefits Administrator, and/or the Sun Life counsellor looking after your case.

Rehabilitation Program

In the event you are unable to return to full-time employment, you are encouraged to participate in a gradual return-to-work program that could involve a period of part-time work leading up to a return to full-time. During this period, you may qualify for rehabilitation income under the Long Term Disability Plan provided the program has been approved in writing by Sun Life.

Where there is the possibility of rehabilitation in order to return to work, you, your doctor, the College, or Sun Life may initiate the process.

Successful Rehabilitation is a team effort and includes participation from the College, your College's OCASA representative, your attending doctor, Sun Life and you.

***Payment during
Rehabilitation***

You will be entitled to keep 50% of your rehabilitative earnings while participating in a rehabilitation plan approved by Sun Life.

If, during any month your total income is more than 100% of your pre-disability base salary, your Long Term Disability payments will be reduced by the excess.

***Recurrence of
disability***

If you have been receiving Long Term Disability payments and recover, but the same (or related) total disability recurs, you need not complete another elimination period unless you have been back at work on a full-time basis for at least 6 months. LTD benefits will commence from the first day of re-occurrence of the disability at the same level as the previous period of disability.

If you have a chronic disease or illness and suffer a relapse after the end of the period referred to above, Sun Life may, at its sole discretion, accept a subsequent claim as a continuation of the previous one at the same level of benefits and without applying a new elimination period. Any such acceptance will be based on a consideration by Sun Life of the circumstances involved and will only be done if the group contract is in force at the time a request for such consideration is made. The benefits you will receive will be based on the same benefit level as on the original date of total disability.

How will Extended Health Care and Dental Care benefits be affected?

Your Extended Health Care (including Vision and Hearing Care) and Dental Care remain in force during the time you receive Long Term Disability benefits provided that you were subscribing to such benefits on the date your Long Term Disability payments commenced, you make the appropriate arrangements through your College Benefits Administrator and the required premiums are paid monthly.

The College pays the full premium for the Extended Health and Dental Plans on your behalf for a period of 2 years from the date of the commencement of your LTD benefits. If you wish to maintain these benefits beyond the 2 year period, you will be required to pay one hundred percent (100%) of the cost to the College quarterly in advance. The premium payment arrangement for your Extended Health Care and Dental Care plans must be made with your College Benefits Administrator.

How will my Life Insurance be affected?

Your Life Insurance will be continued as long as you are in receipt of Long Term Disability benefits without the payment of premiums.

Waiver of LTD Premiums

No contributions for Long Term Disability will be required during any period you are receiving monthly benefits.

Your responsibilities

During your total disability, you are expected to make reasonable efforts to:

- keep the College and Sun Life informed about the status of your disability on a regular basis.
- recover from your disability, including participating in any reasonable treatment or rehabilitation program and accepting any reasonable offer of modified duties from your College.
- return to work in your own occupation during the first 36 months that benefits are payable.
- obtain training in order to qualify for another occupation if it becomes apparent that you will not be able to return to your own occupation within the first 36 months that benefits are payable.
- try to obtain work in another occupation after the first 36 months that benefits are payable.
- obtain benefits that may be available from other sources.

When LTD payments end

Your Long Term Disability payments end on the earliest of the following dates:

- the date you no longer meet the definition of Totally Disabled.
- the last day of the month in which you reach age 65.
- the last day of the month in which you retire.
- the last day of the month in which you die.

When LTD benefits are not payable

In accordance with the group contract, Sun Life will not pay Long Term Disability benefits for any disability which results from:

- participation in a riot, rebellion or insurrection.
- war, declared or undeclared, or active duty in any armed service during a time of war.
- intentionally self-inflicted injuries, while sane or insane, by firearm or otherwise.
- commission or attempted commission of a criminal offence by you.

When LTD benefits cease

No payments will be made during the period:

- you are not under the regular care of a doctor.
- after the date on which you attain the terminal age.
- beyond the Maximum Benefit Period.
- you engage in any employment or occupation for wage or profit (other than in a Rehabilitation Program) except as approved by Sun Life.
- you choose not to participate in a rehabilitation program approved by your Attending Doctor, the College and Sun Life.

Recovering damages from a Third Party

This provision applies to every employee who claims Long Term Disability benefits under this group contract. However, each case will be decided on an individual basis.

What are the Third Party Liability Provisions?

If you have a cause of action against a Third Party for income lost as a result of your disability, the LTD benefit will be payable as specified in the group contract.

