

# My group benefit plan



canada **life**™

**doctors  
of bc**

**Medical Office Staff**

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™ is a leading Canadian life and health insurer. Canada Life's financial security advisors work with our clients from coast to coast to help them secure their financial future. We provide a wide range of retirement savings and income plans; as well as life, disability and critical illness insurance for individuals and families. As a leading provider of employee benefits in Canada, we offer effective benefit solutions for large and small employee groups.

### **Canada Life Online**

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

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

### **GroupNet for Plan Members**

As a Canada Life plan member, you can register for GroupNet™ for Plan Members at [www.canadalife.com](http://www.canadalife.com) or on the GroupNet Mobile app. To register, click "Sign in". From there, click "GroupNet for plan members", then follow the instructions to register. Make sure to have your plan and ID numbers available when registering.

With GroupNet and GroupNet Mobile 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

## 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 1-888-381-4401.

## 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 Insurance 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).

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The information provided in the booklet is intended to summarize the contract provisions of Group Policy Nos. 170974 and 172974 and Plan Document No. 50242 issued by Canada Life and Policy No. 100001112 issued by Industrial-Alliance Insurance and Financial Services Inc.. If there are variations between the information in the booklet and the provisions of the policies or plan document, the policies or plan document 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 administered by**



**This booklet was prepared on: July 29, 2020**

## **Access to Documents**

You have the right, upon request, to obtain a copy of the policy, 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**

### Insured benefits

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.

### Non-insured benefits

No legal action to recover non-insured benefits under this plan can be introduced for 60 days after notice of claim is submitted, or more than two years after a benefit has been denied.

## **Appeals**

### Insured benefits

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.

### Non-insured benefits

You have the right to appeal a denial of all or part of the coverage or benefits described in this plan as long as you do so within two years after the denial. An appeal must be in writing and must include your reasons for believing the denial to be incorrect.

## **Benefit Limitation for Overpayment**

### Insured benefits

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.

### Non-insured benefits

If benefits are overpaid you are responsible for repayment within six months, or within a longer period if agreed to by the Association of Doctors of BC. If you fail to fulfil this responsibility, further benefits will be withheld until the overpayment is recovered. This does not limit the Association of Doctors of BC'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 of the plan within the following time period:

- for death benefits, 30 days following receipt of the required proof of claim.
- for disability income benefits for which there is no waiting period, 30 days following receipt of the required proof of claim.
- for disability income benefits for which there is a waiting period, 30 days from the expiry of the waiting period provided the required proof of claim has been received.
- for any other benefit, 60 days following receipt of the required proof of claim.

## 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. Canada Life may use service providers located within or outside Canada. 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

The Association of Doctors of BC has an agreement with Canada Life in which the Association of Doctors of BC has financial responsibility for some or all of the benefits in the plan and we process claims on the Association of Doctors of BC's behalf. 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 and 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).

## **Notice of Liability for Benefits**

The Association of Doctors of BC has entered into an agreement with The Canada Life Assurance Company whereby the Healthcare and Dentalcare benefits outlined in this booklet are uninsured and the Association of Doctors of BC has liability for them.

This means that the Healthcare and Dentalcare benefits are:

- an unsecured financial obligation and are payable from the Association of Doctors of BC's net income, retained earnings or other financial resources; and
- not underwritten by a licensed insurer or regulated insurer.

All claims will, however, be processed by Canada Life.

If British Columbia law applies, the giving of this notice exempts your employer from the requirements under the Financial Institutions Act (British Columbia).

If Quebec law applies, any uninsured benefit is not under the supervision and control of the Autorité des marchés financiers.

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# Benefit Summary

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

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**Employee Life Insurance** Available in amounts of \$20,000 or \$50,000

**Accidental Death and Dismemberment (AD&D) Coverage (Underwritten by Industrial-Alliance Insurance and Financial Services Inc.)** See Benefit Description for details

## Long Term Disability Income Benefits

Waiting Period 119 days

Amount Available in amounts of \$1,000, \$1,200, \$1,500, \$2,000 or \$2,500

Any amount of LTD insurance over \$1,000 is subject to approval of evidence of insurability

## Healthcare

**Covered expenses will not exceed reasonable and customary charges. This limitation does not apply to expenses for Continuous Positive Airway Pressure (CPAP) Machines and Custom-made Foot Orthotics.**

### Deductibles

Individual \$50 each calendar year  
Family \$100 each calendar year

The individual and family deductibles do not apply to Out-of-Country Care and Global Medical Assistance Expenses

