

## **Appendix E**

### **Benefit Coverage - Details**

All benefit coverage, except dental, is effective the first of the month following the employee's date of hire/appointment. Dental coverage is effective the first of the month following a three month waiting period from date of hire/appointment.

Unless specified otherwise, premiums are paid by the City.

Life Insurance, Accidental Death & Dismemberment, Extended Health, Dental, and Travel Benefits are provided through [Industrial Alliance Insurance & Financial Services Inc.](#)

The following is a brief summary of an employee's benefit coverage. For additional information, please refer to the benefits booklets, or call a Human Resources representative.

#### **Group Life Insurance**

Coverage is in the amount of two times the employee's annual salary, rounded to the next higher \$1,000. The City pays the premiums for this benefit. An optional spousal life insurance policy is also available. The coverage for this policy is \$25,000 and the employee pays the premiums. If you enroll when you first become eligible (i.e. when you first become eligible for the benefit or you have a life change, e.g. marriage), medical evidence of insurability is not required. If, however, you choose to enroll at a later date, medical evidence of insurability will be required.

#### **Accidental Death and Dismemberment**

Coverage is provided through Industrial Alliance Insurance & Financial Services Inc. in the amount of two times the employee's annual salary, rounded to the next higher \$1,000 for accidental death. A schedule of losses and the benefit entitlement for each is available in the employee benefit booklet.

#### **Extended Health and Dental Benefits**

An employee must enroll in a Benefit Plan for both Extended Health and Dental Benefits and may choose the Core Plan, Enhanced Plan or Comprehensive Plan. The premiums for the Core Plan are paid by the City. The extra premium costs incurred for the Enhanced or Comprehensive Plans are paid by the employee. The Enhanced and Comprehensive Plans are available to new employees on the first of January following the date of hire year.

An employee who chooses the Enhanced or Comprehensive Plan must stay in that plan until a) the employee experiences a life event (marital status change, dependent change, etc.), or b) the 1<sup>st</sup> of January following a lock-in period of three years. Opting back into a previously chosen option is allowed only if there has been a life event change.

## Health Benefits (Core Plan)

- **Hospitalization:** Charges by a public general hospital for private room accommodation up to the difference in amount between the ward and private room charge (suites not covered). Also covered are charges made for accommodation in a public chronic hospital, or in a chronic wing facility of a public hospital for semi-private room accommodation of up to \$3 per day for a maximum of 120 days during any period of 12 consecutive months.
- **Drugs and Medicines:** The deductible is \$10 per 12 consecutive months for single coverage and \$20 per 12 consecutive months for family coverage. This benefit covers charges that are reasonable and customary for medications listed in the Industrial Alliance Drug Plan 80. Such medications must be purchased on the prescription of a physician or dentist and be dispensed by a licensed pharmacist, physician, dentist or hospital.
- **Smoking Cessation Aids:** Charges for aids such as Zyban, transdermal patches and nicotine gum to a lifetime maximum of \$300 per covered person.
- **Prosthetic Appliances:** Charges that are reasonable and customary when incurred on the written authorization of a physician. Moulded orthotics are covered up to \$450 per pair per calendar year per covered person.
- **Medical Aids, Appliances and Supplies:** Charges that are reasonable and customary when incurred on the written authorization of a physician and required for therapeutic use. Hearing aids: \$1,000 lifetime maximum for employees only.
- **Paramedical Services:**
  - a) Physiotherapy, Clinical Psychologist, Masseur, Speech Pathologist – Coverage up to \$800 per calendar year per employee and \$600 per eligible dependent. Services for masseurs or speech pathologists require written authorization by the attending physician.
  - b) Chiropractor, Osteopath, Chiropract, Podiatrist, Naturopath, or Nutritional Counselling – coverage up to \$800 per calendar year per employee. Services for a Nutritional Counsellor must be authorized in writing by a physician.
- **Vision Care:** Each person covered by the plan is eligible for \$525 (Jan 1/17: \$550; Jan 1/18: \$575) every twenty-four months for prescription glasses or contact lenses. Eligible expenses for laser eye surgery are limited to a maximum of \$500 per eye per lifetime. An individual who has laser eye surgery is not eligible for eyeglasses and contact lenses during the 24 months following the surgery. Eye exams are covered in the amount of \$100 per 24 month period.

- **Deluxe Travel Coverage:** Available for employees and eligible family members traveling outside Ontario for other than health reasons. Coverage is limited to sixty (60) consecutive days per trip.

### **Dental Plan (Core Plan)**

Coverage for necessary dental care, services or supplies provided or ordered by a dentist in accordance with the Industrial Alliance Basic and Preventative Services Schedule of Dental Procedures and the Ontario Dental Association's suggested Fee Guide for General Practitioners dated one year prior to the current year's Fee Guide. Recall for those over twelve years of age is nine months. Major Restorative and Dentures are covered for a combined lifetime maximum of \$3000 per person, subject to a 50% co-insurance. Orthodontic services are covered to a lifetime maximum of \$3000 per person, subject to a 50% co-insurance.

### **Employee Assistance Program (EAP)**

The EAP program offers counselling on a confidential basis to employees and dependents who wish to resolve personal, social or health problems which are affecting work performance, family relationships and general health and well-being. Our provider is Shepell.fgi. The toll-free number is 1-800-268-5211 (TTY Service: 1-800-363-6270) or you can access on-line counselling/resources at [Shepell.fgi](http://Shepell.fgi). The premiums for this benefit are paid by the City.