However, prior to the commencement of payments, you will be required to complete a form agreeing to reimburse Sun Life. The amount to be reimbursed will not exceed the amount of benefits paid by Sun Life.

If you recover money, you must pay Sun Life 75% of your net recovery or the total disability income benefits paid or payable to you under this Plan, whichever is less. Your net recovery is reduced by your legal costs. 75% of your net recovery must be held in trust for Sun Life.

Section 18 - Life Insurance Coverage

General description of coverage Your Employee Life Insurance is term insurance which covers you 24 hours per day while you remain an employee of the College and continue to meet the eligibility requirements for insurance under the group contract. There are three levels of coverage. They are described below.

Mandatory Insurance (Level I) Basic Life Insurance You are covered in the amount of $\frac{2}{3}$ times your annual base salary, the result adjusted to the next higher \$1,000 (if not already a multiple of \$1,000) to a maximum of \$500,000.

Optional Life Insurance (Level II) Supplementary Life Insurance You may choose additional coverage in units of 1, 2, or 3 times your annual base salary, the result adjusted to the next higher \$1,000 (if not already a multiple of \$1,000) to a maximum of \$1,000,000.

Optional Life Insurance (Level III) Employee Pay-All Life Insurance Provided you have chosen the maximum of 3 times your annual base salary under the Supplementary Life Insurance, you may choose to be covered in units of \$10,000 up to an additional \$100,000 under the Employee Pay-All Life Insurance.

There are no exclusions applicable to the Basic, Supplementary or Employee Pay-All Life insurance.

Coverage during Total Disability If you become totally disabled while covered before you terminate employment, retire, or reach age 65, whichever is earliest, your Basic Life Insurance coverage will automatically be continued in force.

You may name the beneficiary of your choice or your estate. In the event of your death, benefits will be paid in the name of the last legally nominated beneficiary you left on file with the College Benefits Administrator. In the absence of a beneficiary nomination, payment will be made to your estate.

Except as restricted by law, you may change your beneficiary at any time. There are different requirements in the Provinces of Ontario and Quebec related to this matter.

Accidental Death and Dismemberment

**General description
of the coverage**
(Mandatory)

Accidental Death and Dismemberment Insurance (AD & D) is provided. This means that if, due to an accident occurring while covered, you die or suffer a dismemberment as listed in the table under *Table of Losses*, you may be eligible for benefits. Any death benefit paid under this coverage is in addition to the Basic Life Insurance coverage.

Accident

An accident is a bodily injury that occurs solely as a direct result of a violent, sudden and unexpected action from an outside source.

**Your Accidental
Death and
Dismemberment
Insurance**

Amount of Insurance - 2/3 of your annual base salary (exclusive of overtime pay and bonuses) to a maximum of \$500,000.

100% of the insurance is payable in the event of accidental death. For other dismemberment situations, the amount payable is pro-rated in proportion to the percentages identified in the *Table of Losses Chart*.

**What the Plan will
pay**

The Plan will pay for this benefit if you:

- accidentally drown.
- disappear in an accident while travelling. This only applies if the means of transportation disappears, sinks, is wrecked, forced to land or stranded and the body is not found within one year. There must be no evidence that you are still alive.
- are in an accident or exposed to the elements and, as a direct result, you suffer one of the losses listed below within one year of that accident or exposure.

The amount that the Plan will pay is a percentage of your Accidental Death and Dismemberment Insurance coverage. The percentage depends on the loss suffered. The following table shows the percentages used to determine the payment.

TABLE OF LOSSES

Loss of life	100%
Loss of both arms or both legs	100%
Loss of both hands or both feet	100%
Loss of one hand and one foot	100%
Loss of one hand or one foot, and entire sight of one eye	100%
Loss of one arm or one leg	50%
Loss of one hand or one foot	50%
Loss of four fingers on the same hand	33 1/3%
Loss of thumb and index finger on the same hand	33 1/3%
Loss of use of both arms or both legs	100%
Loss of use of both hands or both feet	100%
Loss of use of one arm or one leg	50%
Loss of use of one hand or one foot	50%
Loss of entire sight of both eyes	100%
Loss of speech and loss of hearing in both ears	100%
Loss of entire sight of one eye	50%
Loss of speech	50%
Loss of hearing in both ears	50%
Loss of hearing in one ear	25%
Quadriplegia	200%
Paraplegia	200%
Hemiplegia	200%

Only the largest percentage is paid for injuries to the same limb resulting from the same accident. The Plan will not pay more than 100% of the amount of coverage if an accident results in more than one loss. This does not include quadriplegia, paraplegia or hemiplegia, where the Plan will pay a maximum of 200%.