### Reimbursement Levels

In-Canada Hospital, Out-of-Country Emergency Care and Global Medical Assistance Expenses	100%
In-Canada Prescription Drug Expenses	
- Covered Dispense Fee Portion	100%
- All Other Drug Expenses	80%
All Other Expenses	80%



## Basic Expense Maximums

Hospital	Private-room
Convalescent Hospital	\$20 each day to a maximum of 180 days
Home Nursing Care	\$10,000 each calendar year
In-Canada Prescription Drugs	Included
Fertility Drugs	\$2,400 lifetime
Dispensing Fee Limit	The covered expense for the dispensing fee portion of a prescription drug charge is limited to \$8.00
Hearing Aids	\$1,000 every 4 calendar years
Insulin Infusion Pumps	\$3,500 every 5 calendar years
Continuous Positive Airway Pressure Machine (CPAP)	\$2,000 every 5 years
Custom-fitted and Custom-made Orthopedic Shoes	2 pairs each calendar year
Custom-made Foot Orthotics	\$500 every 3 calendar years
Myoelectric Arms	\$10,000 per prosthesis
External Breast Prosthesis (as a Result of Surgery)	1 single or 1 double every 2 calendar years
Surgical Brassieres	2 each calendar year
Mechanical or Hydraulic Patient Lifters	\$2,000 per lifter once every 5 years
Outdoor Wheelchair Ramps	\$2,000 lifetime
Blood-glucose Monitoring Machines	\$700 lifetime
Continuous Glucose Monitoring Machines and Flash Glucose Monitoring Machines	\$4,000 combined each calendar year
Transcutaneous Nerve Stimulators	\$700 lifetime
Extremity Pumps for Lymphedema	\$1,500 lifetime
Stump Socks	5 pairs each calendar year
Custom-made Compression Hose and Elastic Support Hose	2 pairs combined each calendar year
Wigs following Chemotherapy, Radiation Therapy or due to Total Hair Loss from Alopecia Totalis	\$500 lifetime
Sclerotherapy	\$40 each visit
Eyeglasses following Cataract Surgery	1 pair lifetime
Contact Lenses or Intraocular Lenses following Cataract Surgery	1 per eye lifetime
Prosthetic Lenses following Cataract Surgery	1 per eye lifetime

### Paramedical Expense Maximums

Expenses for the paramedical practitioners listed below (not including Psychologists/Social Workers and Speech Therapists) cannot exceed a combined maximum of \$1,000 each calendar year.

Acupuncturists	\$500 each calendar year
Chiropractors	\$500 each calendar year
Massage Therapists	\$500 each calendar year
Naturopaths	\$500 each calendar year
Osteopaths	\$500 each calendar year
Physiotherapists	\$500 each calendar year
Podiatrists	\$500 each calendar year
Psychologists/ Social Workers/ Registered Clinical Counsellors in BC and Registered Professional Counsellors	\$1,000 each calendar year
Speech Therapists	\$1,000 each calendar year
Occupational Therapists	\$500 each calendar year

### Visioncare Expense Maximums

Eye Examinations	
- dependent children under age 18	\$80 every 12 months
- all others	\$80 every 24 months

### Healthcare Expense Maximums

Out-of-Country Emergency Care	
- Trip Limit	60 days (See Benefit Description for Details)
- Maximum	\$3,000,000 lifetime
Out-of-Country Non-Emergency Care (referral)	\$50,000 lifetime
All Other Healthcare Expenses	Unlimited



## COMMENCEMENT AND TERMINATION OF COVERAGE

You are eligible to participate in the plan on the first day of the month coinciding with or next following the date on which you complete 3 months of continuous employment. If your plan administrator receives your application after the eligibility date but within 90 days of the eligibility date, your coverage will be effective on the first day of the following month. You are considered continuously employed only if you satisfy the actively at work requirement throughout the eligibility waiting period.

- You and your dependents will be covered as soon as you become eligible.

You may waive health and/or dental coverage if you are already covered for these benefits under your spouse's plan. If you lose spousal coverage you must apply for coverage under this plan. If you do not apply within 90 days of loss of such coverage, or you were previously declined for coverage by Canada Life, you and your dependents may be required to provide evidence of good health acceptable to Canada Life to be covered for health benefits, and may be declined for benefits.

- You must be actively at work when coverage takes effect, otherwise the coverage will not be effective until you return to work.

Increases in your benefits while you are covered by this plan will not become effective unless you are actively at work.

- To be eligible to participate in the plan, you must be under age 65 at the time of enrollment.
- Part-time employees who work less than 20 hours per week may not join the plan.
- Contract employees with a contract of less than 12 months may not join the plan.

