

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 	90% \$750 per practitioner, to a combined maximum of \$2,000 per calendar year
	<ul style="list-style-type: none"> <li style="width: 50%;">– Acupuncturists <li style="width: 50%;">– Osteopaths <li style="width: 50%;">– Chiropractors <li style="width: 50%;">– Physiotherapists <li style="width: 50%;">– Dieticians <li style="width: 50%;">– Podiatrists <li style="width: 50%;">– Massage therapists <li style="width: 50%;">– Psychologists/social workers <li style="width: 50%;">– Naturopaths <li style="width: 50%;">– Speech therapists
<ul style="list-style-type: none"> ▪ Vision care (eye exams, frames, lenses and contacts) 	100% \$250 every 2 calendar years (each calendar year for children under age 21)
– Laser eye surgery	\$400 lifetime maximum
<ul style="list-style-type: none"> ▪ Private duty nursing 	90% \$10,000 per 12 months
<ul style="list-style-type: none"> ▪ Out-of-country emergency travel (first 60 days of trip) 	100% (certain restrictions apply)
– Travel assistance	24/7 services
<ul style="list-style-type: none"> ▪ Medical supplies and prosthetics 	90%
<ul style="list-style-type: none"> ▪ Other eligible expenses 	90%
– Ambulance services	Services to the nearest treatment facility
– Hearing aids	\$700 every 5 years
– Orthopedic shoes and orthotics	\$300 per calendar year
Termination of coverage	Upon retirement or termination of employment, whichever is earliest

* Expenses are reimbursed based on Great-West Life's assessment of reasonable and customary fees

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 18 only)
<ul style="list-style-type: none"> Accidental dental 	100% Treatment within 60 days of the accident
Termination of coverage	Upon retirement or termination of employment, whichever is earliest

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

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"> 66.7% of your weekly earnings (if you have less than 5 years of service) 75% of your weekly earnings (if you have 5 or more years of service) 	<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 payment	<ul style="list-style-type: none"> Up to \$1,384 per week (evidence of insurability required for amounts above \$600) 	<ul style="list-style-type: none"> Up to \$10,000 per month (evidence of insurability required for amounts above \$2,600)
Waiting period	<ul style="list-style-type: none"> 7 days for illness (no waiting period for 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"> 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

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: \$200,000 Coverage reduces by 50% at age 65 <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: \$300,000
Evidence of insurability	<ul style="list-style-type: none"> Not required 	<ul style="list-style-type: none"> Required for all amounts
Termination of coverage	<ul style="list-style-type: none"> Age 71, 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: \$200,000 Coverage reduces by 50% at age 65 Benefit pays a percentage of coverage for certain serious accidental injuries and covered losses
Termination of coverage	<ul style="list-style-type: none"> Age 71, 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.

Children: your unmarried, natural or adopted children, stepchildren or children under your legal guardianship, or those of your spouse, and are:

- younger than age 21 and not working more than 30 hours per week,
- younger than age 25 (age 26 in Quebec), 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.

Where to get answers to your questions

Great-West Life	inConfidence
For questions about your health and dental claims and coverage:	For questions about the EAP or to access services:
 www.greatwestlife.com Click "GroupNet for Plan Members"	 www.myinconfidence.ca (user ID: Asurion / password: inconfidence)
 1-800-957-9777	 1-877-418-2181
 7:30 a.m. to 8:00 p.m. EST	 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.