Accidental Loss

- Loss of an arm means that it was severed at or above the elbow.
- Loss of a leg means that it was severed at or above the knee.
- Loss of a hand means that it was severed at or above the wrist.
- Loss of a foot means that it was severed at or above the ankle.
- Loss of a thumb and index finger means that they were severed at or above the first joint from the hand.
- Loss of sight, speech or hearing must be total and permanent.

Loss of use must be total and must have continued for at least one year. Before Sun Life pays a benefit, you must provide proof that the loss is permanent.

Repatriation benefit

If you die as a direct result of an accident 100 kilometres or more from home, Sun Life will pay up to \$10,000 for the preparation and transportation of the body for burial or cremation. Sun Life will pay the usual and reasonable expenses for this service. Sun Life will not pay for this service to the extent that it is reimbursed from other sources or covered under another benefit of this Plan.

Sun Life may pay this benefit to any person who paid for the repatriation or has a claim for repatriation expenses against your estate. As long as this payment is made in good faith, Sun Life will be fully discharged to the extent of the payment.

Rehabilitation program

If you suffer a loss, other than a loss of life, Sun Life will pay up to \$10,000 of your rehabilitation expenses. Sun Life will only pay for the usual and reasonable expenses connected with a rehabilitation program. This does not include ordinary living expenses such as room, board, travelling or clothing.

Sun Life must approve the rehabilitation program and the expenses must be incurred within 3 years of the accident and while you are covered for this benefit. Sun Life will not pay for this service to the extent that it is reimbursed from other sources or covered under another benefit of this Plan.

Sun Life's approval of the rehabilitation program will be based on the likelihood that it will be successful. The rehabilitation will be made up of training required, because of the loss, to prepare you for a new occupation.

Spouse occupational training benefit

If you die as a direct result of an accident, Sun Life will pay up to \$5,000 to your spouse for occupational training. The training must be for a job that your spouse was not previously qualified for. Sun Life will only pay for the usual and reasonable expenses connected with an occupational training program. This does not include ordinary living expenses such as room, board, travelling or clothing.

Sun Life must approve the expenses and all expenses must be incurred within 3 years of the date of the accident. Sun Life will not pay for this service to the extent that it is reimbursed from other sources or covered under another benefit of this Plan.

Sun Life's approval of the training program will be based on the likelihood that it will be successful.

Child education benefit

If you die as a direct result of an accident, Sun Life will pay for a dependent child's tuition fees in a post-secondary school. Sun Life will pay the child 5% of the amount of coverage up to \$5,000, each year up to a maximum of 4 years. The child must enrol as a full-time student within one year of your death.

Sun Life will only pay for the usual and reasonable tuition expenses. This does not include ordinary living expenses such as room, board, travelling or clothing. This also does not include education expenses incurred prior to your death.

Family transportation benefit

If you suffer a loss as a direct result of an accident and are hospitalized at least 150 kilometres from home, Sun Life will pay up to \$5,000 for the usual and reasonable cost of hotel accommodations close to the hospital while you are hospitalized and for the travel expenses of an immediate family member. An immediate family member means a spouse, parent, child, brother or sister.

Sun Life will only pay for the usual and reasonable travel expenses. Sun Life will pay for car travel at a rate of \$0.20 per kilometre. Transportation must be by the most direct route to and from the hospital. Sun Life will not pay for this service to the extent that it is reimbursed from other sources or covered under another benefit of this Plan.

Day care benefit

If you die as a direct result of an accident, Sun Life will pay 5% of the amount of coverage up to \$5,000, each year up to a maximum of 4 years, to cover the usual and reasonable cost of day care for a dependent child. The child must be enrolled in a licensed day care centre within one year of your death. Sun Life will only pay for the usual and reasonable expenses. This does not include ordinary living expenses such as travelling or clothing. This also does not include day care expenses incurred prior to your death.

Sun Life will not pay for this service to the extent that it is reimbursed from other sources or covered under another benefit of this Plan.

Home/vehicle modification benefit

If you suffer a loss as a direct result of an accident and are confined in a wheelchair, Sun Life will pay up to \$10,000 for:

- one time modifications to your principal residence to make it wheelchair accessible and habitable by you, and
- one time modifications to a motor vehicle used by you to make the vehicle accessible or driveable for you.

Sun Life must approve the expenses and all expenses must be incurred

within one year of the date of the accident.