Your coverage terminates on the last day of the month in which your employment ends, or when you are no longer eligible, or the plan terminates, whichever is earliest.

- Your dependents' coverage terminates when your coverage terminates, the first day of the month following the date they reach the maximum age limit or your dependent no longer qualifies, whichever is earlier.
- Your coverage may be extended if it would have terminated because you are not actively at work due to disease or injury, temporary lay-off or leave of absence. See your employer for details.
- When your coverage terminates, you may be entitled to an extension of benefits under the plan. See your employer for details.

### **Survivor Benefits**

If you die while your coverage is still in force, the health and dental benefits for your dependents will be continued for a period of 2 years 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.

- Your unmarried children under age 22, or under age 25 if they are full-time students.

Children under age 22 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 22, or while they are students under 25, and the disorder has been continuous since that time.

## **BENEFICIARY DESIGNATION**

You may make, alter, or revoke a designation of beneficiary as permitted by law. Any designation of beneficiary you made under your employer's previous policy prior to the effective date of this policy applies to this policy until you make a change to that designation. You should review your beneficiary designation from time to time to ensure that it reflects your current intentions. You may change the designation by completing a form available from the Association of Doctors of BC.

## EMPLOYEE LIFE INSURANCE

On your death, Canada Life will pay your life insurance benefits to your named beneficiary. If you have not named a beneficiary or there is no surviving beneficiary at the time of your death, payment will be made to your estate. Your employer will explain the claim requirements to your beneficiary.

- Your life insurance will not continue past the end of the day before the date you reach age 70.
- If you become disabled while insured, Canada Life may waive the premiums on your life insurance after the waiting period, throughout the benefit period.

The waiting period is the same as the waiting period under the long term disability income benefit.

A benefit period is the period of time after the waiting period during which you satisfy the disability definition under the long term disability income benefit. A benefit period will not continue past your 70th birthday.

- Your life insurance will terminate if you are age 65 or over and you are not actively at work. However, if you are not actively at work because of disease or injury, your life insurance may be continued on a premium paying basis for up to 6 months following the date you ceased to be actively at work.
- If any or all of your insurance terminates on or before your 70<sup>th</sup> birthday, you may be eligible to apply for an individual conversion policy without providing proof of your insurability. You must apply and pay the first premium no later than 31 days after your group insurance terminates. See your employer for details.

## LONG TERM DISABILITY (LTD) INCOME BENEFITS

The plan provides you with regular income to replace income lost because of a lengthy disability due to disease or injury. Benefits begin after the waiting period is over and continue until you are no longer disabled **as defined by the policy** or the last day of the month you reach age 65, if you become disabled prior to age 64. If you become disabled after you reach age 64, benefit payments will continue for a maximum of 12 months or until you are no longer disabled **as defined by the policy**, whichever comes first. Check the **Benefit Summary** for the benefit amount and waiting period.

- If disability is not continuous, the days you are disabled can be accumulated to satisfy the waiting period as long as:
  - the LTD benefit is in force;
  - the initial period of total disability lasts for at least 30 days without interruption;
  - afterwards, there is no interruption of more than 30 days;
  - each period of total disability is completed within 12 months after the start of the waiting period, or as approved by  
Canada Life in advance cases where the elimination period is 365 days or more;
  - the disabilities arise from the same disease or injury.
- LTD benefits are payable for the first 24 months following the waiting period if disease or injury prevents you from performing the essential duties of your regular occupation, **and**, except for any employment under an approved rehabilitation plan, you are **not** employed in any occupation that is providing you with income equal to or greater than your amount of LTD insurance under this plan, as shown in the Benefit Summary.
- After 24 months, LTD benefits will continue only if your disability prevents you from being gainfully employed in any job. Gainful employment is work you are medically able to perform, for which you have at least the minimum qualifications, and which provides you with an income of at least 75% of your indexed monthly earnings before you became disabled.
- If you must hold a government permit or license to perform your own occupation and your permit or license is withdrawn or not renewed solely for medical reasons, we will consider you totally disabled for up to 12 months after the end of the waiting period. You cannot be working other than in a Canada Life approved vocational rehabilitation program
- After the waiting period, separate periods of disability arising from the same disease or injury are considered to be one period of disability unless they are separated by at least 6 months.
- Because your employer contributes to the cost of LTD coverage, benefits are taxable.
- Your LTD insurance will not continue past the end of the day before the date you reach age 70.

