

# YOUR Benefits



BOOKLET



Glad to  
see you!



your  
Group  
Benefits

booklet

***nsc***

Retirees over age 65

Group Policy Number:  
7172-003

Updated Effective Date:  
August 1, 2018

## Welcome to your Group Benefits Plan

Your group benefits coverage provides you with the peace of mind that you and your family are protected today and in the future, for health and medical expenses not available through the coverage provided by government.

In this plan, drug, extended health and dental benefits are self-insured by the plan sponsor and are administered by Medavie Inc.

Medavie Inc. (also known as Medavie Blue Cross), which will be referred to as “Blue Cross” for convenience of reference.

Blue Cross has been a trusted health services partner for individuals, employers and governments across Canada for over 70 years. Our core purpose is to help improve the health and well-being of people and their communities.

Our commitment to service, innovative solutions and technological expertise mean you can rest easy because at Blue Cross, we’re always there for you.

### About this Booklet

**This booklet, together with your identification card, contains important information about your group benefits coverage. You should keep them in a safe place for future reference.**

This booklet summarizes the important features of your group benefits coverage. It is prepared as information only, and does not, in itself, constitute an agreement. The exact terms and conditions of your group benefits coverage are described in the group plan held by your employer. In the event of a difference of wording from those of the group plan, the group plan will prevail, to the extent permitted by law.



#### Helpful Tip

Take a tour in the Member Centre section at [www.medavie.bluecross.ca](http://www.medavie.bluecross.ca)

Your booklet is divided into the following sections:

- **Summary of Benefits:** Outlines the main features of each benefit. It is important to read your Summary of Benefits along with the benefit details to ensure you fully understand your benefit coverage.
- **Coverage Details:** Contains important information regarding the eligibility requirements for your group benefits coverage. In addition, these details explain when your coverage begins and ends, plus other useful information that will help you take advantage of the coverage available to you.
- **Rights and Responsibilities under the Plan:** Outlines your responsibilities under the group plan, such as notifying your employer upon change in status, and your rights, for example your right to privacy.
- **How to Submit a Claim and Obtain More Information:** Additional information on the various options available to you for submitting claims and how you can obtain more information regarding your coverage.
- **Helpful Tips:** Throughout this booklet we have provided useful tips to help you better understand and get the most out of your group benefits.

### Medavie Mobile App

Submit a claim, access an electronic version of your ID card, check coverage, find a health professional in your area, and much more! Visit [www.medavie.bluecross.ca/app](http://www.medavie.bluecross.ca/app) for more information or to download the app.

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**Summary of Benefits**

**Extended Health Care**

**Deductible**

Hospitalization	None
Vision Care	None
All Other Extended Health Care	None

	<b>Reimbursement Level</b>	<b>Benefit Maximum</b>	<b>Accommodation</b>
<b>Hospitalization</b>			
Hospital	100%		Semi-private
<b>Medical Services and Supplies</b>			
Ambulance Transportation	100%		
Special Ambulance Attendant	100%		
Nursing Care	100%	\$10,000/calendar year	
Oxygen	100%		
Health Practitioners:		<b>Maximum per calendar year</b>	
<i>Psychologist</i>	100%	\$300*	
<i>Physiotherapist**</i>	100%	\$500*	
<i>Chiropractor**</i>	100%	\$20/visit, maximum of 25 visits	
<i>Chiropodist/Podiatrist (combined)**</i>	100%	\$20/visit, maximum of 25 visits	
<i>Speech Therapist**</i>	100%	\$20/visit, maximum of 25 visits	
<i>Massage Therapist**</i>	100%	\$20/ visit, maximum of 25 visits	
<i>X-rays (Chiropractor/Chiropodist/Podiatrist)</i>	100%	\$20	

\*Reimbursement per visit is limited to usual, customary and reasonable charges.

\*\*When prescribed by a physician.

**Summary of Benefits**

**Extended Health Care**

<b>Medical Services and Supplies</b>	<b>Reimbursement Level</b>	<b>Benefit Maximum</b>
Durable Medical Equipment*	100%	1/month for rental, 1/5 calendar years for approved purchase**
Mobility Aids and Orthopedic Appliances	100%	See benefit details
Prostheses	100%	See benefit details
Diabetic Equipment	100%	\$700/5 calendar years
Diabetic Supplies	100%	See benefit details
Hearing Aids	100%	\$600/ear/5 calendar years
Custom Orthopedic Shoes/Custom Made Foot Orthotics (combined)	100%	\$250/24 consecutive months
Diagnostic Tests***	100%	\$500/calendar year
Other Medical Services and Supplies	100%	See benefit details
Accidental Dental	100%	\$5,000/Accident, Predetermination of claim required
<b>Vision Care</b>		
Eye Examination****	100%	1/24 consecutive months/12 consecutive months for a Participant under age 21
Lenses/Frames/Contact Lenses/ Laser Eye Surgery (combined)	100%	\$150/24 consecutive months/12 consecutive months for a Participant under age 21
<b>Termination</b>	When the Member dies	
<b>Survivor Coverage</b>	24 months	

\*Pre-authorization required.

\*\*Total combined maximum of \$10,000 per lifetime for wheelchairs, hospital beds and oxygen equipment.

\*\*\*Diagnostic imaging services coverage for residents of Quebec only.

\*\*\*\*Reimbursement per visit is limited to usual, customary and reasonable charges.

## Key Terms

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### You and Your Dependents

Throughout this booklet we use several key terms when we refer to you and your Dependents:

- the terms that may refer to you are: Employee, Member and Participant;
- the terms that may refer to your Dependents are: Dependent, Spouse, Child and Participant.