Sun Life will not pay for this service to the extent that it is reimbursed from other sources or covered under another benefit of this Plan.

Seat belt benefit

If you suffer a loss while you are a passenger or driver of a private passenger type motor vehicle and your seat belt is properly fastened, Sun Life will pay 10% of the amount of coverage. Sun Life will require verification of actual use of seat belt, either as part of the official report of accident or as certified by the police. You must hold a current and valid driver's licence if operating the vehicle.

What is not covered

The Plan will not pay AD & D benefits for losses that are the result of:

- suicide or self-inflicted injury, while sane or insane.
- taking any poison, drug or medicine, whether voluntarily or otherwise.
- inhaling gas, whether voluntarily or otherwise, other than as a result of performance by the employee of the regular duties of his employment.
- bodily or mental infirmity or disease of any kind or infection other than infection occurring simultaneously with and in consequence of an accidental cut or wound.
- flying in, descending from or being exposed to any hazard related to an aircraft while
 - receiving flying lessons.
 - performing any duties in connection with the aircraft (except when such duties are being performed as part of your occupation with the College).
 - being flown for a parachute jump.
 - a member of the armed forces if the aircraft is under the control of or chartered by the armed forces.
- war, insurrection or the hostile actions of the armed forces of any country.

Coverage during Total Disability

If you become totally disabled while covered before you terminate employment, retire, or reach age 65, whichever is earliest, your Accidental Death and Dismemberment coverage will automatically be continued in force.

Sun Life must receive proof of your total disability within 12 months of the date the disability begins.

Dependent Life Insurance Coverage

**General description
of the coverage**
(Optional)

Dependent Life Insurance is term insurance which covers your spouse and dependent children while you remain an employee of the College and they continue to meet the eligibility requirements for the insurance.

Amount of Insurance

Spouse: \$10,000 Each child: \$5,000

The benefit is payable to you. Its purpose is to assist you and your family with the additional financial burden should your spouse or dependent children die.

*Coverage during Total
Disability*

If you become totally disabled before you terminate employment, retire, or reach age 65, whichever is earliest, your Dependent Life Insurance coverage will be continued without payment of premiums. Sun Life must receive proof of your total disability within 12 months of the date the disability begins.

Appointing a Beneficiary

Beneficiary Appointments

You may name the beneficiary of your choice, a person, persons or your estate. In the event of your death, benefits will be paid in the name of the last legally nominated beneficiary you left on file with the College Benefits Administrator. In the absence of a beneficiary appointment, payment will be made to your estate.

Appointment of a Beneficiary in the Province of Ontario

Except as restricted by law, you may change your beneficiary at any time. In the Province of Ontario the beneficiary is revocable by the insured. This means that you may change your beneficiary appointment at any time without the approval of your beneficiary.

Appointment of a Beneficiary in the Province of Quebec

The Province of Quebec requires that you indicate whether your beneficiary is revocable or irrevocable at the time you make your benefit election. If you have indicated the beneficiary is irrevocable at the time of enrolment, you may only change the beneficiary appointment with the written permission of the current beneficiary. The enrolment form provided by the College contains this information.

Your beneficiary appointment can be a complex matter, and depending on your specific situation, you may wish to seek legal advice before making a nomination and/or changing an appointment. The necessary form is available from the College Benefits Administrator.

Life Insurance Conversion

Converting your Life Insurance

When your Life Insurance coverage ends or reduces for any reason other than solely as a result of your request, you may apply to convert the group Life coverage, and Accidental Death and Dismemberment coverage to an individual Life policy with Sun Life without providing proof of good health.

You must apply to convert your Life Insurance. The College will issue a conversion form to you. This form will confirm details of your employment such as your start date with the College, the amount of insurance coverage in effect at the time of your separation from the College, the termination date of your insurance as well as providing a list of Sun Life numbers where you can call to get more information about your options on an individual policy.

How much can I convert

You may convert your total Life Insurance coverage to a maximum of \$200,000.

If you die during the Conversion Period

If you die during this 31 day conversion period, the amount of Life Insurance coverage in effect at the time your coverage is reduced or ceases will be paid to your last named beneficiary as recorded on your file in the Human Resources Department as a death claim.

Converting your Dependent Life Insurance

When your Dependent Life Insurance coverage ends, you may apply to convert your spouse's Life coverage to an individual Life policy with Sun Life without providing proof of good health. This is not available for dependent children.

How long do I have to convert my Dependent life insurance?

You have 31 days from the date your Dependent Life Insurance ceases to convert to an individual policy with Sun Life.