## **Other Income**

Your LTD benefit is reduced by other income you are entitled to receive while you are disabled. Your benefit is first reduced by:

- employment income, disability benefits, or retirement benefits related to any employment except for income from an approved rehabilitation plan, or employer sponsored short term disability or sick leave benefits (termination pay, severance benefits, and any similar termination of employment benefits, including any salary paid in lieu of notice, are included as employment income under this provision)

There is a further reduction of your LTD benefit if the total of the income listed below exceeds 85% of your monthly earnings before you became disabled. If it does, your benefit is reduced by the excess amount.

- your income under this plan
- disability or retirement benefits you are entitled to on your own behalf under the Canada Pension Plan or Quebec Pension Plan
- benefits under any Workers' Compensation Act or similar law
- employer sponsored short term disability or sick leave benefits
- loss of income benefits under an automobile insurance plan, to the extent permitted by law
- loss of income benefits available through legislation, except for Employment Insurance benefits and automobile insurance benefits, which you or another member of your family is entitled to on the basis of your disability
- the wage loss portion of any criminal injury award
- disability benefits under a plan of insurance available through an association

Earnings received from an approved rehabilitation plan are not used to further reduce your LTD benefit unless those earnings, together with your income from this plan and the other income listed above, would exceed your indexed monthly earnings before you became disabled. If it does, your benefit is reduced by the excess amount.

Cost-of-living increases in the other income listed above, that take effect after the benefit period starts, except for income from an approved rehabilitation plan, are not included.

## **Vocational Rehabilitation**

Vocational rehabilitation involves a work-related activity or training strategy that is designed to help you return to your own job or other gainful employment, and is recommended or approved by Canada Life. In considering whether to recommend or approve a rehabilitation plan, Canada Life will assess such factors as the expected duration of disability, and the level of activity required to facilitate the earliest possible return to work.

## **Medical Coordination**

Medical coordination is a program, recommended or approved by Canada Life, that is designed to facilitate medical stability and provide you with cost effective, quality care. In considering whether to recommend or approve a medical coordination program, Canada Life will assess such factors as the expected duration of disability, and the level of activity required to facilitate medical stability.



## Limitations

No benefits are paid for:

- Any period after you fail to participate or cooperate in a prescribed plan of medical treatment appropriate for your condition.

Depending on the severity of the condition, you may be required to be under the care of a specialist.

If substance abuse contributes to your disability, the treatment program must include participation in a recognized substance withdrawal program.

- Any period after you fail to cooperate in applying for other disability benefits, reapplying for such benefits, or appealing decisions regarding such benefits, where considered appropriate by Canada Life.
- Any period after you fail to participate or cooperate in an approved rehabilitation plan.
- Any period after you fail to participate or cooperate in a recommended medical coordination program.
- Any period after you fail to participate or cooperate in a required medical or vocational assessment.
- The scheduled duration of a leave of absence.

This does not apply to any portion of a period of maternity leave during which you are disabled due to pregnancy.

- Any period in which you are outside Canada. This exclusion does not apply during the first 30 days of an absence, or if Canada Life pre-authorized the absence prior to your departure.
- Any period of incarceration, confinement, or imprisonment by authority of law.
- Disability arising from war, insurrection, or voluntary participation in a riot.

## How to Make a Claim

- To submit claims online, go to [www.canadalife.com](http://www.canadalife.com).
- To submit paper claims, obtain an Employee Claim Submission Guide (form M4307B) and follow the guide's instructions.

You can get this form from your employer, or online from the Canada Life corporate website. To access the form online, go to [www.canadalife.com](http://www.canadalife.com).

Please ensure that your claim is submitted to Canada Life as soon as possible, but no later than 3 months after proof of your claim has been requested.

## HEALTHCARE

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.

Except for Continuous Positive Airway Pressure (CPAP) Machines and Custom-made Foot Orthotics, the plan covers customary charges for the following services and supplies. 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.

Your healthcare coverage will not continue past the end of the day of the first day of the month following the date you retire or reach age 70, whichever is earlier, unless otherwise required by law.

### Covered Expenses

- Ambulance transportation, including air and boat ambulance, to the nearest centre where adequate treatment is available
- 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 follows a 3-day confinement for acute care.

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 private and standard ward rates. 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.

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

### Limitation

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

- The plan covers home nursing services of a registered nurse, 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.

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.

