

# My group benefit plan



canada  life<sup>TM</sup>



**PS/GE SGEU Retirees**

**Group Policy #168851**

**Effective Date: January 1, 2024**

We are pleased to offer you our services. As we adhere to principles of inclusion, all genders are incorporated in the language used in our communications with you.

## **BENEFIT DETAILS**

### **Canada Life Online**

Visit our website at [www.canadalife.com](http://www.canadalife.com) for:

- information and details on Canada Life's corporate profile
- investor information
- news releases
- contact information
- online claims submission

### **My Canada Life at Work**

As a Canada Life plan member, you can register for My Canada Life at Work™ at [www.mycanadalifeatwork.com](http://www.mycanadalifeatwork.com). Make sure to have your plan and ID numbers available when registering.

With My Canada Life at Work you can:

- Submit claims quickly
- Review your coverage and balances
- Find healthcare providers like chiropractors and massage therapists near you
- Save your benefits cards to your payment service application or program
- Get notified when your claims have been processed

### **Customer complaints**

We are committed to addressing your concerns promptly, fairly and professionally. Here is how you may submit your complaint.

- Toll-free:
  - Phone: 1-866-292-7825
  - Fax: 1-855-317-9241
- Email: [ombudsman@canadalife.com](mailto:ombudsman@canadalife.com)
- In writing:

The Canada Life Assurance Company  
Ombudsman's Office T262  
255 Dufferin Avenue  
London, ON N6A 4K1

For additional information on how you may submit a complaint, please visit [www.canadalife.com/complaints](http://www.canadalife.com/complaints).

The information provided in the booklet is intended to summarize the provisions of Group Policy No. 168851. If there are variations between the information in the booklet and the provisions of the policy, the policy will prevail to the extent permitted by law.

**This booklet contains important information and should be kept in a safe place known to you and your family.**

**The Plan is underwritten by**



**This booklet was prepared on: January 18, 2024**

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**Canada Life's Toll-Free Number**

To contact a customer service representative at Canada Life for assistance with your medical and dental coverage, please call 1-800-957-9777.

## **Access to Documents**

Your application and any written statements or other records you have provided to Canada Life as evidence of insurability, subject to certain limitations.

## **Legal Actions**

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* (for actions or proceedings governed by the laws of Alberta and British Columbia), *The Insurance Act* (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.

## **Appeals**

You have the right to appeal a denial of all or part of the insurance or benefits described in the contract as long as you do so within one year of the initial denial of the insurance or a benefit. An appeal must be in writing and must include your reasons for believing the denial to be incorrect.

## **Benefit Limitation for Overpayment**

If benefits are paid that were not payable under the policy, you are responsible for repayment within 30 days after Canada Life sends you a notice of the overpayment, or within a longer period if agreed to in writing by Canada Life. If you fail to fulfil this responsibility, no further benefits are payable under the policy until the overpayment is recovered. This does not limit Canada Life's right to use other legal means to recover the overpayment.

## **Quebec Time Limit for the Payment of Benefits**

Where Quebec law applies, benefits will be paid in accordance with the terms set out in this plan within 60 days following receipt of the required proof of claim.

## **Employer Role**

The employer's role is limited to providing employees with information and not advice.

## Protecting Your Personal Information

At Canada Life, we recognize and respect the importance of privacy. Personal information about you is kept in a confidential file at the offices of Canada Life or the offices of an organization authorized by Canada Life. We limit access to personal information in your file to Canada Life staff or persons authorized by Canada Life who require it to perform their duties, to persons to whom you have granted access, and to persons authorized by law. Your personal information may be subject to disclosure to those authorized under applicable law within or outside Canada.

We use the personal information to administer the group benefits plan under which you are covered. This includes many tasks, such as:

- determining your eligibility for coverage under the plan
- enrolling you for coverage
- investigating and assessing your claims and providing you with payment
- managing your claims
- verifying and auditing eligibility and claims
- creating and maintaining records concerning our relationship
- underwriting activities, such as determining the cost of the plan, and analyzing the design options of the plan
- Canada Life's and its affiliates' internal data management and analytics
- preparing regulatory reports, such as tax slips

We may exchange personal information with your health care providers, your plan administrator, any insurance or reinsurance companies, administrators of government benefits or other benefit programs, other organizations, or service providers working with us or the above when relevant and necessary to administer the plan.

As a plan member, you are responsible for the claims submitted. We may exchange personal information with you or a person acting on your behalf when relevant and necessary to confirm coverage and to manage the claims submitted.

You may request access or correction of the personal information in your file. A request for access or correction should be made in writing and may be sent to any of Canada Life's offices or to our head office.

For a copy of our Privacy Guidelines, or if you have questions about our personal information policies and practices (including with respect to service providers), write to Canada Life's Chief Compliance Officer or refer to [www.canadalife.com](http://www.canadalife.com).

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# Benefit Summary

This summary must be read together with the benefits described in this booklet.

**Please Note:**  
 A policy year means January 1<sup>st</sup> to December 31<sup>st</sup>.  
 All maximums are per person.