**Employee:** A person who is a resident of Canada and retired from employment with the Plan Sponsor.

**Member:** An Employee who is eligible and approved for coverage under this plan.

**Dependent:** Your Spouse or Child.

**Spouse:** The person who:

- is a resident of Canada; and
- meets one of the following criteria:
  - is married to the Member;
  - is in a civil union with the Member as defined by the Civil Code of Quebec; or
  - has been living with the Member in a conjugal relationship for at least 1 year; however, where required by provincial legislation, this 1 year period is waived if a child is born of such relationship.



#### Helpful Tip

A Member, Spouse and Child are all Participants under the plan.



#### Helpful Tip

You are responsible for enrolling your Dependents under the plan when they become eligible.

In addition, you are responsible for removing them when they no longer meet the definitions outlined here.

You can update your family or Dependent status by filling out and submitting a change form, available through your Employee Services Advisor.

A spouse who falls under the following criteria is not eligible for Health benefits:

- a person divorced from the Member;
- a person separated from the Member where such separation is pursuant to a court order or a legal separation agreement;
- the parties are living separate and apart without benefit of a court order or separation agreement; or
- a person cohabitating with the Member without public representation of married status, if they have not been cohabitating for 12 consecutive months.

The Spouse must be designated by the Member on their application for coverage. Only one person may be covered as a Spouse at any one time.

**Child:** A person who:

- is a resident of Canada;
- is the natural, adopted or step child of the Member or Spouse, or the child over whom the Member or Spouse has been appointed as guardian with parental authority. A Spouse's child must be living with the Member;
- is financially reliant on the Member or Spouse for care, maintenance and support;
- is not married or in a common law relationship; and
- meets one of the following criteria:
  - a) is under age 21;
  - b) is under age 27 and is attending an accredited educational institution, college or university on a full-time basis; or
  - c) became mentally or physically disabled while a child as defined in (a) or (b) and has been continuously disabled since that time.

## Key Terms

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A child is considered to be mentally or physically disabled for the purposes of this definition if they are incapable of engaging in any substantially gainful activity and are financially reliant on the Member for care, maintenance and support due to this disability. Blue Cross may require the provision of written proof of a child's disability as often as is reasonably necessary.

**Participant:** The Member or one of the Member's Dependents who has been approved for coverage under this plan.

### Other Important Terms

**Accident:** A sudden, fortuitous and unforeseeable event that:

- is violent in nature;
- arises solely from external means;
- causes bodily injury to the Participant directly and independently of all other causes; and
- is unintended by the Participant.

The resulting injury to the Participant must be certified by a physician.

**Activities of Daily Living:** The following 5 activities:

- Eating: the ability to manipulate prepared food or liquid into the mouth;
- Dressing: the ability to put on and remove necessary articles of clothing that are normally worn, including leg braces;
- Bathing: the ability to cleanse the entire body using soap and water, including turning on faucets and shower mechanisms, getting into and out of the bath or shower and drying oneself;
- Ambulation: the ability to move independently from place to place with or without the use of mobility aids; and
- Toileting (including continence, which is the ability to control bowel and bladder function): the ability to use a toilet, bedside commode or urinal.

**Approved Provider:** A provider of health care services or supplies who has been approved by Blue Cross to provide specific Eligible Expenses.

**Deductible:** The amount of Eligible Expenses that the Participant must pay before Blue Cross will reimburse any Eligible Expenses.

The Deductible amount applies once per calendar year or per prescription drug, as specified in the Summary of Benefits. However, Eligible Expenses incurred during the last 3 months of a calendar year that totally or partially met the Deductible for that year may be used to reduce the Deductible for the following calendar year.

**Eligible Expenses:** Charges incurred by the Participant for health care services and supplies that are:

- Medically Necessary;
- usual, customary and reasonable, meaning that:
  - a) the amount charged is consistent with the amount typically charged by Health Practitioners or Approved Providers for similar services or supplies in the province in which the services or supplies are being purchased; and
  - b) the frequency and quantity in which services or supplies are purchased by the Participant are, in the opinion of Blue Cross in consultation with its health care consultants, consistent with the frequency and quantity that would usually be prescribed or needed for the Participant's condition;
- recommended or prescribed by a Physician or Health Practitioner who:
  - does not normally reside in the Participant's home;
  - is not the Participant's family member; and
  - is not the Participant's employer or co-worker;



#### Helpful Tip

Important: Blue Cross will only reimburse health expenses meeting these Eligible Expenses criteria.



## Key Terms

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- rendered or dispensed by an Approved Provider who:
  - does not normally reside in the Participant's home; and
  - is not the Participant's family member; and
- rendered or dispensed after the effective date and while the plan is in effect, unless otherwise specified.

Health care services and supplies that Participants prescribe, render or dispense to themselves are not Eligible Expenses.

An Eligible Expense is considered to be incurred on the date the service or supply was received by the Participant. Reimbursement for Eligible Expenses incurred outside of Canada will be limited to the amount that would have been reimbursed if the expense had been incurred in the Participant's province of residence, unless the benefit is restricted to in Canada only.

Where more than one form or an alternative form of Treatment exists, Blue Cross has the right to base their payment for Eligible Expenses on the lowest cost alternative if Blue Cross, in consultation with its health care consultants, deems the alternative Treatment to be appropriate and consistent with good health management.

**Health Practitioner:** A health care practitioner who is a registered member of their regulatory body (if applicable) and practices within the limits of their authority as established by law. If no occupational guild applies to a particular practitioner, the practitioner must:

- be a registered member of their association;
- provide care and treatment within the limits of their professional scope of practice; and
- be an Approved Provider.

**Insured Benefits:** Benefits underwritten and administered by Medavie Inc. which assumes all liability for their payment. In this plan, there are no Insured Benefits.

**Medically Necessary:** A health care service or supply provided or prescribed by a Physician or Health Practitioner to treat an injury or Illness that, in the opinion of Blue Cross after consultation with its health care consultants:

- has not been provided or prescribed primarily for convenience or cosmetic reasons;
- is the most appropriate, safe and cost effective Treatment for the diagnosed injury or Illness; and
- is generally medically recognized as acceptable Treatment for the diagnosed injury or Illness.