- Drugs and drug supplies described below when prescribed by a person entitled by law to prescribe them, dispensed by a person entitled by law to dispense them, and provided in Canada. Benefits for drugs and drug supplies provided outside Canada are payable only as provided under the out-of-country care provision.
  - Drugs which require a written prescription according to the Food and Drugs Act, Canada or provincial legislation in effect where the drug is dispensed, including contraceptive drugs and products containing a contraceptive drug
  - Injectable drugs including vitamins, insulins and allergy extracts. Syringes for self-administered injections are also covered
  - Diabetic supplies prescribed by a physician: Novolin-pens or similar insulin injection devices using a needle, blood letting devices including platforms. Disposable needles for use with non-disposable insulin injection devices, lancets, test strips, and sensors for flash glucose monitoring machines
  - Extemporaneous preparations or compounds if one of the ingredients is a covered drug
  - Certain other drugs that do not require a prescription by law may be covered. If you have any questions, contact your plan administrator before incurring the expense.

The plan will also pay for preventative immunization vaccines and toxoids.

For drugs eligible under a provincial drug plan, coverage is limited to the deductible amount and coinsurance you are required to pay under that plan.

- Rental or, at the plan's discretion, purchase of certain medical supplies, appliances and prosthetic devices prescribed by a physician
- Eyeglasses, contact lenses, intraocular lenses and prosthetic lenses following cataract surgery, when prescribed by and obtained from an ophthalmologist or licensed optometrist
- Custom-made foot orthotics, custom-made orthopedic shoes and custom-fitted orthopedic shoes, including modifications to orthopedic footwear, when prescribed by a physician
- Hearing aids, including batteries, tubing and ear molds provided at the time of purchase, when prescribed by a physician
- Blood-glucose monitoring machines prescribed by a physician
- Flash glucose monitoring machines prescribed by a physician
- Continuous glucose monitoring machines prescribed by a physician for Type 1 diabetes, including sensors and transmitters
- External insulin infusion pumps prescribed by a physician
- Diagnostic laboratory and imaging procedures performed in the person's province of residence are covered when that type of procedure is not listed as an insured procedure under their provincial government plan. For greater certainty, a procedure is not eligible for coverage if a person can choose to pay for it, in whole or in part, instead of having the procedure covered under their provincial government plan

- Treatment of injury to sound natural teeth. A treatment plan must be submitted within 90 days after the accident if the treatment is not being performed within 90 days after the accident, unless delayed by a medical condition

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

### **Limitations**

No benefits are paid for:

- accidental damage to dentures
- dental treatment completed more than 12 months after the accident
- orthodontic diagnostic services or treatment
- 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 by a registered clinical counsellor in BC, registered professional counsellors, registered psychologist or qualified social worker. A professional clinical counsellor must be a member of the Canadian Professional Counsellors Association
- Out-of-hospital treatment of speech impairments by a qualified speech therapist
- Out-of-hospital treatment by an occupational 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

## **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

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 more than 7 days while travelling alone. Benefits will be paid for moderate quality lodgings up to \$1,500 and for a round trip economy class ticket
- 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 due to your or your dependent's medical condition, to a maximum of \$1,500
- 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. A rental vehicle is not considered prearranged, prepaid return transportation
- In case of death, preparation and transportation of the deceased home
- 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. 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.

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 60 days after the date of departure from Canada. If you or your dependent is hospital confined at the end of the 60-day period, benefits will be extended to the end of the confinement
- the 60-day period will recommence when you return to your province of residence for at least 24 consecutive hours. If hospitalization occurs within the 60-day period, in-patient services are covered until the date you are discharged
- for a dependent child who is studying on a full-time basis out of the province or territory and who remains out of the province or territory beyond the end of the school year, the 120 day limitation will commence as of the end of the school year. The end of the school year is as defined by the school the child is attending

- **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.

No benefits will be paid for:

- investigational or experimental treatment
- transportation or accommodation charges.

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 provided during a covered hospital confinement
- hospital out-patient services and supplies
- medical supplies provided out-of-hospital if they would have been covered in Canada
- drugs
- 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.

## Limitations

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

- Expenses private benefit plans are not permitted to cover by law
- Services or supplies for which a charge is made only because you have 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, other than drugs
  - 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 out-of-province in Canada unless you are covered by the government health plan in your home province and benefits would have been paid under this plan 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
- Eye examinations required by an employer as a condition of employment

In addition and except to the extent otherwise required by law, under the prescription drug coverage, no benefits are paid for:

- Atomizers, appliances, prosthetic devices, 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



- Condoms, contraceptive jellies, foams, sponges, suppositories, contraceptive implants or appliances
- Smoking cessation products
- Fertility drugs
- Anti-obesity drugs
- Any drug that does not have a drug identification number as defined by the Food and Drugs Act, Canada
- Any single purchase of drugs which would not reasonably be used within 90 days. In the case of certain maintenance drugs, a 100-day supply will be covered
- Drugs administered during treatment in an emergency room of a hospital, or as an in-patient in a hospital
- Non-injectable allergy extracts
- Drugs that are considered cosmetic, such as topical minoxidil or sunscreens, whether or not prescribed for a medical reason
- Drugs used to treat erectile dysfunction

#### **How to Make a Claim**

- **Out-of-country claims (including those for Global Medical Assistance expenses)** should be submitted to Canada Life as soon as possible after the expense is incurred. It is very important that you send your claims to the Canada Life Out-of-Country Claims Department immediately as your Provincial or Territorial Medical Plan has very strict time limitations.