**Healthcare**

<b>Deductible</b>	Nil
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Basic Expenses	Maximum	Reimbursement Level
<b>Ambulance</b>		
Air Ambulance	\$4,000 each policy year	100%
Road Ambulance	Included	100%
<b>Breathing Equipment</b>		
AeroChamber	\$1,000 lifetime	50%
Aerosol Equipment	\$1,000 lifetime	50%
Apnea Monitors	\$1,000 lifetime	50%
Filters, Hose Lifts, Tube Suspension Systems, and Swivel Connectors for Continuous Positive Airway Pressure Machines	\$500 combined each calendar year	100%
Nebulizers	\$1,000 lifetime	50%
Oxygen Equipment	Included	100%
<b>Communication Aids</b>		
Hearing Aids	\$700 every 5 policy years	100%
<b>Diabetic Supplies</b>		
Blood-glucose Monitoring Machines	\$1,000 lifetime	50%
Flash-glucose Monitoring Machines	Reasonable and customary charges	100%
Continuous Glucose Monitoring Machines Including Sensors and Transmitters	\$4,000 each calendar year	100%
External Insulin Infusion Pump	\$1,000 lifetime	50%
Diabetic Supplies and Equipment	\$1,000 combined each policy year	100%

<b>Drugs</b>		
In-Canada Prescription Drugs	\$2,300 each policy year  If you are resident in Quebec, the policy year maximum does not apply to drugs listed in the <i>Liste de médicaments</i> published by the <i>Régie de l'assurance-maladie du Québec</i> in effect on the date of purchase, except as may be provided by law	100%
Smoking Cessation Products	\$100 lifetime unless otherwise required by law	100%
<b>Hospital</b>		
Convalescent Hospital	\$20 per day to a maximum of 90 days per injury	100%
Hospital	Semi-private room	100%
<b>Mobility Aids</b>		
Canes	Included	100%
Crutches	Included	100%
Wheelchairs	Included	100%
<b>Nursing Care</b>		
Home Nursing Care	\$3,000 each calendar year	100%

<b>Orthopedic Equipment</b>		
Braces made of rigid material such as metal or hard plastic	Included	100%
Casts	Included	100%
Cervical Collars	\$1,000 lifetime	50%
Custom-made Orthopedic Shoes and Custom-made Foot Orthotics	\$300 combined each policy year	100%
Splints	Included	100%
<b>Prosthetic Equipment</b>		
Artificial Eyes and Limbs	Included	100%
External Breast Prosthesis	1 every 3 policy years	100%
Surgical Brassieres	2 every policy year	100%
<b>Other Medical Supplies</b>		
Colostomy and ileostomy supplies	Included	100%
Hospital Beds	Included	100%
Mozes Detectors	\$1,000 lifetime	50%
Traction Apparatus	\$1,000 lifetime	50%
Transcutaneous Nerve Stimulators	\$1,000 lifetime	50%
Custom-made Compression Hose/ Compression Stockings	Included	100%
Wigs/ Hair Pieces	\$200 lifetime	100%



<b>Paramedical Expenses</b>	<b>Maximum</b>	<b>Reimbursement Level</b>
Acupuncturists	\$100 each calendar year	100%
Chiropractors	\$300 each calendar year	100%
Massage Therapists	\$300 each calendar year	100%
Naturopaths	\$100 each calendar year	100%
Osteopaths	\$100 each calendar year	100%
Physiotherapists	\$300 each calendar year	100%
Podiatrists/ Chiropodists	\$100 combined each calendar year	100%
Psychologists/Social Workers	\$2,000 combined each calendar year	100%
Speech Therapists	\$100 each calendar year	100%

<b>Accidental Dental Treatment</b>	<b>Maximum</b>	<b>Reimbursement Level</b>
Accidental Injury	Included	100%

<b>Visioncare Expenses</b>	<b>Maximum</b>	<b>Reimbursement Level</b>
Eye Examinations		
- dependent children under age 21	1 every calendar year	100%
- all others	1 every 2 calendar years	100%
Glasses and Contact Lenses	\$200 combined every 2 calendar years	100%

<b>Overall Lifetime Healthcare Maximum</b>	Unlimited
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<b>Out-of-Country Expenses</b>	<b>Maximum</b>	<b>Reimbursement Level</b>
Emergency Care	\$1,000,000 lifetime	100%
- Trip Duration	30 days per trip	
- Stability Clause	90 days	
Non-Emergency Care (Referral)	\$50,000 lifetime	100%

<b>Dentalcare</b>		
You are only eligible for dentalcare benefits if you have elected this coverage		
<b>Payment Basis</b>	The dental fee guide in effect in your province of residence on the date treatment is rendered	
<b>Deductible</b>	Nil	
<b>Basic Treatment</b>	<b>Maximum</b>	<b>Reimbursement Level</b>
	\$1,500 each policy year	80%

## **COMMENCEMENT AND TERMINATION OF COVERAGE**

The PS/GE SGEU Extended Health Care Plan for Retired Employees was introduced effective January 1, 2002.