### Helpful Tip

Blue Cross will only pay for Eligible Expenses that are Medically Necessary.

**Quebec Participant:** A Member or Dependent is considered to be a Quebec Participant if:

- the plan sponsor has a business office in Quebec;
- the Member resides and works in Quebec; and
- the Participant is subject to the Act Respecting Prescription Drug Insurance.

**Self-Insured Benefits:** Benefits that are:

- fully funded by the plan sponsor who assumes sole liability for their payment; and
- administered by Medavie Inc. under an administrative services only contract with the plan sponsor.

In this plan, extended health benefits are Self-Insured Benefits.

**Treatment:** The management and care of a Participant to improve or cure an Illness, disorder or injury. This management and care must be:

- considered appropriate and approved by Blue Cross; and
- prescribed, provided or performed by a Health Practitioner or Physician practicing in the field of medicine applicable to the Participant's disease, disorder or injury.

## Coverage Details

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### Who is Eligible for Coverage?

You are eligible for coverage if you meet the definition of Employee outlined above in the *Key Terms*.

Your Dependents are also eligible for coverage if they meet the definition of Spouse or Child outlined above in the *Key Terms*.

To be eligible for coverage, you and your Dependents must be entitled to government health care coverage or similar coverage deemed satisfactory by Blue Cross.

Coverage is effective on the date of retirement.

### Do I Need to Supply Proof of Health to Obtain Coverage?

You generally do not need to provide proof of health to obtain group benefits coverage. However, proof of health must be submitted if your application is received by Blue Cross more than 31 days after the date upon which you or your Dependent became eligible for coverage.

### How do I Enrol for Coverage?

#### Application Form

To obtain coverage, you must complete and submit the application form provided to you by your employer and submit proof of health, if required for the reason listed above.

The completed application form must be submitted to your Employee Services Advisor and received by Blue Cross within 31 days of the date you or your Dependent become eligible for coverage.

#### Can I Opt Out of Coverage for Certain Benefits?

You are not allowed to individually select the benefits you want under the plan. In addition, when you enrol for coverage you must also enrol all of your eligible Dependents. You are allowed to waive the health benefits coverage for yourself or your Dependents if you or your Dependents already have similar coverage under another group policy. In this case, you or your Dependents will again be eligible for health benefits if there is a change in your family status or if you or your Dependents' other coverage terminates for reasons outside of your control.



#### Helpful Tip

**Proof of health** refers to statements or medical evidence about your health or the health of your Dependents.



#### Helpful Tip

If you do not enrol for coverage within 31 days of eligibility, you may be restricted when applying for benefits and your benefit levels may be reduced.



#### Helpful Tip

Health benefits may include: extended health care.

### When Does My Coverage Begin?

#### Employees

Your coverage takes effect on the latest of the following dates:

- the effective date of the plan;
- the date of your retirement; or
- the date Blue Cross approves your proof of health, if required.

#### Dependents

Your Dependent's coverage takes effect on the latest of the following dates:

- the date you become eligible for coverage;
- the date they meet all of the eligibility requirements;
- the date Blue Cross approves their proof of health, if required; or
- the date following their discharge from hospital if they were hospitalized on the date they would have become eligible for coverage, unless:
  - they were covered under a Previous Policy, in which case their coverage begins on the effective date of the plan; or
  - they were born while this coverage is in force, in which case their coverage will be effective from their live birth.



#### Helpful Tip

**Previous Policy** refers to a group plan that provided coverage for you and your Dependents, and terminated within 31 days of the effective date of this group plan.

### When Does My Coverage End?

Coverage ends on the earliest of the date:

- the plan terminates;
- you or your Dependents no longer meet one or more of the eligibility requirements;
- you (or your Spouse, if applicable) reaches the termination age or termination date, if any, specified in the Summary of Benefits;
- you die;
- you or your Dependents commit a fraudulent act against Blue Cross or the plan sponsor; or
- the plan sponsor defaults in payment of premiums.

Coverage for your Dependents will also terminate on the date your coverage terminates.

No coverage will be provided to you or your Dependents while performing duties as an active member in the armed forces of any country, unless coverage must be retained under the applicable provincial legislation.

### What Happens When Coverage Ends?

#### Right to Convert to Individual Coverage

Upon termination of coverage for certain benefits, you and your Dependents have the right to convert your group benefits coverage to an individual insurance policy, provided certain criteria are met.

The benefit details will specify if this conversion right applies to a particular benefit.

When conversion is available, the following terms and conditions apply:

- You must, within 31 days of the date of termination of your group coverage:
  - submit the application form provided by Blue Cross for the purpose of conversion to individual coverage; and
  - pay the entire amount of the first month's premium of the individual policy, in accordance with the method of payment stipulated by Blue Cross;



#### Helpful Tip

The benefit of converting your group coverage is that you do so without having to provide proof of health.

Conversion premium rates will typically be higher than group premium rates currently paid.

Instead of converting your group coverage, you may prefer to apply for an individual plan, which will require Proof of Health.

## Coverage Details

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- the individual policy will be issued without requiring proof of health;
- the premium for the individual policy is based upon the individual policy rates in effect on the date of application;
- the individual policy is subject to any maximum and minimum values or other additional terms and conditions that are specified in the *Right to Convert to Individual Coverage* provision of the applicable benefit.

### Survivor Coverage

In the event of your death, coverage for your Dependents will continue without payment of premiums for certain benefits, if specified in the Summary of Benefits.

Survivor Coverage for your Dependents will terminate on the earliest of the following dates:

- the group plan termination date;
- the date the maximum Survivor Coverage period has been reached, as specified in the Summary of Benefits;
- the date your Dependents obtains similar coverage under another plan; or
- the date your Dependents are no longer considered to be eligible Dependents (for reasons other than your death).