What happens if my spouse dies during the conversion period?

If your Dependent dies during this 31 day conversion period, the conversion amount of Dependent Life Insurance coverage will be paid as a death claim to you.

Section 19 – Critical Illness Insurance

General description of coverage	Critical Illness insurance provides protection that Long Term Disability, Life Insurance, and Extended Health Care insurance coverages do not. Following the diagnosis of a critical illness and a prescribed survival period, this insurance pays a one-time, lump sum benefit. The benefit payment is not based on your inability to work or whether or not your expenses are medical-related. You collect the full amount even if you make a full recovery and you can use the money any way you want – to seek other treatment, purchase specialized equipment, pay your mortgage, or invest for your future.
Eligibility	<p>You are eligible to apply for coverage provided you are a full-time Administrative employee of the Colleges of Applied Arts and Technology.</p> <p>To qualify you must:</p> <ul style="list-style-type: none">■ be under age 60■ reside in Canada■ be actively at work■ provide proof of good health
Coverage Effective Date	Your coverage becomes effective on the first of the month in which Sun Life Assurance Company of Canada approves your application. You will receive a certificate of insurance, outlining the details of your plan once your application is approved.
Insured Critical Illness Conditions	<p>The Colleges of Applied Arts and Technology Critical Illness insurance plan covers a broad range of conditions – 10 in total – as follows:</p> <ol style="list-style-type: none">1. Heart Attack (Myocardial Infarction)2. Stroke3. Cancer4. Coronary Artery Bypass Surgery5. Kidney Failure6. Paralysis7. Major Organ Transplant8. Multiple Sclerosis9. Blindness10. Deafness

For further description of these disabilities please ask your College Benefit Administrator for the "Critical Illness Insurance" brochure.

Limitations and Exclusions

No benefits are payable for claims resulting from:

- Declared or undeclared war, insurrection or rebellion
- Voluntary participation in a riot or act of civil disobedience
- Attempted suicide, or intentionally self-inflicted injuries while sane or self-inflicted injuries while insane
- Committing or attempting to commit a criminal offence
- Use of illegal or illicit drugs or substances, misuse of drugs or alcohol
- Any symptom or medical problem leading to a diagnosis or surgery if that symptom or medical problem began or occurred before the first premium due date
- Any symptom or medical problem, leading to a diagnosis of cancer, which commenced within 90 days following the first premium due date
- Death during the required survival period

Termination

Insurance coverage will end on the earliest of:

- The first of the month following attainment of age 65
- The date the group policy terminates
- The premium due date, subject to the grace period, for non-payment of a premium
- The date you are no longer an employee of the Colleges of Applied Arts and Technology
- The date you no longer reside in Canada
- The date you request in writing that insurance coverage be terminated
- The date any Critical Illness benefit is paid
- The date you are diagnosed with cancer if such diagnosis was made or initiated by any symptom or medical problem within 90 days of the effective date
- The date you die

How to Apply

To apply for coverage, you must complete an application form, including medical questionnaire which may be obtained from your College Benefits Administrator.

Contract No. 50090
Administrative Employees

Critical Illness Insurance

You send the completed application form directly to Sun Life at the following address for approval:

Sun Life Assurance Company of Canada
Association & Affinity Business
P.O.Box 4097, Station A
Toronto, ON M5W 2Z5

If you would like more information, or have any questions about this plan, please contact Sun Life's customer Service department toll-free at 1-800-669-7921 (or in the Toronto area call 416-408-7390).

Section 20 - Submission of Claims

Making an Extended Health Care Claim

Drug Card Plan

The drug card is used for prescription drugs only. The card is accepted at most drug stores across Canada. Other claims, such as physiotherapy or semi-private hospital charges, are not covered under the drug card plan and must be submitted to Sun Life using the Extended Health Care claim form. The drug card cannot be used outside of Canada. These claims must be submitted to Sun Life using the Extended Health Care claim form.

Time limits for filing a claim

Claims must be received by Sun Life within the earliest of:

- 548 days (18 months) following the date on which the expense was incurred,
- 90 days following the end of your Extended Health Care coverage, or the termination of the Extended Health Care provision.

Before submitting a claim you will need to consider the co-ordination of benefits provisions applicable, if you are covered by more than one group insurance plan, to make sure that you are submitting the claims appropriately.

Co-ordination of benefits *(Coverage under more than one plan)*

If you are covered for Extended Health Care under this Plan and you and or your spouse are covered under another plan, your benefits will be co-ordinated with the other plan following insurance industry standards.