You are eligible to participate in the PS/SGEU Extended Health Care Plan for Retired Employees if you meet all the requirements for the definition of a retiree, which is outlined below:

- cease to be employed in the bargaining unit,
  - are at least age 50,
  - have a minimum of 8 years of service, on or after January 1, 2002, with departments, boards, commissions and other agencies covered by Article 2 of the Collective Agreement,
  - are in receipt of, or eligible to receive a pension or deferred pension from the Saskatchewan Pension Annuity Fund or the Public Service Superannuation Fund, Public Employees Pension Plan;
  - were not terminated for cause; and
  - are insured under the employer's group health plan the day before you retired.
- You must apply for coverage no later than 60 days after you retire.

Your coverage terminates when you are no longer eligible, you stop paying the required premiums, or the policy terminates, whichever is earliest.

- Your dependents' coverage terminates when your insurance terminates or your dependent no longer qualifies, whichever is earlier.

### **Survivor Benefits**

If you die while your coverage is still in force, the health and dental benefits for your dependents will be continued for their lifetime, on a premium-paid basis, or until they no longer qualify, whichever happens first.

## DEPENDENT COVERAGE

Dependent means:

- Your spouse, legal or common-law.

A common-law spouse is a person who has been living with you in a conjugal relationship for at least 12 months or, if you are a Quebec resident, until the earlier birth or adoption of a child of the relationship.

- Your unmarried natural, adopted, or step children under age 21, or under age 26 if they are full-time students.
- Any other unmarried children under age 21, or under age 26 if they are full-time students for whom you or your spouse has been appointed guardian for all purposes by a court of competent jurisdiction.

Children under age 21 are not covered if they are working more than 30 hours a week, unless they are full-time students.

Children who are incapable of supporting themselves because of physical or mental disorder are covered without age limit if the disorder begins before they turn 21, or while they are students under 26, and the disorder has been continuous since that time. Satisfactory proof must be provided.

## COORDINATION OF BENEFITS

- Benefits for you or a dependent will be directly reduced by any amount payable under a government plan. If you or a dependent are entitled to benefits for the same expenses under another group plan or as both an employee and dependent under this plan or as a dependent of both parents under this plan, benefits will be co-ordinated so that the total benefits from all plans will not exceed expenses.
- For you and your spouse, the plan with no coordination of benefits (COB) provision in the policy or plan document determines benefits first (primary carrier). If the other plan(s) has a coordination of benefits provision, priority goes to the plan in the following order:
  1. the group plan where the insured person is covered;
  2. if a person is a member of two plans, priority goes to:
    - a. the group plan where the member is an active full-time employee
    - b. the group plan where the member is an active part-time employee
    - c. the group plan where the member is a retiree
  3. the group plan where the person is covered as a dependent spouse;
  4. the private plan (Individual Health Plan) where the insured person is covered.
- You and your spouse should first submit your own claims through your own group plan. Claims for dependent children should be submitted to the plan of the parent who has the earlier birth date in the calendar year (the year of birth is not considered). If you are separated or divorced, the plan which will pay benefits for your children will be determined in the following order:
  1. the plan of the parent with custody of the child;
  2. the plan of the spouse of the parent with custody of the child;
  3. the plan of the parent without custody of the child;
  4. the plan of the spouse of the parent without custody of the child

You may submit a claim to the plan of the other spouse for any amount which is not paid by the first plan.

## HEALTHCARE

All expenses will be reimbursed at the level shown in the **Benefit Summary**. Benefits may be subject to plan maximums and frequency limits. Check the **Benefit Summary** for this information.

All covered services and supplies must represent reasonable treatment. Treatment is considered reasonable if it is accepted by the Canadian medical profession, it is proven to be effective, and it is of a form, intensity, frequency and duration essential to diagnosis or management of the disease or injury. Canada Life may use service providers located within or outside Canada.

### **Covered Expenses Incurred Within Canada**

The following medical supplies are covered when prescribed by a physician. For supplies available on a rental basis, Canada Life covers either the rental cost or, at its discretion, the cost of purchase.

#### **Ambulance**

- Ambulance transportation, including air ambulance (including the fare of one medical attendant when medically necessary), to the nearest centre where adequate treatment is available

#### **Breathing Equipment**

- AeroChambers, Aerosol equipment and Nebulizers
- Apnea monitors
- Continuous positive airway pressure supplies
- Oxygen and the equipment needed for its administration, when prescribed by a physician, excluding CPAP machines

#### **Communication Aids**

- Hearing aids, including the cost, installation and/or repairs, tubing and ear molds provided at the time of purchase when fitted by an audiologist or when an audiogram is conducted by an audiologist. This excludes routine hearing tests, maintenance, batteries and replacement or additional ear molds.