### What if I Have Coverage Elsewhere?

Blue Cross will co-ordinate your group benefits coverage with other health plans when similar coverage is available. The co-ordination of benefits process helps ensure you get the most out of your coverage, and also means you can receive up to, but no more than, 100% reimbursement for Eligible Expenses.

#### Government Health Care Coverage

Blue Cross will not pay for any health care services or supplies available under government health care coverage, or administered by government funded hospitals, agencies or providers. Blue Cross will only consider Eligible Expenses in excess of those provided under government health care coverage.

#### Other Health Plans

Do you take advantage of coverage under the other benefit plans available to you, such as your Spouse's? If not, you may be missing out on possible reimbursement of up to 100% of Eligible Expenses.

Blue Cross applies co-ordination of benefits according to the guidelines of the Canadian Life and Health Insurance Association Inc. (CLHIA). Here are general rules:

#### Expenses for Yourself:

- You must first submit expenses incurred to this plan (where you are covered as a Member). The balance that has not been paid by this plan (if any) can then be submitted to the other plan where you are covered as a dependent (for example your Spouse's plan).
- If you are covered as a member under more than one group benefit plan, the plan that has covered you the longest pays first.



#### Helpful Tip

Blue Cross will help direct you to existing **government programs** whenever possible.



#### Helpful Tip

The types of other plans that are potentially subject to co-ordination of benefits include any form of group, individual, family, creditor or saving insurance coverage that provides reimbursement for medical treatment, services or supplies.

## Coverage Details

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### Expenses for Your Spouse:

- Your Spouse must submit any expenses incurred for themselves to their own group benefit plan (if any) first. The balance that is not paid by their plan (if any) can then be submitted to this plan.

### Expenses for Your Child:

- If a Child is covered as a dependent by both you and your Spouse, you should submit their claim to the plan of the parent whose birthday comes first in the year.
- In the event of divorce or separation, the plan of the parent with whom the Child resides (the plan of the parent with custody of the Child) pays first.



### Helpful Tip

For more information on co-ordination of benefits (including examples), visit our website.

## Extended Health Care

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### Purpose of Coverage

Blue Cross will pay the Eligible Expenses described in this benefit, subject to the conditions outlined below.

### Additional Definitions

The following definitions apply to this benefit, in addition to those found under the *Key Terms* provision of this booklet.

**Acute Care:** Short-term Treatment that is necessary to:

- prevent deterioration of a severe injury, episode of illness or urgent medical condition;
- promote recovery from surgery; or
- provide palliative care for an individual diagnosed with a terminal illness whose life expectancy is less than 3 months.

**Hospital:** An Acute Care facility that is licensed to provide inpatient treatment. This does not include any part of such facility that is intended for long term care. The facility must:

- have facilities for diagnostic treatment and major surgery;
- qualify to participate in and be eligible to receive payments under the provisions of the provincial hospital act in the jurisdiction in which it is located;
- operate in accordance with the applicable laws of the jurisdiction in which it is located;
- provide 24 hour nursing care services; and
- require that every patient be under the direct care of a physician.

Hospitals do not include convalescent care facilities, physical or psychiatric rehabilitation facilities, maternity homes, nursing homes, rest homes, retirement residences, homes for the aged, blind, deaf, chronically or mentally ill, long-term care or assisted living facilities or drug addiction and alcohol treatment centres. It also does not include any part of a Hospital consisting of nursing care or beds that have been set aside for any of the purposes outlined in this paragraph.

### What Blue Cross Will Pay

Blue Cross will pay Eligible Expenses subject to the following terms and conditions:

- payment is limited to the reimbursement level and benefit maximums specified below and/or in the Summary of Benefits;
- the Member must pay the Deductible, if any, specified in the Summary of Benefits; and
- payment is limited in accordance with the Exclusions and Limitations provision of this benefit.

This benefit covers the expenses explicitly listed in the following categories, provided they also meet the definition of Eligible Expenses under the *Key Terms* provision of this booklet.

### Hospitalization

**Hospital:** Room accommodation when a Participant is admitted to a Hospital as an inpatient for Acute Care. The type of room eligible for coverage is specified in the Summary of Benefits.

Coverage under this category is limited to room and board only. Expenses must be incurred in Canada.

Hospitalization coverage excludes administrative and incidental fees (for example, television, telephone and parking).



#### Helpful Tip

Blue Advantage® offers savings to Blue Cross members on medical, vision care and many other products and services from participating providers across Canada.

A list of participating providers and discounts is available at

[www.blueadvantage.ca](http://www.blueadvantage.ca).

### Medical Services and Supplies

**Ambulance Transportation:** Charges for emergency transportation of a stretcher patient by a licensed ambulance to and from the nearest Hospital equipped to provide the emergency care needed by the Participant. This includes air or rail transportation. Expenses must be incurred in Canada.

This coverage excludes inter-Hospital transfers.

**Special Ambulance Attendant:** Charges for travel expenses of an accompanying registered nurse or qualified medical attendant (other than a relative), when Medically Necessary and approved by Blue Cross. Expenses must be incurred in Canada.

**Nursing Care:** Charges for the services of a registered nurse, registered nursing assistant or licensed practical nurse where such services are provided at the Participant's home and are not primarily for custodial care or midwifery. Expenses must be incurred in Canada.

Nursing care services may require pre-approval from Blue Cross to be eligible for payment in whole or in part. Benefit payment amounts for approved nursing care services are based on the provincial payment schedule established by Blue Cross.

Charges for the services of a personal support worker in the Participant's home may also be eligible if the Participant is under the active care of a nurse or requires home care for recuperation after a discharge from Hospital. Personal support workers offer essential services related to the 5 Activities of Daily Living.

This coverage excludes expenses for custodial care, homemaking duties, shopping, transportation, respite care and services not related to the Activities of Daily Living.