These standards determine where you should send a claim first. Here are some guidelines:

- if you are claiming expenses for your spouse who is covered for those expenses under another plan, you must send the claim to your spouse's plan first.
- if you are claiming expenses for your children, and both you and your spouse have coverage under different plans, you must claim under the plan of the parent with the earlier birthday (month and day) in the calendar year. For example, if your birthday is May 1 and your spouse's birthday is June 5, you must claim under your plan first.

- the maximum amount that you can receive from all plans for eligible expenses is 100% of actual expenses.
- if your spouse is over age 65 and eligible for coverage under the Ontario Drug Benefit Program (ODB) there are specific rules to follow. Contact your College Benefits Administrator for further details.

Ontario Assistive Devices Program

The Ontario Assistive Devices Program (ADP), run by the Ontario Ministry of Health, helps people who have long-term physical disabilities get needed equipment and supplies. To find out more about this program contact the Assistive Devices Branch of the Ministry of Health.

The Claims Process

If you are submitting your first claim for benefits, the claim form can be obtained from your College Benefits Administrator. Sun Life will send the payment directly to you along with a pre-printed claim form for you to use when you submit your next claim. Each time you file a claim, you must follow the same process.

In the event you misplace your personalized claim form, a generic form can be obtained from your College Benefits Administrator.

Contacting Sun Life

Sun Life's web address is: www.sunlife.ca
Sun Life's e-mail address is askus@sunlife.com
Sun Life's number in Toronto is 416-753-4300
Sun Life's toll-free number is 1 800 361-6212
Should you require assistance, please contact your College Benefits Administrator to obtain a brochure with additional information on Sun Life contacts.

Private Duty Nursing Claims

Private Duty Nursing Services must be ordered by a doctor for the treatment of an illness. In addition to the claim form and the receipt for the expenses, you must include a letter from your doctor. This letter should describe the nature of your disability or your Dependent's disability, a diagnosis, how these nursing services will improve/stabilize the claimant's condition and the length of time the services will be required.

Medical Supplies and Equipment

Medical supplies and equipment must be ordered by a doctor for the treatment of an illness. In addition to the claim form and the receipt for the expenses, you must include a letter from your doctor. This letter should describe the nature of your disability or your Dependent's disability, a diagnosis, how the particular supplies or equipment will improve/stabilize your or the claimant's condition and the length of time the supplies or equipment will be required.

How long will it take for my claim to be processed?

Provided you have sent all the necessary information and completed the form satisfactorily, your claim should be processed within 7 days. Sun Life will send the payment directly to you along with a pre-printed claim form for you to use when you submit your next claim. Each time you file a claim you must follow the same process.

In the event you misplace your personalized claim form, a generic form can be obtained from your Benefits Administrator at the College.

Following up on a claim

In the event a payment has taken longer than anticipated, you may follow-up on the status of the payment by contacting Sun Life directly.

I am the survivor of a deceased employee. How do I make a claim for benefit?

If you are entitled to and have elected survivor benefits, follow the process stated above. Your Social Insurance Number will be your Identification number, not the certificate number of your deceased spouse.

**Out-of-Province
Claims**
OHIP first

- your claim for expenses incurred outside the province must be submitted to OHIP first.
- original receipts should be included with your claim and you must keep a copy for your records and/or later submission to Sun Life.

Sun Life second

- the balance of the claim not paid by OHIP should be submitted to Sun Life, using the normal claim form for your Group.
- the OHIP reimbursement statement and copies of your receipts should be attached to the Sun Life claim form.
- be sure to keep a copy of the information sent to Sun Life for your records.

**Out-of-Canada
Claims**
OHIP first

- your claim for expenses incurred outside of Canada must be submitted to OHIP first.
- original receipts should be included with your claim and you must keep a copy for your records and/or later submission to Sun Life.

Sun Life second

- the balance of the claim not paid by OHIP should be submitted to Sun Life, using the normal claim form for your Group.
- the OHIP reimbursement statement and copies of your receipts should be attached to the Sun Life claim form.

- be sure to keep a copy of the information sent to Sun Life for your records.

Contacting Sun Life

Sun Life's web address is: www.sunlife.ca
Sun Life's e-mail address is: askus@sunlife.com
Sun Life's number in Toronto is: 416-753-4300
Sun Life's toll-free number is: 1-800-361-6212

Should you require assistance, please contact your College Benefits Administrator to obtain a brochure with additional information on Sun Life contacts.

