

AT A GLANCE

Your Asurion benefits



Health care

Supplements your provincial health coverage

	Health care
Reimbursement*	
<ul style="list-style-type: none"> ▪ Prescription drugs (payable with pay-direct drug card) 	100% after you pay an \$8 co-pay
<ul style="list-style-type: none"> ▪ Hospital accommodations 	100% Semi-private
<ul style="list-style-type: none"> ▪ Paramedical practitioners <ul style="list-style-type: none"> – Acupuncturists – Chiropractors – Massage therapists – Naturopaths – Osteopaths 	90% \$750 per practitioner, to a combined maximum of \$2,000 per calendar year X-rays: \$35 per practitioner per calendar year <ul style="list-style-type: none"> – Physiotherapists – Podiatrists or chiropodists – Psychologists – Speech therapists
<ul style="list-style-type: none"> ▪ Vision care (eye exams, frames, lenses and contacts) <ul style="list-style-type: none"> – Laser eye surgery 	100% \$250 every 2 calendar years (each calendar year for children under age 21) \$400 lifetime maximum
<ul style="list-style-type: none"> ▪ Private duty nursing 	90% \$10,000 each calendar year
<ul style="list-style-type: none"> ▪ Worldwide emergency travel <ul style="list-style-type: none"> – Referral treatment – Travel assistance 	100% \$2 million per incident (certain restrictions apply) 100% \$500,000 lifetime maximum 24/7 services
<ul style="list-style-type: none"> ▪ Medical supplies and prosthetics 	90%
<ul style="list-style-type: none"> ▪ Other eligible expenses <ul style="list-style-type: none"> – Accidental dental – Ambulance services – Hearing aids** – Orthopedic shoes** 	90% Treatment within 180 days of the accident \$1,000 each calendar year \$600 every 3 consecutive calendar years \$200 each calendar year (\$300 for children under age 21)
Termination of coverage	Age 70, or upon retirement or termination of employment, whichever is earliest

* Expenses are reimbursed based on Medavie Blue Cross' assessment of reasonable and customary fees

** Medical referral required

Dental care

Provides coverage for a variety of dental procedures

	Dental care
Reimbursement*	
<ul style="list-style-type: none"> Basic services (e.g. oral exams, cleaning and scaling, fillings, periodontic and endodontic care) 	90% Recall examinations once every 6 months
<ul style="list-style-type: none"> Major services (e.g. dentures, crowns and bridges) 	50%
<ul style="list-style-type: none"> Combined maximum for basic and major services 	\$2,000 per calendar year
<ul style="list-style-type: none"> Orthodontics 	50% \$2,000 lifetime maximum (dependent children under age 19 only)
Termination of coverage	Age 70, or upon retirement or termination of employment, whichever is earliest

* Reimbursement is based on current year dental fee guide in the province of residence

Disability insurance

Provides important financial security in the event that your income is interrupted by an illness or injury and you are unable to work

	Short Term Disability	Long Term Disability																																				
Benefits paid	<ul style="list-style-type: none"> Based on years of service <table border="1"> <thead> <tr> <th>Years of service</th> <th>Weeks at 100% earnings</th> <th>Weeks at 75% earnings</th> </tr> </thead> <tbody> <tr><td>Less than 1</td><td>0</td><td>17</td></tr> <tr><td>1 to under 2</td><td>1</td><td>16</td></tr> <tr><td>2 to under 3</td><td>2</td><td>15</td></tr> <tr><td>3 to under 4</td><td>3</td><td>14</td></tr> <tr><td>4 to under 5</td><td>4</td><td>13</td></tr> <tr><td>5 to under 6</td><td>6</td><td>11</td></tr> <tr><td>6 to under 7</td><td>8</td><td>9</td></tr> <tr><td>7 to under 8</td><td>10</td><td>7</td></tr> <tr><td>8 to under 9</td><td>12</td><td>5</td></tr> <tr><td>9 to under 10</td><td>14</td><td>3</td></tr> <tr><td>10 or more</td><td>17</td><td>0</td></tr> </tbody> </table> 	Years of service	Weeks at 100% earnings	Weeks at 75% earnings	Less than 1	0	17	1 to under 2	1	16	2 to under 3	2	15	3 to under 4	3	14	4 to under 5	4	13	5 to under 6	6	11	6 to under 7	8	9	7 to under 8	10	7	8 to under 9	12	5	9 to under 10	14	3	10 or more	17	0	<ul style="list-style-type: none"> 60% of your weekly earnings (if you have less than 5 years of service) 66.7% of your weekly earnings (if you have 5 or more years of service) Maximum: \$15,000 per month (evidence of insurability required for amounts above \$8,000)
Years of service	Weeks at 100% earnings	Weeks at 75% earnings																																				
Less than 1	0	17																																				
1 to under 2	1	16																																				
2 to under 3	2	15																																				
3 to under 4	3	14																																				
4 to under 5	4	13																																				
5 to under 6	6	11																																				
6 to under 7	8	9																																				
7 to under 8	10	7																																				
8 to under 9	12	5																																				
9 to under 10	14	3																																				
10 or more	17	0																																				
Waiting period	<ul style="list-style-type: none"> No waiting period for illness, accident or hospitalization 	<ul style="list-style-type: none"> 17 weeks 																																				
Duration of benefits	<ul style="list-style-type: none"> 17 weeks 	<ul style="list-style-type: none"> Until age 65, recovery, retirement or death, whichever occurs first 																																				
Benefits taxable	<ul style="list-style-type: none"> Yes 	<ul style="list-style-type: none"> Yes 																																				
Termination of coverage	<ul style="list-style-type: none"> Age 65, or upon retirement or termination of employment, whichever is earliest 	<ul style="list-style-type: none"> Age 65, or upon retirement or termination of employment, whichever is earliest 																																				