#### **Diabetic Supplies**

- Blood-glucose monitoring machines, including control solution, when prescribed by a physician
- Flash glucose monitoring machines prescribed by a physician if you are insulin dependent only subject to Step Therapy for eligibility
- Continuous glucose monitoring machines prescribed by a physician, including sensors and transmitters if you are insulin dependent only subject to a pre-treatment form
- External insulin infusion pumps prescribed by a physician

- The following supplies are also covered:
  - Novalin-Pens, or similar injection devices using a needle
  - Disposable needles for use with non-disposable insulin injection devices, lancets and test strips
  - Blood letting devices, including penlets, platforms and visual blood testing supplies
  - Subcutaneous catheters, and
  - Insulin infusion sets, not including infusion pumps

### **Drugs and Drug Supplies**

- Drugs and drug supplies described below when prescribed by a physician or other person entitled by law to prescribe them, and provided in Canada. Benefits for drug expenses outside Canada are payable only as provided under the out-of-country care provision.
  - The following drugs are covered if they are listed in the Canada Life Saskatchewan drug formulary, as determined by Canada Life, in effect on the date of purchase:
    - (a) drugs which require a written prescription
    - (b) injectable drugs including vitamins and insulins
    - (c) extemporaneous preparations or compounds if one of the ingredients is a covered drug
    - (d) certain other drugs may be covered when they are prescribed.
  - The following diabetic supplies are covered:
    - (a) insulin syringes
    - (b) disposable needles for use with non-disposable insulin injection devices, syringes for self-administered injections
    - (c) lancets and test strips, and sensors for flash glucose monitoring machines
    - (d) novolin pens, or similar insulin injection devices
    - (e) blood letting devices, including penlets, platforms, and visual blood testing supplies
    - (f) subcutaneous catheters
    - (g) insulin infusion sets, not including pumps

Unless the prescriber has prescribed a drug by its brand name and has specified in writing that the product is not to be interchanged, the plan will cover only the cost of the lowest priced equivalent generic drug.

You are eligible to have a portion of your prescription drug expenses paid for by the provincial government under the Saskatchewan Special Support Program, or SSP. The program works together with your employer sponsored plan to ensure you have affordable access to the vast majority of prescription drugs. This plan covers your prescription drug expenses up to the level of your family deductible under the SSP program. Once this deductible is reached, the SSP assumes responsibility for most of your prescription drug expenses. The only way to ensure you can utilize this coverage is by submitting an application to the SSP.

When your drug claims reach a designated dollar amount in a policy year, you will receive a letter from Canada Life Drug Services requesting you apply to the SSP. After you apply, the SSP will send you a letter confirming coverage and the deductible amount required for eligibility. When you receive this notification please send Canada Life a copy to ensure your claims can be paid accurately and without interruption. For more information contact Canada Life at 1-800-957-9777. You may also contact the SSP directly at 306 787-3317, or toll free at 1 800 667-7581.

## Drug and Drug Supplies Limitations

No benefits are paid for:

- Atomizers, appliances, prosthetic devices, colostomy supplies, first aid supplies, diagnostic supplies or testing equipment
- Non-disposable insulin delivery devices or spring loaded devices used to hold blood letting devices
- Delivery or extension devices for inhaled medications
- Oral vitamins, minerals, dietary supplements, homeopathic preparations, infant formulas or injectable total parenteral nutrition solutions
- Diaphragms, condoms, contraceptive jellies, foams, sponges, suppositories, contraceptive implants or appliances normally used for contraception
- Any single purchase of drugs which would not reasonably be used within 34 days. In the case of certain maintenance drugs, a 100-day supply will be covered
- Drugs dispensed by a dentist or clinic or by a non-accredited hospital pharmacy
- Drugs administered during treatment in an emergency room of a hospital, or as an in-patient in a hospital
- Preventative immunization vaccines and toxoids
- Allergy extracts
- Sclerotherapy drugs
- Drugs used to treat obesity
- Drugs that are considered cosmetic, such as topical minoxidil or sunscreens, whether or not prescribed for a medical reason
- Fertility drugs, whether or not prescribed for a medical reason
- Drugs used to treat erectile dysfunction

**Note:** If you are age 65 or older and reside in Quebec, you cease to be covered under this plan for basic prescription drug coverage and are covered under the basic plan provided by the *Régie de l'assurance-maladie du Québec*, unless you elect to be covered under this plan as set out below.

A one-time election may be made to be covered under this plan. You must make this election and communicate it to your employer by the end of the 60-day period immediately following:

- the date you reach age 65; or
- the date you become a resident of Quebec, within the meaning of the Health Insurance Act, Quebec, if you are age 65 or over.

While your election to be covered under this plan is in effect, you will be deemed not to be entitled to the basic plan provided by the *Régie de l'assurance-maladie du Québec*.

“Basic prescription drug coverage” means the portion of drug expenses that is reimbursed by the *Régie de l'assurance-maladie du Québec*.



## **Hospital**

- Hospital or nursing home confinement or home nursing care if it represents acute, convalescent, or palliative care.

Acute care is active intervention required to diagnose or manage a condition that would otherwise deteriorate.

Convalescent care is active treatment or rehabilitation for a condition that will significantly improve as a result of the care and occurs within 48 hours immediately following 5 or more days of confinement for acute care. Coverage is limited to \$20 per day to a maximum of 90 days per injury, unless more than 30 days has lapsed since discharge for the same condition.

Palliative care is treatment for the relief of pain in the final stages of a terminal condition.

- Preferred accommodation in a hospital or accommodation in a nursing home is covered when provided in Canada.

