

# Douglas College

**Plan Document Number:** G0083239

**Group Policy Number:** G0039945

**Plan:** CC - BCGEU Support Staff with dependants

**Employee Name:** \_\_\_\_\_

**Certificate Number:** \_\_\_\_\_

## Welcome to Your Group Benefit Program

**Plan Document Effective Date:** January 01, 2010

**Group Policy Effective Date:** January 01, 2010

This Benefit Booklet has been specifically designed with your needs in mind, providing easy access to the information you need about the benefits to which you are entitled.

Group Benefits are important, not only for the financial assistance they provide, but for the security they provide for you and your family, especially in case of unforeseen needs.

Your employer can answer any questions you may have about your benefits, or how to submit a claim.

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# Benefit Summary

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This Benefit Summary provides information about the specific benefits supplied by Manulife Financial that are part of your Group Plan.

## Employee Life Insurance

**The Employee Life Insurance Benefit is insured under Manulife Financial's Policy G0039945.**

*Employee Life Insurance*

**Benefit Amount** - 2 times your annual earnings, to a maximum of \$800,000

**Benefit Reduction**- your benefit amount reduces to 1 times your annual earnings, to a maximum of \$800,000, at the end of the month following the date you turn 65

**Termination Age** - your benefit amount terminates at age 71 or retirement, whichever is earlier.

## Employee Optional Life Insurance

**The Employee Optional Life Insurance Benefit is insured under Manulife Financial's Policy G0039945.**

*Employee Optional Life Insurance*

**Benefit Amount** - increments of \$10,000 to a maximum of \$200,000

**Termination Age** - your benefit amount terminates at age 71 or retirement, whichever is earlier.

## Dependant Optional Life Insurance

**The Dependant Optional Life Insurance Benefit is insured under Manulife Financial's Policy G0039945.**

*Dependant Optional Life Insurance*

### **Benefit Amount**

- Spouse - increments of \$10,000 to a maximum of \$200,000

- Child - increments of \$10,000 to a maximum of \$50,000

### **Termination Age**

**Spouse** - employee's or spouse's age 71 or employee's retirement, whichever is earlier

**Child** - employee's age 71 or retirement, whichever is earlier

# Benefit Summary

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## Accidental Death and Dismemberment

*Accidental Death and  
Dismemberment*

The Accidental Death and Dismemberment Benefit is insured under Manulife Financial's Policy G0039945.

**Benefit Amount** - 2 times your annual earnings, to a maximum of \$800,000

**Benefit Reduction**- at the end of the month following the date you attain age 65, your benefit amount reduces to 1 times your annual earnings, to a maximum of \$800,000,

**Termination Age** - your benefit amount terminates at age 71 or retirement, whichever is earlier.

## Extended Health Care

### *The Benefit*

**Overall Benefit Maximum** - Unlimited

**Deductible** - \$50 Individual, \$50 Family, per calendar year

Not applicable to:

- Hospital Care
- Vision (Eye Exams)

### **Benefit Percentage (Co-insurance)**

- 100% for
  - Hospital Care
  - Vision (Eye Exams)

- 80% for
  - Drugs
  - Medical Services & Supplies
  - Professional Services
  - Vision (other than Eye Exams)

### **Note:**

*The Benefit Percentage for Out-of-Province/Canada Emergency Medical Treatment is 80%.*

**Termination Age** - the end of the month in which the employee attains age 71 or the last day of the month following the month in which the employee retires, whichever is earlier

*Extended Health Care  
Extended Health Care -  
The Benefit*

# Benefit Summary

## **ManuScript Generic Drug Plan 2 - Prescription Drugs**

**Extended Health Care -  
ManuScript Generic  
Drug Plan 2 -  
Prescription Drugs**

Charges incurred for the following expenses are payable when prescribed in writing by a physician or dentist and dispensed by a licensed pharmacist.

drugs for the treatment of a sickness or injury, which by law or convention require the written prescription of a physician or dentist

oral contraceptives, intrauterine devices and diaphragms

injectable medications (charges made by a practitioner or physician to administer injectable medications are not covered)

life-sustaining drugs

preventive vaccines and medicines (oral or injected)

standard syringes, needles and diagnostic aids, required for the treatment of diabetes

**Note** Dispensing fees for drugs purchased with the Pay Direct Drug card, other than compounds, will not be subject to Reasonable and Customary limitations

*The following are not Covered Expenses:*

charges for cotton swabs, rubbing alcohol, automatic jet injectors and similar equipment

charges for drugs, biologicals and related preparations which are intended to be administered in hospital on an in-patient or out-patient basis and are not intended for a patient's use at home

oral drugs used in the treatment of a sexual dysfunction

### **- Drug Maximums**

Fertility drugs - \$2,500 per lifetime

Anti-smoking drugs - \$500 per lifetime

All other covered drug expenses - Unlimited

**- Drug Maximums**

### **- Payment of Covered Expenses**

Payment of your covered drug expenses will be subject to any Drug Deductible, any Drug Dispensing Fee Maximum and the Co-insurance.

Covered expenses for any prescribed drug will not exceed the price of the lowest cost generic equivalent product that can legally be used to fill the prescription, as listed in the Provincial Drug Benefit Formulary.

If there is no generic equivalent product for the prescribed drug, the amount covered is the cost of the prescribed product.