Definition of disability for the Long Term Disability benefit

- During the waiting period and the following 24 months of disability:** inability to perform the regular duties of your own occupation
- After 24 months of disability:** inability to perform any occupation for which you could earn at least 60% of your earnings prior to the disability and for which you are reasonably qualified by education, training or experience

Life and accident insurance

Provides financial security if you or a dependent dies or if you suffer a severe injury while employed by Asurion

	Basic life insurance	Optional life insurance
Insured persons	<ul style="list-style-type: none"> You and your family 	<ul style="list-style-type: none"> You and your spouse
Coverage	<p>You</p> <ul style="list-style-type: none"> 1 x your annual earnings (rounded to the next highest \$1,000) Maximum: \$500,000 <p>Spouse</p> <ul style="list-style-type: none"> \$10,000 <p>Dependent children</p> <ul style="list-style-type: none"> \$5,000 per child 	<p>You and your spouse</p> <ul style="list-style-type: none"> In units of \$10,000 Maximum: \$500,000
Evidence of insurability	<ul style="list-style-type: none"> Required for amounts above \$350,000 	<ul style="list-style-type: none"> Required for all amounts
Termination of coverage	<ul style="list-style-type: none"> Age 70, or upon retirement or termination of employment, whichever is earliest 	<ul style="list-style-type: none"> Age 65, or upon retirement or termination of employment, whichever is earliest

	Basic accident insurance
Insured persons	<ul style="list-style-type: none"> You only
Coverage	<ul style="list-style-type: none"> 1 x your annual earnings (rounded to the next highest \$1,000) Maximum: equal to your coverage under basic life Benefit pays a percentage of coverage for certain serious accidental injuries and covered losses
Termination of coverage	<ul style="list-style-type: none"> Age 70, or upon retirement or termination of employment, whichever is earliest

Employee assistance program (EAP)

A confidential service available to you and your dependents

	EAP
Program description (provided by inConfidence)	<ul style="list-style-type: none"> Offers support for a full range of personal and family issues or life events, including expert counseling and crisis support services, access to research and education, referrals for child and elder care, and legal and financial assistance

Eligibility

You are eligible for benefits provided you are a permanent employee working a minimum of 30 hours per week.

Your benefits coverage will begin on the first of the month following:

- 3 months of active employment for Disability insurance,
- 30 days of active employment for all other benefits.

Your spouse and children are eligible for coverage provided they meet the definitions of spouse and children as follows:







Spouse: the person with whom you are legally married or cohabiting in a common-law relationship for at least one year and is living in Canada or the United States.

Children: your unmarried, unemployed, natural or adopted children or stepchildren, who are financially supported by you, and are:

- younger than age 21,
- younger than age 26, if they are attending a college, university, or other accredited educational institution full time, or
- any age if they are physically or mentally disabled and living with you or your spouse, and were disabled for a continuous period while they met the eligibility criteria described above.

Your common-law spouse's children will be covered, provided the children are living with you.

Where to get answers to your questions

Medavie Blue Cross	inConfidence
For questions about your health and dental claims and coverage:	For questions about the EAP or to access services:
 www.medavie.bluecross.ca	 www.myinconfidence.ca (user ID: Asurion / password: inconfidence)
 1-888-873-9200	 1-877-418-2181
 8:00 a.m. to 8:00 p.m.	 24 hours a day / 7 days a week

This summary provides an overview of the main provisions of the group benefits program for Asurion employees. This program is governed by the official documents, such as the insurance contracts, as well as by applicable legislation. In the event of any inconsistency between this summary and the official documents, the latter will prevail.

August 2015