For hospital accommodation, the plan covers the difference between the hospital's semi-private and standard ward rates. If there is no semi-private room available, charges up to the semi-private rates for the local health district will be covered. If rates vary within health district facilities, 80% of the rates charged for a private room will be covered. For out-of-province hospital accommodation, any difference between the hospital's standard ward rate and the government authorized allowance in the person's home province is also covered.

The plan also covers the hospital facility fee related to dental surgery and any out-of-province hospital out-patient charges not covered by the government health plan in the person's home province.

A hospital is an institution that is legally termed a hospital, is open at all times, offers in-patient accommodation, has a staff of one or more physicians available at all times, and continuously provides 24-hour nursing by graduate resident nurses.

For accommodation in a nursing home, the plan covers the government authorized co-payment.

A nursing home is an institution or part of an institution that offers in-patient accommodation, has staff of one or more physicians available at all times, and continuously provides 24-hour medical care by or under the supervision of professional nurses

### **Limitation**

Residences established primarily for senior citizens or which provide personal rather than medical care are not covered.

## **Home Nursing Care**

- The plan covers home nursing services of a registered nurse, a registered nursing assistant, a registered practical nurse if the person is a resident of Ontario or a licensed practical nurse if the person is a resident of any other province, when services are provided in Canada and begin immediately following release from hospital..

Nursing care is care that requires the skills and training of a professional nurse, and is provided by a professional nurse who is not a member of the patient's family.

You should apply for a pre-care assessment before home nursing begins.

## **Mobility Aids**

- Canes and crutches
- Wheelchairs. Special wheelchairs necessary to permit independent participation in daily living are included. Special wheelchair features required primarily for participation in sports are not covered.

If special wheelchairs are provided in circumstances where the condition does not warrant a special one, Canada Life will provide alternative benefits based on coverage for the type of wheelchair required to permit independent participation in daily living.

## **Orthopedic Equipment**

- Braces. Braces are wearable, orthopedic appliances that rely on a rigid material such as metal or hard plastic to hold parts of the body in the correct position. Elastic supports and foot orthotics are not considered braces. Back braces and dental braces are not covered.
- Casts and Cervical Collars
- Custom-made foot orthotics and custom-made orthopedic shoes, including modifications to orthopedic footwear, when prescribed by a physician
- Splints, including shoes attached to a splint. Intra-oral splints are not covered.

## **Prosthetic Equipment**

- Artificial eyes, including rebuilding and polishing of artificial eyes
- Standard artificial limbs. Replacement is allowed when needed due to pathological changes
- External breast prosthesis
- Surgical brassieres

## **Other Medical Supplies**

- Hospital beds. Air-fluidized hospital beds are not covered
- Mozes detectors
- Colostomy and ileostomy supplies
- Traction apparatus
- Transcutaneous nerve stimulators for the control of chronic pain
- Custom-made graduated compression hose or compression stockings prescribed by a physician
- Wigs / hair pieces for cancer patients undergoing chemotherapy or surgery where the head was shaved

## **Accidental Dental Treatment**

- Treatment of injury to sound natural teeth is covered if:
  - the accident occurs while you are insured and is reported to Canada Life within 6 months of the accident
  - the treatment is performed by a licensed dentist, oral surgeon or denturist.

A sound tooth is any tooth that did not require restorative treatment immediately before the accident. A natural tooth is any tooth that has not been artificially replaced

Reimbursement for dental treatments will not exceed the prices shown for a general practitioner in the Saskatchewan dental fee guide in effect on the date treatment is rendered

### **Limitations**

- No benefits are paid for:
  - accidental damage to dentures
  - dental implants

### **Paramedical Practitioners**

(A physician's prescription is not required for paramedical services)

- Out-of-hospital services of a qualified acupuncturist
- Out-of-hospital treatment of muscle and bone disorders, including diagnostic x-rays, by a licensed chiropractor
- Out-of-hospital services of a qualified massage therapist
- Out-of-hospital services of a licensed naturopath
- Out-of-hospital services of a licensed osteopath, including diagnostic x-rays
- Out-of-hospital treatment of movement disorders by a licensed physiotherapist
- Out-of-hospital treatment of foot disorders, including diagnostic x-rays, by a licensed podiatrist
- Out-of-hospital treatment of foot disorders by a licensed chiropodist
- Out-of-hospital treatment by a registered psychologist or qualified social worker
- Out-of-hospital treatment of speech impairments by a qualified speech therapist

### **Visioncare**

- Eye examinations, including refractions, when they are performed by a licensed ophthalmologist or optometrist, and coverage is not available under your provincial government plan. Eye color tests are also covered.
- Glasses and contact lenses required to correct vision when provided by a licensed ophthalmologist, optometrist or optician

## **Global Medical Assistance Program**

This program provides medical assistance through a worldwide communications network which operates 24 hours a day. The network locates medical services and obtains Canada Life's approval of covered services, when required as a result of a medical emergency arising while you or your dependent is travelling for vacation, business or education. Coverage for travel within Canada is limited to emergencies arising more than 500 kilometres from home. You must be covered by the government health plan in your home province to be eligible for global medical assistance benefits. The following services are covered, subject to Canada Life's prior approval:

- On-site hospital payment when required for admission, to a maximum of \$1,000
- If suitable local care is not available, medical evacuation to the nearest suitable hospital while travelling in Canada. If travel is outside Canada, transportation will be provided to a hospital in Canada or to the nearest hospital outside Canada equipped to provide treatment

The maximum amount payable for air ambulance is \$5,000 each calendar year. When services are covered under this provision, they are not covered under other provisions described in this booklet

- Transportation and lodging for one family member joining a patient hospitalized for a minimum of 5 days while travelling alone. Benefits will be paid to a maximum of \$1,000 for airfare, and for moderate quality lodgings to a maximum of \$150 for each day to a maximum of 5 days in a calendar year. A person is considered to be on their own when no family member is with them.
- If you or a dependent is hospitalized while travelling with a companion, extra costs for moderate quality lodgings for the companion when the return trip is delayed past the scheduled return date due to your or your dependent's medical condition.
- The cost of comparable return transportation home for you or a dependent and one travelling companion if prearranged, prepaid return transportation is missed because you or your dependent is hospitalized. Coverage is provided only when the return fare is not refundable and no other trip cancellation or interruption insurance has been purchased. A rental vehicle is not considered prearranged, prepaid return transportation. Both the accommodation and return transportation are limited to a combined maximum of \$1,000 each calendar year.
- In case of death, preparation and transportation of the deceased home, limited to \$2,000
- Return transportation home for minor children travelling with you or a dependent who are left unaccompanied because of your or your dependent's hospitalization or death, limited to \$1,500 each calendar year. Return or round trip transportation for an escort for the children is also covered when considered necessary
- Costs of returning your or your dependent's vehicle home or to the nearest rental agency when illness or injury prevents you or your dependent from driving, to a maximum of \$1,000.

### **Limitation**

Benefits will not be paid for vehicle return if transportation reimbursement benefits are paid for the cost of comparable return transportation home

Benefits payable for moderate quality accommodation include telephone expenses as well as taxicab and car rental charges.

### **Limitation**

Meal expenses are not covered.

## Out-Of-Country Care

- **Emergency care** outside Canada is covered if it is required as a result of a medical emergency arising while you or your dependent is temporarily outside Canada for vacation, business or education purposes. To qualify for benefits, you must be covered by the government health plan in your home province.

A medical emergency is either a sudden, unexpected injury, or a sudden, unexpected illness or acute episode of disease that could not have been reasonably anticipated based on the patient's prior medical condition.

Emergency care is covered medical treatment that is provided as a result of and immediately following a medical emergency.

If the patient's condition permits a return to Canada, benefits are limited to the lesser of:

- the amount payable under this plan for continued treatment outside Canada, and
- the amount payable under this plan for comparable treatment in Canada plus the cost of return transportation.

### Limitations

No benefits are paid for:

- any further medical care related to a medical emergency after the initial acute phase of treatment. This includes non-emergency continued management of the condition originally treated as an emergency
  - any subsequent and related episodes during the same absence from Canada
  - expenses related to pregnancy and delivery, including infant care:
    - after the 34th week of pregnancy, or
    - at any time during the pregnancy if the patient's medical history indicates a higher than normal risk of an early delivery or complications.
  - expenses incurred more than 30 days after the date of departure from Canada. If you or your dependent is hospital confined at the end of the 30 day period, benefits will be extended to the end of the confinement.
  - expenses related to any medical condition and/or related condition and/or symptom, which was not stable at any time in the 90 days preceding departure from Canada
  - expenses related to any heart or lung condition which was not stable at any time in the 90 days preceding departure from Canada
- **Non-emergency care** outside Canada is covered for you and your dependents if:
    - it is required as a result of a referral from your usual Canadian physician
    - it is not available in any Canadian province and must be obtained elsewhere for reasons other than waiting lists or scheduling difficulties
    - you are covered by the government health plan in your home province for a portion of the cost, and
    - a pre-authorization of benefits is approved by Canada Life before you leave Canada for treatment.

## **Limitations**

No benefits will be paid for:

- investigational or experimental treatment
- transportation or accommodation charges
- any condition that existed in the 12 months prior to effective date of coverage

The plan covers the following services and supplies when related to out-of-country care:

- treatment by a physician
- diagnostic x-ray and laboratory services
- hospital accommodation in a standard or semi-private ward or intensive care unit, if the confinement begins while you or your dependent is covered
- medical supplies provided during a covered hospital confinement
- paramedical services of a physiotherapist, chiropractor, osteopath, podiatrist/ chiropodist provided during a covered hospital confinement, to a maximum of \$300 combined each calendar year, per person
- hospital out-patient services and supplies
- medical supplies provided out-of-hospital if they would have been covered in Canada
- drugs, to a maximum of \$300 each calendar year
- out-of-hospital services of a professional nurse
- for emergency care only:
  - ambulance services by a licensed ambulance company to the nearest centre where essential treatment is available
  - dental accident treatment if it would have been covered in Canada, to a maximum of \$1,000 each calendar year

Benefits will be limited to 70% of eligible charges, to a maximum of \$50,000 per occurrence if treatment or admission in a hospital is not reported within 24 hours.