Access GroupNet for Plan Members to obtain a personalized claim form or obtain form M5432 (Statement of Claim Out-of-Country Expenses form) from the Association of Doctors of BC. You must also obtain the Government Assignment form, and residents of British Columbia, Quebec and Newfoundland & Labrador must also obtain the Special Government Claim form. The Canada Life Out-of-Country Claims Department will forward the appropriate government forms to your attention when required.

You should complete all applicable forms, making sure all required information is included. Attach all original receipts and forward the claim to the Canada Life Out-of-Country Claims Department. Be sure to keep a copy for your own records. The plan will pay all eligible claims including your Provincial or Territorial Medical Plan portion. Your Provincial or Territorial Medical Plan will then reimburse the plan for the government's share of the expenses.

Out-of-country claims must be submitted within a certain time period that varies by province or territory. For the claims submission period applicable in your province or territory or for any other questions or for assistance in completing any of the forms, please contact Canada Life's Out-of-Country Claims Department at 1-888-381-4401.

- **Claims for expenses incurred in Canada, for paramedical services and visioncare**, may be submitted online. To use this online service you will need to be registered for GroupNet for Plan Members 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 6 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.

- **For all other Healthcare claims**, access GroupNet for Plan Members to obtain a personalized claim form or obtain form M635D from the Association of Doctors of BC. 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 185 days after the end of the calendar year during which you incur the expenses, or the service was performed, or 90 days after the end of your healthcare coverage, whichever is earlier.

- **For drug claims**, the Association of Doctors of BC will provide you 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 shown in the **Benefit Summary**. Denturist fee guides are applicable when services are provided by a denturist. Dental hygienist fee guides are applicable when services are provided by a dental hygienist practising independently.

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 denturist.

Your dentalcare coverage will not continue past the end of the day on the first day of the month following the date you retire or reach age 70, whichever is earlier.

### Treatment Plan

- Before incurring any large dental expenses, or beginning any orthodontic treatment, ask your dental service provider to complete a treatment plan and submit it to the plan. The benefits payable for the proposed treatment will be calculated, 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, except bitewing 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
  - intra-oral bitewing x-rays once every 9 months

- Preventive services including:
  - polishing and topical application of fluoride each once every 9 months
  - scaling, limited to a maximum of 8 time units each calendar year
 

A time unit is considered to be a 15-minute interval or any portion of a 15-minute interval
  - oral hygiene instruction once in a person's lifetime, for dependent children under age 19
  - pit and fissure sealants on bicuspid and permanent molars once per tooth every 12 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 and permanent 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
  - occlusal adjustment and equilibration, limited to a combined maximum of 8 time units each calendar year

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

- Denture and bridgework maintenance, including:
  - denture relines for dentures at least 6 months old, once every 12 months
  - denture rebases for dentures at least 2 years old, once every 12 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
  - repairs to existing bridgework after the 3 month post-insertion care period has elapsed
  - removal and recementation of bridgework after the 3 month post-insertion care period has elapsed
- Oral surgery
- Adjunctive services including consultations between two dentists

### **Major Coverage**

- Crowns. Coverage for complicated crowns is limited to the cost of standard crowns
- Onlays and inlays. Inlays are covered once every 5 years. Coverage for tooth-coloured onlays or inlays on molars is limited to the cost of metal

Replacement crowns, onlays and inlays are covered when the existing restoration is at least 5 years old and cannot be made serviceable

- Standard complete dentures, standard cast or acrylic partial dentures or complete overdentures or bridgework when required to replace one or more teeth extracted while the person is covered. Overdentures and bridgework are covered only when standard complete or partial dentures are not viable treatment options. Coverage for tooth-coloured retainers and pontics on molars is limited to the cost of metal retainers and pontics. Replacement appliances are covered only when:
  - the existing appliance is a covered temporary appliance
  - the existing appliance is at least 5 years old and cannot be made serviceable. If the existing appliance is less than 5 years old, a replacement will still be covered if the existing appliance becomes unserviceable while the person is covered and as a result of the placement of an initial opposing appliance or the extraction of additional teeth.