**Oxygen:** Charges for oxygen. Expenses must be incurred in Canada.

**Health Practitioners:** Eligible Expenses for Treatment provided by any Health Practitioner specified in the Summary of Benefits. Coverage is limited to:

- Treatment within the scope of the Health Practitioner's practice; and
- 1 Treatment by the same Health Practitioner per day.

Unless otherwise specified in the Summary of Benefits, a physician referral is not necessary for Treatment to be eligible for coverage.

This coverage excludes:

- products provided by a Health Practitioner (unless specified as a benefit under this group benefits plan);
- comprehensive health assessments;
- charges for services obtained in Hospital; and
- group treatment sessions.



#### Helpful Tip

Ask your Health Practitioner if they are a Blue Cross Approved Provider before you obtain service or supplies to avoid unexpected out-of-pocket expenses.



#### Helpful Tip

Before receiving nursing services you should obtain pre-approval from Blue Cross by contacting the toll-free number on your Blue Cross identification card.

**Durable Medical Equipment:** Charges for rental of the following medical equipment:

- manual or electric wheelchair, including cushions and inserts;
- industrial hospital bed, including mattress and safety side rails;
- equipment for the administration of oxygen, percussor, suction pump, bi-level positive air pressure (BiPAP), continuous positive airway pressure (CPAP) and ventilator;
- insulin pump for the Treatment of type 1 diabetes; and
- compression pump and traction equipment.

The purchase of durable medical equipment requires pre-approval from Blue Cross, otherwise it may be ineligible for payment in whole or in part.

If there is a long-term need for equipment due to extended illness or disability, Blue Cross may, at its discretion, approve the purchase of these items. If such purchase is approved, the rental or approved purchase of a second piece of similar equipment is limited to once every 5 consecutive calendar years.

Two pieces of equipment are similar if they serve the same purpose (for example, facilitate breathing, provide mobility, deliver insulin).

This coverage excludes charges for special mattresses and air conditioning or air purifying equipment.

**Mobility Aids and Orthopedic Appliances:** Charges for the purchase or rental of:

- crutches or canes to a maximum of 2 per lifetime;
- walking aids to a maximum of \$500 and 1 per 5 calendar years;
- casts, splints;
- trusses to a maximum of 1 per 5 calendar years;
- braces to a maximum of 1 per lifetime; and
- cervical collars to a maximum of 1 per calendar year.

**Prostheses:** Charges for the following prosthetic appliances:

- standard artificial limbs to a maximum of 1 per limb per lifetime;
- artificial eyes to a maximum of 1 per eye per lifetime; and
- breast prosthesis when needed following a mastectomy to a maximum of 1 per breast per 2 calendar years.

Repair or adjustments of eligible prosthetic appliances are covered to a maximum of \$300 per calendar year.

Charges for wigs may also be eligible when hair loss is due to an underlying pathology or its Treatment to a maximum of \$300 per lifetime.

This coverage excludes:

- microprocessor knees;
- wigs when hair loss is not due to an underlying pathology or its treatment, hair replacement therapy and other procedures for physiological hair loss (for example, male pattern baldness); and
- replacement of prostheses unless required due to pathological or physiological change.

**Diabetic Equipment:** Charges for glucometer, pressurized insulin injector, insulin dosing systems or other equipment approved by Blue Cross that performs similar functions. The equipment must be used for the Treatment and control of diabetes.

Insulin pumps are eligible under the durable medical equipment benefit.



### Helpful Tip

You must obtain pre-approval from Blue Cross before purchasing durable medical equipment or prostheses. This will ensure you don't end up with significant and unexpected out-of-pocket expenses.



## Extended Health Care

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**Diabetic Supplies:** Charges for test strips, lancets, needles, syringes and insulin pump supplies. The Participant will pay the full cost of the prescription to the Approved Provider at the time of purchase. Blue Cross will reimburse any Eligible Expenses on receipt of proof of payment from the Participant.

**Hearing Aids:** Charges for the purchase and repair of hearing aids when prescribed by an otorhinolaryngologist or otologist or recommended by an audiologist. The benefit maximum specified in the Summary of Benefits is per ear.

This coverage excludes batteries and exams.

**Custom Orthopedic Shoes and Foot Orthotics:** Charges for:

- the purchase and repair of custom made orthopedic shoes or prefabricated orthopedic shoes with permanent modifications to accommodate, relieve or remedy a mechanical foot defect or abnormality provided that:
  - the shoes have been prescribed by an attending physician, orthopedic surgeon, physiatrist, rheumatologist or chiropodist/podiatrist;
  - the Participant provides a copy of a biomechanical or gait analysis from the prescribing Health Practitioner; and
  - the shoes are dispensed by an Approved Provider of orthopedic shoes.
- custom made foot orthotics to accommodate, relieve or remedy a mechanical foot defect or abnormality providing that:
  - they have been prescribed by an attending physician, an orthopedic surgeon, physiatrist, rheumatologist or chiropodist/podiatrist; and
  - they are dispensed by an Approved Provider of custom made foot orthotics.



### Helpful Tip

For more information on which expenses qualify under your orthopedic shoes and orthotics coverage, visit our website. [www.medavie.bluecross.ca/benefitupdates](http://www.medavie.bluecross.ca/benefitupdates).

This coverage excludes the purchase and repair of:

- pre-fabricated orthopedic shoes without permanent modifications; or
- extra-depth shoes.

**Diagnostic Tests:** Charges for the following diagnostic tests when provided by a laboratory approved by Blue Cross:

- laboratory analyses; and
- for residents of Quebec, diagnostic imaging services (ultrasounds, electrocardiograms, computerized tomography (CT Scans), X-rays and magnetic resonance imagery (MRI)). Expenses must be incurred in Canada.

This coverage excludes charges for diagnostic services if they are incurred for the purpose of health screening or if the Participant's government health care coverage prohibits payment of these expenses.