Making a Dental Claim

Time limits for filing a claim

In order to pay benefits, Sun Life must receive a claim no later than the earliest of:

- the end of the calendar year following the year during which you incur the expenses.
- 90 days following the end of your Dental Care coverage or termination of the Dental Care provision.

Co-ordination of benefits
(Coverage under more than one plan)

If you or your spouse are covered for Dental Care under another plan, your benefits will be co-ordinated with the other plan following insurance industry standards.

The Claims Process

Claims can be submitted electronically by your dentist or, if you are submitting your first claim for benefits, a claim form can be obtained from your Benefits Administrator at the College.

- Ask your Dentist to complete the applicable sections of the claim form.
- You complete the applicable sections of the claim form, sign it, attached all relevant information, and forward it to the Sun Life claims office. The appropriate address is noted on the claim form.
- Keep a copy of the claim form and your receipts for future reference.

If your Dentist is submitting the claim electronically:

- Your Dentist is required to complete the applicable sections of the claim form.
- You complete the applicable sections of the claim form and sign it.

Your Dentist electronically forwards the claim directly to Sun Life and the payment is generated immediately.

Orthodontic Claims

Although most orthodontists will quote a single amount for the full course of treatment covering several years, orthodontic expenses will be reimbursed based on a monthly or quarterly basis as treatment is rendered. The Plan will not prepay services that have not been rendered.

How long will it take for my claim to be processed?

Provided you have sent all the necessary information and the claim form has been completed satisfactorily, your claim should be processed within 7 days. Sun Life will send the payment directly to you along with a pre-printed claim form for you to use when you submit your next claim. Each time you file a claim you must follow the same process.

In the event you misplace your personalized claim form, a generic form can be obtained from your Benefits Administrator at the College.

Following up on a claim

In the event a payment has taken longer than anticipated, you may follow-up on the status of the payment by contacting Sun Life directly.

Contacting Sun Life

Sun Life's web address is: www.sunlife.ca
Sun Life's e-mail address is askus@sunlife.com
Sun Life's number in Toronto is 416-753-4300
Sun Life's toll-free number is 1 800 361-6212
Should you require assistance, please contact your College Benefits Administrator to obtain a brochure with additional information on Sun Life contacts.

Making a Claim for Long Term Disability Benefits

When and how to make a claim

You are responsible for notifying your College that you are disabled and obtaining the following forms from your College Benefits Administrator:

Your responsibilities

- (a) Employee's Statement.
- (b) Authorization to Communicate form.
- (c) Canada Pension Plan (CPP) Assignment Form.
- (d) Application for Canada Pension Plan (CPP) Disability benefits.
- (e) Attending Doctor's Statement of Disability.

Your formal claim for Long Term Disability should ideally be submitted as soon as possible, usually within 90 days after you complete the elimination period.

You complete forms a, b and c and forward them to Sun Life.

You must sign the Attending Doctor Statement of Disability (form e) and give it to your doctor. You must also contact the Income Security Program office, Health and Welfare Canada, to make an application for Canada Pension Plan disability benefits (form d).

You are responsible for payment of any charges for having medical forms completed. These forms include those described above, required supplementary medical statements and any other forms that may have to be completed by your doctor.

Your doctor's responsibility

Once your doctor has completed the Attending Doctor's Statement, you or your doctor may send it directly to Sun Life or, if you prefer, you may return it to your College Benefits Administrator to send to Sun Life.

Your employer's responsibility

The College must complete the Employer's Statement and forward it to Sun Life.

Time lines for making a claim

A formal claim should be made no later than 90 days after you complete your elimination period. Ceasing to be actively at work with the College does not, by itself, mean that you are totally disabled.

***Claim is received by
Sun Life***

Your claim cannot be processed until Sun Life has received the Employee's Statement (including the Authorization to Communicate form), Employer's Statement and the Attending Doctor's Statement. Sun Life will begin processing your claim once all the completed claim forms have been received.

***Incomplete or
additional information***

If additional information is needed to make a decision on your claim, Sun Life will notify the College by letter as soon as possible. Your College Benefits Administrator will, in turn, notify you that further information is needed. Any expenses associated with acquiring the additional information will be your responsibility, with the exception of an Independent Medical Examination (IME) ordered by Sun Life.

***Claim is reviewed by
Sun Life***

Sun Life claims personnel and practising doctors review your claim to determine if you qualify for disability benefits, in accordance with the terms of your contract. The nature of the claim will determine whether a specialist(s) report(s) is required.