If additional teeth are extracted but the existing appliance can be made serviceable, coverage is limited to the replacement of the additional teeth

- Denture-related surgical services for remodelling and recontouring oral tissues

- Appliance maintenance following the 3-month post-insertion period including:
  - denture remakes, once every 36 months
  - tissue conditioning

### **Orthodontic Coverage**

- Orthodontics are covered for dependent children who are under age 19 when treatment starts

### **Limitations**

No benefits are paid for:

- Duplicate x-rays, custom fluoride appliances, audio-visual 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 alveoplasty, gingivoplasty and stomatoplasty) and alveoplasty or gingivoplasty performed in conjunction with extractions. Services for remodelling and recontouring oral tissues will be covered under Major Coverage
- Hypnosis or acupuncture
- Veneers, recontouring existing crowns, and staining porcelain
- Crowns, onlays or inlays if the tooth could have been restored using other procedures. If crowns, onlays or inlays are provided, benefits will be based on coverage for fillings
- Overdentures or initial bridgework if provided when standard complete or partial dentures would have been a viable treatment option.

If overdentures are provided, coverage will be limited to standard complete dentures.

If initial bridgework is provided, coverage will be limited to a standard cast partial denture and restoration of abutment teeth when required for purposes other than bridgework

If additional bridgework is performed in the same arch within 60 months, coverage will be limited to the addition of teeth to a denture and restoration of abutment teeth when required for purposes other than bridgework

Benefits will be limited to standard dentures or bridgework when equilibrated and gnathological dentures, dentures with stress breaker, precision and semi-precision attachments, dentures with swing lock connectors, partial overdentures and dentures and bridgework related to implants are provided

- Expenses covered under another group plan's extension of benefits provision

- 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
- Expenses private benefit 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 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 myofascial 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 GroupNet for Plan Members to obtain a personalized claim form or obtain form M445D from the Association of Doctors of BC 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 GroupNet for Plan Members 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 6 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 GroupNet for Plan Members to obtain a personalized claim form or obtain form M445D from the Association of Doctors of BC. 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 185 days after the end of the calendar year during which you incur the expenses, or the service was performed, or 90 days after the end of your dentalcare coverage, whichever is earlier.

## 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.
- 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.



## ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) COVERAGE

### SUMMARY OF BENEFITS

#### Accidental Death & Dismemberment

**Amount:** Choice of \$20,000 or \$50,000 if death is result of an accident

Benefits for the loss of or loss of use of, a portion of the body which occur within one year after the date of the accident are in relation to the severity of the injury received.

**Waiver of Premium:** Premiums waived if you become totally disabled before retirement or age 65, whichever is earlier.

**Termination:** Coverage will end when you retire or reach age 70, whichever is earlier.

#### General Description of the Coverage

Your AD&D insurance provides coverage for accidents which occur anywhere, at any time, on or off the job. You will be covered whether you are at home or traveling, including air travel as a passenger (but not as a pilot or crew member) in any certified aircraft flown by a duly licensed pilot.

This benefit does not cover any loss resulting from suicide or self-inflicted injury or war or any act of war. It also excludes any loss suffered while on active service in the armed forces or while you are piloting or acting as a member of a crew in an aircraft.

#### Benefits

Your coverage provides benefits for injury resulting in loss, or permanent and total loss of use, which occurs within one year after the date of the accident as follows:

	<u>% of Principal Sum</u>
Loss of life	100%
Loss of Two Hands, Two Feet or Entire Sight of Both Eyes	100%
Loss of Speech and Hearing in Both Ears	100%
Loss of One Foot or One Hand and Entire Sight of One Eye	100%
Loss of One Hand and One Foot	100%
Loss of One Arm or One Leg	75%
Loss of One Hand, One Foot or the Entire Sight of One Eye	66 2/3%
Loss of Speech or Hearing in Both Ears	50%
Loss of Four Fingers of Either Hand	33 1/3%
Loss of All Toes of One Foot	12 1/5%
Loss of Thumb and Index Finger of Either Hand	33 1/3%
Loss of Hearing in One Ear	16 2/3%
Quadriplegia (total paralysis of all four limbs)	200%
Paraplegia (total paralysis of both legs)	200%
Hemiplegia (total paralysis of one arm and leg on one side of body)	200%

**Injury** means bodily injury caused by an accident occurring while you are insured and resulting in loss covered by the policy.