**Other Medical Services and Supplies:** Charges for the following medical services and supplies:

- allergy testing materials to a maximum of \$50 per calendar year;
- purchase of an artificial larynx to a maximum of 1 per lifetime;
- repair of an artificial larynx to a maximum of \$300 per calendar year;
- burn pressure garments to a maximum of \$500 per calendar year;
- graduated compression garments (including stockings) to a maximum of 1 per 12 consecutive months;
- intrauterine contraceptive device (IUD) to a maximum of \$75 per 24 consecutive months;
- ostomy supplies, catheters and catheterization supplies;
- spacing device to a maximum of 1 per lifetime for a Participant under age 13;
- speech aid equipment for persons who do not have oral communication ability, when approved by a qualified speech therapist and authorized by the attending physician, to a maximum of \$500 per lifetime;
- sleeves for lymphedema to a maximum of 2 per calendar year;
- surgical brassieres to a maximum of 2 per 12 consecutive months;

## Extended Health Care

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- transcutaneous electrical nerve stimulator (TENS) device to a maximum of \$300 per 5 calendar years;
- visual training and remedial eye exercises performed by an ophthalmologist or optometrist to a maximum of \$150 per lifetime; and
- contact lenses due to ulcerative keratitis, severe corneal scarring, keratoconus, aphakia or marginal degeneration of the cornea to a maximum of \$200 per 24 consecutive months. The contact lenses must improve sight to at least 20/40 and this level of improvement must not be possible with eyeglass lenses.

**Accidental Dental:** Charges for dental Treatment when required to repair or replace a sound natural tooth.

To be eligible for coverage, Treatment must be:

- required as a result of a direct accidental blow to the mouth or a fractured or dislocated jaw that requires setting;
- incurred while covered for accidental dental benefits with the Employer;
- initiated within 12 months of the accident or dislocation or a detailed Treatment plan satisfactory to Blue Cross must be submitted for approval within that period; and
- performed within 12 months of the date of the accident or dislocation, unless the Participant has been approved by Blue Cross for deferred Treatment due to the Participant's age.



### Helpful Tip

Coverage amounts are determined by the fee guide for dental general practitioners applicable to the dentist's province of practice in the year expenses are incurred.

The Accident does not require certification by a Physician if the Treatment is performed by a dentist.

This coverage excludes accidental damage to teeth that occurs while eating.

## Vision Care

**Eye Examination:** Charges for an eye examination performed by an ophthalmologist or optometrist.

**Lenses, Frames, Contact Lenses and Laser Eye Surgery:** Charges for the following products and services are eligible when prescribed by an ophthalmologist or optometrist:

- corrective eyeglasses (frames and lenses) and contact lenses; and
- laser eye surgery.

This coverage excludes expenses incurred for non-corrective sunglasses and safety glasses.

## Payment of Claims

### How Payments are Made

The Participant will pay the full cost of any expense to the Approved Provider at the time of purchase. Blue Cross will then reimburse any Eligible Expenses on receipt of proof of payment from the Participant.

Certain Approved Providers may offer a pay direct arrangement. In such circumstances, the Approved Provider will submit the Participant's claim to Blue Cross electronically to verify eligibility at the time of purchase and the Participant will only pay the Approved Provider the portion of the claim that is not covered by this benefit. Blue Cross will reimburse the balance of the claim to the Approved Provider directly.

### How Eligible Expenses are Calculated

Reimbursement of an Eligible Expense is calculated as follows:

- Step 1. Blue Cross will apply any applicable usual, customary and reasonable limits. The Eligible Expense will be equal to the lesser of the actual expense and the usual, customary and reasonable charges for the service or supply;
- Step 2. Blue Cross will subtract the Deductible (if any);
- Step 3. the Reimbursement Level percentage will be applied to the remainder of the Eligible Expense;

Step 4. the result is the amount payable by Blue Cross, subject to any Benefit Maximums applicable.

### **Time Limit to Submit a Claim**

Blue Cross must receive proof of claim within 24 months of the date the Eligible Expense was incurred.

### **Exclusions and Limitations**

No payment will be made (or payment will be reduced) for:

- a) services, treatment, articles or supplies that do not fall within the categories of Eligible Expenses listed in this benefit;
- b) health care covered under any government health care coverage or charges payable under any occupational health and safety board, automobile insurance bureau or other similar law or public plan;
- c) health care that was covered under any government health care coverage or charges payable under a workers' compensation board/commission, automobile insurance bureau or other similar law or public plan, when this benefit was issued but has since been modified, suspended or discontinued;
- d) services, treatment or supplies that the Participant receives free of charge;
- e) charges that would not have been incurred if no coverage existed;
- f) services, treatment or supplies that are:
  - i. not Medically Necessary;
  - ii. for cosmetic purposes only;
  - iii. elective in nature; or
  - iv. experimental or investigative.
- g) all services relating to family planning (except for intrauterine contraceptive devices (IUDs)), including artificial insemination, laboratory fees or other charges incurred in relation to infertility treatment, regardless of whether or not infertility is considered to be an illness;
- h) charges that are eligible under the travel benefit provided by the group plan (if applicable);
- i) services or supplies normally intended for recreation or sports;
- j) extra supplies that are spares or alternates;
- k) charges for missed appointments or the completion of forms;
- l) medical examinations or routine general check-ups;
- m) mileage or delivery charges to or from a Hospital or Health Practitioner; or
- n) services or expenses incurred as a result of:
  - i. voluntary participation in a riot, insurrection or in any war (declared or not). This includes any condition caused directly or indirectly by the hostile action of the armed forces of any country; or
  - ii. participation in a criminal act or attempt to commit a criminal act, regardless of whether charges are laid or conviction is obtained.

### **Right to Convert to Individual Coverage**

A Participant who is no longer eligible for coverage under this benefit may convert their group coverage to a similar individual extended health care plan provided by Blue Cross. Individual policies issued under this conversion option are subject to the terms and conditions specified in the *Right to Convert to Individual Coverage* found under the *Coverage Details* of this booklet.