## **Healthcare Limitations**

Except to the extent otherwise required by law, no benefits are paid for:

- Expenses private insurers are not permitted to cover by law
- Services or supplies for which a charge is made only because you have insurance coverage
- The portion of the expense for services or supplies that is payable by the government health plan in your home province, whether or not you are actually covered under the government health plan

- Any portion of services or supplies which you are entitled to receive, or for which you are entitled to a benefit or reimbursement, by law or under a plan that is legislated, funded, or administered in whole or in part by a government (“government plan”), without regard to whether coverage would have otherwise been available under this plan

In this limitation, government plan does not include a group plan for government employees

- Services or supplies that do not represent reasonable treatment
- Services or supplies associated with:
  - treatment performed only for cosmetic purposes
  - recreation or sports rather than with other daily living activities
  - the diagnosis or treatment of infertility
  - contraception, other than contraceptive drugs and products containing a contraceptive drug
- Services or supplies not listed as covered expenses
- Extra medical supplies that are spares or alternates
- Services or supplies received outside Canada except as listed under Out-of-Country Care and Global Medical Assistance
- Services or supplies received out-of-province in Canada unless you are covered by the government health plan in your home province and Canada Life would have paid benefits for the same services or supplies if they had been received in your home province

This limitation does not apply to Global Medical Assistance

- Expenses arising from war, insurrection, or voluntary participation in a riot
- Chronic care
- Visioncare services and supplies required by an employer as a condition of employment

## How to Make a Claim

- **Out-of-Country Emergency Care and Global Medical Assistance Claims**

Access [www.canadalife.com](http://www.canadalife.com) to obtain an Out-of-Country/Travel Assistance claim form and the provincial authorization form for your home province or territory.

Complete all applicable forms, including all required information. Forward the claim forms, along with copies of your receipts, as directed on the claim form.

Be sure to keep original receipts for your own records.

This plan will pay all eligible claims including your provincial or territorial medical plan portion. Your provincial or territorial medical plan will then reimburse the Plannera Extended Health Care Plan for the government’s share of the expenses.

If your provincial or territorial medical plan refuses payment, you may be asked to reimburse this plan for any amount it already paid on behalf of the provincial or territorial medical plan.

Submit all claims as soon as possible to meet provincial submission timelines.

- **All Other Healthcare Claims**

**Online claims:** To submit online claims, register at [www.mycanadalifeatwork.com](http://www.mycanadalifeatwork.com). To use this service you will need to be registered for My Canada Life at Work and signed up for direct deposit of claim payments with eDetails. For online claim submissions, your Explanation of Benefits will only be available online.

Submit online claims to Canada Life as soon as possible, but no later than 12 months after you incur the expense.

You must retain your receipt for 12 months from the date you submit your claim to Canada Life as a record of the transaction, and you must submit it to Canada Life on request.

**Paper claims:** To submit paper claims, access [www.mycanadalifeatwork.com](http://www.mycanadalifeatwork.com) to obtain a personalized claim form or obtain the Extended Health Care Claim form (M635D) from the Public Employees Benefits Agency website.

<https://www.plannera.ca/benefits/extended-health-care>

Complete this form making sure it shows all required information.

Attach your receipts to the claim form and return it to the Canada Life Benefit Payment Office as soon as possible, but no later than 15 months after you incur the expense.

**Canada Life  
Regina Benefit Payments Office**

1901 Scarth Street  
Regina, Saskatchewan  
S4P 4L4

Mail to be sent to:  
PO Box 4408  
Regina, Saskatchewan  
S4P 3W7

If the policy terminates, claims must be submitted no later than 30 days after the date of termination.

- **Drug claims**

You will be provided with a prescription drug identification card. Present your card to the pharmacist with your prescription.

Before your prescription is filled, an Assure Claims check will be done. Assure Claims is a series of seven checks that are electronically done on your drug claim history for increased safety and compliance monitoring. This has been designed to improve the health and quality of life for you and your dependents. Checks done include drug interaction, therapeutic duplication and duration of therapy, allowing the pharmacist to react prior to the drug being dispensed. Depending on the outcome of the checks, the pharmacist may refuse to dispense the prescribed drug.



## DENTALCARE

A deductible may be applied before you are reimbursed. All expenses will be reimbursed at the level shown in the **Benefit Summary**. Benefits may be subject to plan maximums and frequency limits. Check the **Benefit Summary** for this information.

The plan covers customary charges to the extent they do not exceed the dental fee guide level for a general practitioner shown in the **Benefit Summary**, except that:

- dentist fee guides are applicable when services are provided by a dentist.
- dental hygienist fee guides are applicable when services are provided by a dental hygienist practising independently.
- specialist fee guides are applicable when specialists provide services within their speciality.