***How will I be notified
if my claim has been
processed?***

Sun Life will send the College a letter confirming the amount of your disability benefits, the date they will commence and the duration for which benefits are approved (if known). Your College Benefits Administrator will forward this information along to you.

***How long will it take to
process my LTD claim?***

Assuming all the forms have been completed fully and no follow-up is required by Sun Life, it takes approximately 4-6 weeks for a Long Term Disability claim to be processed. If there are any complications with the forms, additional time would be added to the process resulting in a period of time when you could be without income.

Every attempt is made to ensure this does not happen. Continuous contact between you and your College Benefits Administrator will help to minimise this situation. In this event, you may apply for Employment Insurance sick benefits.

***What can I do if my
claim is declined?***

Sun Life will advise the College Benefits Administrator that your claim has been denied and Sun Life will provide an outline of the procedures and the type of medical information required for reconsideration of your claim. You may appeal this decision. Your claim will be reconsidered upon submission of this information.

Your claim will be reconsidered provided you submit new medical information for review. In order to effectively re-evaluate your claim, all outstanding information requested in the decline letter should be provided.

**Discrepancies in
benefit payment
amounts**

Based on the new medical information, if your claim is denied and all normal avenues of review through your College Benefits Administrator have been exhausted, you have the right to refer your claim to your College's OCASA Representative or the OCASA Insured Benefits Sub-Committee.

It is recommended that you check your benefit payment amount each month to ensure it is correct. In the event you discover there is a discrepancy, it is important for you to contact your Benefits Administrator at the College so that the appropriate adjustment can be made. If you have been overpaid, a re-payment arrangement can be worked out for you, if you have been underpaid Sun Life will be required to make the correction and issue payment.

Making a Life Insurance Claim

How to make a claim Your College Benefits Administrator must be contacted immediately, and will assist you or your beneficiary with the process associated with filing a death claim.

Your Death Claim In the event of your death the following must occur as soon as possible after your death:

- A claim form must be completed by the College.
- A claim form must be completed by your beneficiary.
- The completed claim forms along with a death certificate from your attending doctor or funeral home must be forwarded to Sun Life in order for the claim to be adjudicated.

For Accidental Death & Dismemberment Claims (Applicable only to employees) If you suffer a loss other than death, the following must occur within six months of the loss:

- A claim form must be completed by the College.
- A claim form must be completed by you.
- The completed claim forms along with an Attending Physician's statement clearly indicating the date and details of the accident, the nature of the injury, the date of loss and the degree of loss must be forwarded to Sun Life in order for the claim to be adjudicated.

Death Claim for your Dependent(s) In the event of the death of a Dependent the following must occur as soon as possible after the death of a dependent:

- A claim form must be completed by the College.
- A claim form must be completed by you.
- The completed claim forms along with a death certificate from your Dependent's attending doctor or funeral home must be forwarded to Sun Life in order for the claim to be adjudicated.

It normally takes 3-4 weeks to process a claim, however, this may vary depending on the circumstances of each case. Sun Life makes every effort to keep the College Benefits Administrator informed of the status of the claim.

Making a Critical Illness Insurance Claim

How to make a claim Your Benefits Administrator must be contacted immediately, and will assist you with the process associated with filing a claim.

Your Critical Illness Claim In the event you are diagnosed with one or more of the insured Critical Illness conditions, the following must occur as soon as possible after your diagnosis;

- a claim form must be completed by you
- the completed claim form along with supporting medical evidence must be forwarded to Sun Life in order for the claim to be adjudicated

If you have any questions about your claim, please contact your Benefits Administrator or Sun Life's customer Service department toll-free at 1-800-669-7921 (or in the Toronto area call 416-408-7390).

It normally takes 3-4 weeks to process a claim, however, this may vary depending on the circumstances of each case. Sun Life makes every effort to keep the Benefits Administrator informed of the status of the claim.

You may send the completed claim form directly to Sun Life at the following address:

Sun Life Assurance Company of Canada
Association & Affinity Business
P.O.Box 4097, Station A
Toronto, ON M5W 2Z5

Respecting Your Privacy

Within the Sun Life Financial group of companies, protecting your privacy is a priority. We maintain a confidential file in our offices containing personal information about you and your contract(s) with us. Our files are kept for the purpose of providing you with insurance and investment products or services that will help you meet your lifetime financial objectives. Access to your personal information is restricted to those employees and representatives who are responsible for the administration and servicing of your contract(s) with us, or any other person whom you authorize. You are entitled to consult the information contained in our file and, if applicable, to have it corrected by sending a written request to us.

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