## Rights and Responsibilities Under the Plan

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### What Are My Responsibilities Under the Plan?

#### Keeping Your Employer Informed

It is your responsibility to provide your employer with a completed and signed application form, including accurate information on your family status. You must complete the group benefits application form within 31 days from the date you become eligible for coverage.

To ensure coverage is kept up-to-date for you and your Dependents, it is important to report any changes to your employer within 31 days of the change. Failure to do so could result in the need for proof of health before your requested change in coverage takes place. Changes that must be reported to your employer include:

- Adding/ removing a Dependent
- Status updates of a Dependent student
- Change in marital status
- Application for benefits previously waived

#### Beneficiary Designations

Unless otherwise designated, all benefits are payable to you.

#### Providing Proof of Claim

You must submit your claims for Eligible Expenses within the applicable time limitations outlined under each benefit. Proof of claim must be provided in writing and in a form considered acceptable by Blue Cross.

Blue Cross must approve your proof of claim and may require you to provide additional information and/or require you to undergo a medical examination by a physician or Health Professional as often as deemed necessary. Blue Cross reserves the right to suspend or deny a claim until you have submitted the additional information requested to process the claim.

Costs associated with providing proof of claim are your responsibility.

#### Submitting Claims After Your Group Plan Terminates

If this plan has terminated, proof of claim for Insured Benefits must be received by Blue Cross:

- for accidental damage to natural teeth, **within 6 months** following the termination date of this group plan; or
- **within 90 days** following the termination date of this group plan for all other Insured Benefits(if applicable).

#### Recovering Damages From a Third Party (Subrogation)

If you have the right to file legal action against a third party (individual or corporate body) for a loss relating to any claim submitted under this group benefits plan, Blue Cross is entitled to acquire your rights for recovering damages for any portion of the loss that has been paid by Blue Cross.

You must sign and return the necessary documents to facilitate this process and you must do everything that is required of you to protect your rights to recover damages from the third party.

#### Reporting Health Insurance Fraud

Health insurance fraud is the intentional act of submitting false, deceiving or misleading information for the purpose of financial gain.

Whether fraud schemes are committed on a small or large scale, fraud can lead to significant financial losses to the benefit plan and result in higher premiums and decreased coverage. Blue Cross is committed to protecting the integrity of our benefit programs for our plan sponsors and members by monitoring and resolving any abusive or fraudulent activity.



#### Helpful Tip

Your proof of claim must be submitted in either English or French. If the original proof of claim is in a language other than English or French, you are responsible for any costs associated with translating your proof of claim.



#### Helpful Tip

Health care fraud in Canada is estimated to cost between \$2 billion and \$12 billion annually.

### How You Can Help

As a group plan member, you can help us eliminate fraudulent abuse of your plan:

- keep your identification card, plan number, member identification number and related information confidential and secure;
- carefully review your receipts for products and services claimed to ensure:
  - a) you understand the charges billed; and
  - b) the charges reflect the services received.

If you are unclear about any of the charges on your receipt, ask your provider to explain the charges to you:

- carefully review your Explanation of Benefits claim statements (EOB) for any discrepancies in services received compared to services claimed;
- never sign a blank claim form;
- from time to time, we send member verification questionnaires to confirm treatments and other related information. If you receive one of these questionnaires, please complete it and return it promptly. These questionnaires make an essential contribution to our fraud deterrence efforts.



### Helpful Tip

If you suspect health care fraud, please refer it to Blue Cross through one of the following confidential methods:

Toll free:  
1-877-412-8809

StopFraud@medavie.  
bluecross.ca

www.medavie.bluecross.  
confidenceline.net

## What Are My Rights Under the Plan?

### Privacy

In the course of providing customers with quality health and travel coverage, Blue Cross acquires and stores certain personal information about its clients and their dependents.

Protecting the confidentiality of client information is fundamental to the way we do business. Our staff takes our privacy policies and procedures very seriously.

### What is personal information?

Personal information includes details about an identifiable individual and may include name, age, identification numbers, employment data, marital and dependent status and medical records.

### How is Your Personal Information Used?

Your personal information is necessary for Blue Cross to process your application for coverage under its health and travel plans. Your personal information is used to provide the services outlined in your group plan of which you are an eligible Member, to understand your needs so that we can recommend suitable products and services, and to manage our business.

### To Whom Could This Personal Information be Disclosed?

Depending on the type of coverage you carry with us, release of selected personal information to the following may be necessary in order to provide the services outlined in the group plan of which you are an eligible member:

- other Canadian Blue Cross organizations in order to administer your benefit plan if you reside outside the Atlantic Provinces, Quebec or Ontario;
- specialized health care professionals when required to assess benefit eligibility;
- government and regulatory authorities in an emergency situation or where required by law ;
- third parties, on a confidential basis, when required to administer your benefits; or
- the plan member in any contract under which you are a participant.



### Helpful Tip

For more information on our privacy protection practices, please visit our website.

## Rights and Responsibilities Under the Plan

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We do not provide or sell personal information about you to any outside company for use in marketing and solicitation. Personal information about you or your Dependents is not released to a third party without permission unless necessary to fulfil the services Blue Cross is contracted to provide to you.

By becoming a Blue Cross customer or filing a claim for benefits, you are agreeing to allow your personal information to be used and disclosed in the manner outlined above.

### Disputing a Claim Decision

In the event Blue Cross determines that benefits are not payable, you have the right to appeal the decision by providing written notice to Blue Cross within 30 days from the date of the written denial.

The time limitation to bring an action against Blue Cross under the group plan begins on the date of the initial written denial from Blue Cross and runs until the expiry of the minimum limitation period as prescribed by the applicable provincial legislation.

Every action or proceeding against Blue Cross for the recovery of insurance money payable under the plan is absolutely barred unless commenced within the time set out in the Insurance Act or other applicable legislation.