All covered services and supplies must represent reasonable treatment. Treatment is considered reasonable if it is recognized by the Canadian Dental Association, it is proven to be effective, and it is of a form, frequency, and duration essential to the management of the person's dental health. To be considered reasonable, treatment must also be performed by a dentist or under a dentist's supervision, performed by a dental hygienist entitled by law to practise independently, or performed by a dentist.

You are only covered for dentalcare benefits as shown in the **Benefit Summary** if you have elected this coverage.

### Treatment Plan

- Before incurring any large dental expenses, ask your dental service provider to complete a treatment plan and submit it to Canada Life. Canada Life will calculate the benefits payable for the proposed treatment, so you will know in advance the approximate portion of the cost you will have to pay.

### Basic Coverage

The following expenses will be covered:

- Diagnostic services including:
  - one complete oral examination every 36 months
  - limited oral examinations once every 9 months, except that only one limited oral examination is covered in any 12-month period that a complete oral examination is also performed
  - limited periodontal examinations once every 9 months
  - complete series of x-rays every 36 months
  - intra-oral x-rays to a maximum of 15 films every 36 months and a panoramic x-ray every 36 months. Services provided in the same 12 months as a complete series are not covered
- Preventive services including:
  - polishing and topical application of fluoride each once every 9 months
  - scaling, limited to a maximum combined with periodontal root planing of 6 time units every 12 months

A time unit is considered to be a 15-minute interval or any portion of a 15-minute interval

- pit and fissure sealants on bicuspid and permanent molars every 60 months
- space maintainers including appliances for the control of harmful habits
- finishing restorations
- interproximal disking
- recontouring of teeth
- Minor restorative services including:
  - caries, trauma, and pain control
  - amalgam and tooth-coloured fillings. Replacement fillings are covered only if the existing filling is at least 2 years old or the existing filling was not covered under this plan
  - retentive pins and prefabricated posts for fillings
  - prefabricated crowns for primary teeth (baby teeth)
- Endodontics. Root canal therapy for permanent teeth will be limited to one course of treatment per tooth. Repeat treatment is covered only if the original treatment fails after the first 18 months
- Periodontal services including:
  - root planing, limited to a maximum combined with preventive scaling of 6 time units every 12 months
  - occlusal adjustment and equilibration, limited to a combined maximum of 4 time units every 12 months

A time unit is considered to be a 15-minute interval or any portion of a 15-minute interval
- Denture maintenance, including:
  - denture relines for dentures at least 6 months old, once every 36 months
  - denture rebases for dentures at least 2 years old, once every 36 months
  - resilient liner in relined or rebased dentures after the 3-month post-insertion care period has elapsed, once every 36 months
  - denture repairs and additions and resetting of denture teeth after the 3-month post-insertion care period has elapsed
  - denture adjustments after the 3-month post-insertion care period has elapsed, once every 12 months
- Oral surgery
- Adjunctive services

## Dentalcare Limitations

No benefits are paid for:

- Duplicate x-rays, custom fluoride appliances, any oral hygiene instruction and nutritional counselling
- The following endodontic services - root canal therapy for primary teeth, isolation of teeth, enlargement of pulp chambers and endosseous intra coronal implants
- The following periodontal services - desensitization, topical application of antimicrobial agents, subgingival periodontal irrigation, charges for post surgical treatment and periodontal re-evaluations
- The following oral surgery services - implantology, surgical movement of teeth, services performed to remodel or recontour oral tissues (other than minor alveoloplasty, gingivoplasty and stomatoplasty) and alveoloplasty or gingivoplasty performed in conjunction with extractions
- Hypnosis or acupuncture
- Services or supplies covered under Healthcare. If the amount payable would be greater under this Dentalcare benefit, then benefits will be paid under Dentalcare and not Healthcare
- Crowns (other than prefabricated crowns), bridgework, dentures or repairs to bridgework or dentures
- Orthodontic treatment
- Expenses private plans are not permitted to cover by law
- Services and supplies you are entitled to without charge by law or for which a charge is made only because you have insurance coverage
- Services or supplies that do not represent reasonable treatment
- Treatment performed for cosmetic purposes only
- Congenital defects or developmental malformations in people 19 years of age or over
- Temporomandibular joint disorders, vertical dimension correction or myofacial pain
- Expenses arising from war, insurrection, or voluntary participation in a riot

## How to Make a Claim

- **Claims for expenses incurred in Canada** may be submitted online. Access My Canada Life at Work to obtain a personalized claim form or obtain form M445D from your employer and have your dental service provider complete the form. The completed claim form will contain the information necessary to enter the claim online. To use the online service you will need to be registered for My Canada Life at Work and signed up for direct deposit of claim payments with eDetails. For online claim submissions, your Explanation of Benefits will only be available online.

Online claims must be submitted to Canada Life as soon as possible, but no later than 12 months after the dental treatment.

You must retain your receipt for 12 months from the date you submit your claim to Canada Life as a record of the transaction, and you must submit it to Canada Life on request.

- **For all other Dentalcare claims**, access My Canada Life at Work to obtain a personalized claim form or obtain form M445D from your employer. Have your dental service provider complete the form and return it to the Canada Life Benefit Payment Office as soon as possible, but no later than 15 months after the dental treatment.



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