**Loss** used with reference to hand or foot means complete severance at or above the wrist or ankle joint but below the elbow or knee joint; as used with reference to arm or leg means complete severance at or above the elbow or knee joint; as used with reference to thumb and fingers means complete severance at or above the metacarpophalangeal joint; as used with reference to toes means complete severance at or above the metatarsophalangeal joint; as used with reference to sight, speech or hearing means the total and irrecoverable loss thereof.

Any benefit payable for Loss of Use shall be paid only if such loss is permanent, total and irrecoverable and has been continuous for a period of twelve months from the date of the accident.

**Loss** used with reference to Quadriplegia, Paraplegia and Hemiplegia means the permanent and irrecoverable paralysis of such limbs. If you suffer more than one loss in the same accident, only one benefit, the largest, will be paid.

Benefits payable in the event of your death will be paid to your last named beneficiary on file with the Plan Administrator. Benefits for all other losses will be paid to you.

### **Day Care Benefit**

If you die as the result of an injury, the insurer will pay, in addition to all other benefits, a day-care benefit to defray the cost of child care. The benefit will equal the reasonable and necessary child care expenses actually incurred on behalf of any dependent child, up to 5% of the Principal Sum, or \$5,000 if less, for each child.

The child(ren) must be enrolled in a legally licensed day-care center on the date of the accident or within 365 days following this date. The benefits will be paid for each child, each year for four consecutive years, provided proof satisfactory to the insurer that the child is in attendance at the day-care center is supplied.

### **Education Benefit**

If you die as the result of an injury, the insurer will pay, in addition to all other benefits, 2% of the Principal Sum to a maximum of \$5,000 to any dependent child, who on the date of accident was enrolled as a fulltime student in any institution of higher learning beyond the secondary school level. The benefit(s) will be paid annually for up to four consecutive years.

### **Family Transportation Benefit**

When, as a result of loss covered by the policy, you are confined as an inpatient in a hospital located from a point not less than one hundred and fifty kilometers from your normal place of residence, the insurer will pay the reasonable expenses actually incurred by any member of your immediate family for hotel accommodation and transportation by the most direct route to the hospital where you are confined. The maximum amount payable for all such expenses is \$3,500.00.

### **Home Alteration and Vehicle Modification Benefit**

In the event you sustain the loss of, or loss of use of, both feet or both legs or you become a quadriplegic, paraplegic or hemiplegic and subsequently require the use of a wheelchair to be ambulatory, the insurer will pay up to \$15,000.00 for the cost of alterations to your principal residence and/or modifications to one motor vehicle, when the modifications are approved by licensing authorities where required, for the purpose of making them wheelchair accessible.

### **Rehabilitation Benefit**

If you suffer an injury and as a result require special training in order to be qualified to engage in another occupation in which you would not have engaged except for the injury, the insurer will pay the reasonable and necessary expenses you incur for the training within 2 years of the date of the accident, up to a maximum of \$10,000.00 for any one accident.

### **Repatriation Benefit**

If you die as a result of an injury within 365 days of the date of the accident, the insurer will pay the actual expense, up to \$10,000.00, incurred for preparing the body for burial or cremation and the shipment of the body to your city of residence.

### **Exposure and Disappearance**

If you are in an accident and as a result of exposure you suffer a loss covered under the policy within 365 days after the accident, the insurer will pay the percentage of Principal Sum shown in the Benefits schedule for the loss.

If you disappear due to the accidental wrecking, sinking or disappearance of the vehicle in which you were riding and your body is not found within 365 days after the accident, it will be assumed that you died accidentally and a benefit will be paid to your beneficiary in accordance with the Benefits schedule.

### **Seat Belt Benefit**

In the event you sustain an injury resulting in a loss covered under the policy, the amount of your Principal Sum will be increased by 10% if, at the time of the accident, you were driving or riding in a vehicle and wearing a properly fastened seat belt.

### **Waiver of Premium**

In the event you become totally disabled and your waiver of premium claim is accepted and approved under Canada Life policy number 170974 underwritten by Canada Life, then your AD&D premiums are waived as of the same date the claim is accepted and approved by the Group Life insurer.

**Air Travel**

Coverage is provided for injuries sustained while riding as a passenger but not a pilot or member of the crew in an aircraft having a valid air worthiness certificate and piloted by a person holding a current and valid pilot's license but excluding an aircraft owned, operated or leased by the BCMA.

**Making a Claim**

If you die or suffer an injury resulting in a covered loss, you or your beneficiary should obtain claim forms from the HBTF Plan Administrator at Doctors of BC, who will also assist with the claims process.



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