### Copy of the Group Plan

Where legislated, you have the right to request a copy of the contract for Insured Benefits (if applicable), your application for benefits and any written statements or other record provided to Blue Cross as proof of your health.

## The Rights of Blue Cross Under the Plan

### Right to Audit

Blue Cross has the right, at any time, to inspect or audit the health and claim records of a Participant in relation to a claim for benefits.

### Recovery of Overpaid Amounts

Blue Cross has the right to recover from a Participant:

- any amount paid in error;
- any amount paid as a result of claims made by the Participant on the basis of fraudulent pretenses or misrepresentations; or
- any amount paid that has resulted in overpayment to the Participant.

If overpayment amounts or amounts paid in error cannot be recovered, Blue Cross has the right to reduce future benefit payments to the Participant until the amount is fully recovered.

### Termination or Suspension of Benefit Payments

The rights and benefits of a Participant may be suspended or terminated without prior notice in the following circumstances:

- the discovery of a claims discrepancy or the initiation of a claim abuse investigation; or
- the filing of criminal charges or initiation of disciplinary action against the Participant by Blue Cross or the plan sponsor.

Payment of a claim may also be suspended or denied if it relates to services or supplies prescribed, provided or dispensed by a provider who is under investigation by a regulatory body or by Blue Cross or has been charged with an offence in regards to their conduct or practice.



### Helpful Tip

The right to inspect or audit applies to records held by Blue Cross or Approved Providers.

## How to Obtain More Information

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### How to Obtain a Claim Form

**Health benefit** claim forms can be obtained from any one of the following sources:

- the plan member website (see instructions below);
- one of our Quick Pay locations;
- your Employee Services Advisor; or
- our Customer Information Contact Centre at the toll-free number listed below.

### How to Submit a Claim

Blue Cross offers several convenient options to quickly and efficiently submit your health benefit claims:

- **Provider eClaims**  
For Approved Providers who have registered to submit claims to Blue Cross through our electronic claims submission service, our e-claim service allows approved health care professionals to instantly submit claims at the time of service. This eliminates the need for you to submit your claim to Blue Cross and means you only pay the amount not covered under your group benefits plan (if any).
- **Member eClaims**  
You can quickly and easily submit your health, drug, dental and Health Spending Account claims (as applicable) through our secure plan member website. Simply take or scan a digital image of your paid-in-full receipts and submit it through the applicable link on our plan member website.
- **Mobile App**  
Filing a claim has never been quicker or easier! Submit your claims through the Medavie Mobile app and have your reimbursement deposited directly to your bank account.

Visit [www.medavie.bluecross.ca/app](http://www.medavie.bluecross.ca/app) for more information or to download the app.

- **Quick Pay®**  
Quick Pay® is a unique service of Blue Cross. Through Quick Pay, you may submit all your dental, drug and extended health care claims and receive immediate adjudication and reimbursement.

Quick Pay provides you with an opportunity to discuss how the claim was adjudicated, Co-ordination of Benefits, subrogation or other details of your benefit program. You meet face-to-face with a customer service representative equipped to answer your questions.

To find the Blue Cross office or Quick Pay location nearest you, visit our website at [www.medavie.bluecross.ca/ouroffices](http://www.medavie.bluecross.ca/ouroffices).

- You can also mail your completed claim form to the nearest Blue Cross office.



#### Helpful Tip

Instead of a cheque by mail, get reimbursement directly to your bank account by signing up for direct deposit. It's fast, and convenient. Visit our website to register.

### Plan Member Website

The plan member website is a secure, user-friendly website that is available 24 hours a day, 7 days a week. The website provides additional information regarding your coverage and other useful options including:

- **Coverage inquiry:** Detailed information about your group benefits plan;
- **Forms:** Printable versions of Blue Cross forms;
- **Requests for new identification cards;**
- **Addition/updating of banking information** for direct deposit of claim payments;
- **Member statements:** view claims history for you and your Dependents;
- **Record of payments:** view transactions issued to yourself or the service provider;
- **Submit claims** electronically.

To register for the plan member website, visit [www.medavie.bluecross.ca](http://www.medavie.bluecross.ca) and log in.



#### Helpful Tip

For security reasons, the plan member website is for your use only. Dependents and other family members will not have access to the site.



#### Helpful Tip

Please record your user ID and password in a secure site for future reference.



## Additional Resources and Member Services

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### Blue Cross Contact Information

For more information about your group benefits coverage or the plan member website, please contact our Customer Information Contact Centre toll free at:

**Atlantic Provinces:** 1-800-667-4511

**Ontario:** 1-800-355-9133

**Quebec:** 1-888-588-1212

**From Anywhere in Canada:** 1-888-873-9200

Alternatively, you can email your question(s) to [inquiry@medavie.bluecross.ca](mailto:inquiry@medavie.bluecross.ca) or visit our website at [www.medavie.bluecross.ca](http://www.medavie.bluecross.ca).

### Connect with Blue Cross

Like us on Facebook at [facebook.com/MedavieBlueCross](https://facebook.com/MedavieBlueCross)

Follow us on Twitter at [@MedavieBC](https://twitter.com/MedavieBC)

### My Good Health®

My Good Health is a secure, interactive web portal that provides valuable health information and tools for managing your health. You can create your own health profile and use it to map personal goals using My Good Health resources.

Blue Cross is proud to help point your way to healthier living. Go to [medaviebc.mygoodhealth.ca](http://medaviebc.mygoodhealth.ca) and simply follow the instructions to register for your free account!



Savings are available to Blue Cross Members across Canada. To take advantage of these savings, simply present your Blue Cross identification card to any participating provider and mention the **Blue Advantage®** program. A complete list of providers and discounts is available at [www.blueadvantage.ca](http://www.blueadvantage.ca).



#### Helpful Tip

Have your group plan number and identification number ready when you call for questions regarding your coverage.