**- Payment of Covered  
Expenses**

# Benefit Summary

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## **- No Substitution Prescriptions**

### **- No Substitution Prescriptions**

If your prescription contains a written direction from your physician or dentist that the prescribed drug is not to be substituted with another product and the drug is a covered expense under this benefit, the full cost of the prescribed product is covered.

When you have a “no substitution prescription”, please ask your pharmacist to indicate this information on your receipt, when you pay for the prescription. This will help to ensure that your expenses will be reimbursed appropriately when your claim is submitted to Manulife Financial for payment.

Payment of your covered drug expenses will be subject to any Drug Deductible, any Drug Dispensing Fee Maximum and the Co-insurance.

### **Payment of Drug Claims**

Your Pay Direct Drug Card provides your pharmacist with immediate confirmation of covered drug expenses. This means that when you present your Pay Direct Drug Card to your pharmacist at the time of purchase, you and your eligible Dependents will not incur out-of-pocket expenses for the full cost of the prescription.

The Pay Direct Drug Card is honoured by participating pharmacists displaying the appropriate Pay Direct Drug decal.

To fill a prescription for covered drug expenses:

- a) present your Pay Direct Drug Card to the pharmacist at the time of purchase, and
- b) pay any amounts that are not covered under this benefit.

You will be required to pay the full cost of the prescription at time of purchase if:

- you cannot locate a participating Pay Direct Drug pharmacy
- you do not have your Pay Direct Drug Card with you at that time
- the prescription is not payable through the Pay Direct Drug Card system

For details on how to receive reimbursement after paying the full cost of the prescription, please see your Plan Administrator.

### **Vision Care**

## **Extended Health Care - Vision Care**

eye exams, up to \$75 per 24 consecutive months

purchase and fitting of prescription glasses or elective contact lenses, as well as repairs, or elective laser vision correction procedures, to a combined maximum of \$400 per 24 consecutive months

if contact lenses are required to treat a severe condition, or if vision in the better eye can be improved to a 20/40 level with contact lenses but not with glasses, the maximum payable will be 1 pair of eyeglasses or contact lenses per lifetime

non-prescription reading glasses, to a maximum of \$40 per 24 consecutive months

# Benefit Summary

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## **Professional Services**

**Extended Health Care -  
Professional Services**

Services provided by the following licensed practitioners:

Chiropractor - \$1,000 per calendar year combined for services of a chiropractor, osteopath, podiatrist/chiropractist, massage therapist, naturopath, speech therapist, physiotherapist and psychologist, limited to \$10 per visit for the first 5 visits in any calendar year

Osteopath - \$1,000 per calendar year combined for services of a chiropractor, osteopath, podiatrist/chiropractist, massage therapist, naturopath, speech therapist, physiotherapist and psychologist

Podiatrist/Chiropractist - \$1,000 per calendar year combined for services of a chiropractor, osteopath, podiatrist/chiropractist, massage therapist, naturopath, speech therapist, physiotherapist and psychologist, limited to \$10 per visit for the first 5 visits in any calendar year

Massage Therapist - \$1,000 per calendar year combined for services of a chiropractor, osteopath, podiatrist/chiropractist, massage therapist, naturopath, speech therapist, physiotherapist and psychologist, limited to \$10 per visit for the first 5 visits in any calendar year

Naturopath - \$1,000 per calendar year combined for services of a chiropractor, osteopath, podiatrist/chiropractist, massage therapist, naturopath, speech therapist, physiotherapist and psychologist, limited to \$10 per visit for the first 5 visits in any calendar year. Lab fees are not subject to the per visit maximum.

Speech Therapist - \$1,000 per calendar year combined for services of a chiropractor, osteopath, podiatrist/chiropractist, massage therapist, naturopath, speech therapist, physiotherapist and psychologist

Physiotherapist - \$1,000 per calendar year combined for services of a chiropractor, osteopath, podiatrist/chiropractist, massage therapist, naturopath, speech therapist, physiotherapist and psychologist, limited to \$10 per visit for the first 5 visits in any calendar year

Psychologist - \$1,000 per calendar year combined for services of a chiropractor, osteopath, podiatrist/chiropractist, massage therapist, naturopath, speech therapist, physiotherapist and psychologist

# Benefit Summary

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## Dental Care

*Dental Care*  
*Dental Care - The*  
*Benefit*

### **The Benefit**

**Deductible** - Nil

**Dental Fee Guide** - Current British Columbia Dental Association Approved Fee Guide for General Practitioners and Specialists

### **Benefit Percentage (Co-insurance)**

- 100% for Level I - Basic Services
- 100% for Level II - Supplementary Basic Services
- 60% for Level III - Dentures
- 60% for Level IV - Major Restorative Services
- 50% for Level V - Orthodontics

### **Benefit Maximums**

- \$1,000 per calendar year combined for Level I, Level II, Level III and Level IV
- \$3,000 per lifetime for Level V

**Termination Age** - the end of the month in which the employee attains age 71 or the last day of the month following the month in which the employee retires, whichever is earlier

## Weekly Income (Short Term Disability)

*Weekly Income*

**The Weekly Income Benefit is insured under Manulife Financial's Policy G0039945.**

**Benefit Amount** - 75% of weekly earnings, to a maximum benefit of \$900

**Qualifying Period** - 30 calendar days, if the disability is due to an accident; 30 calendar days, if the disability is due to a sickness

**Maximum Benefit Period** - 26 weeks. However, if you attain age 65 while receiving benefits, benefits will continue to be paid until you have received a total of 15 weeks of benefit payments.

**Termination Age** - end of the month following your attainment of age 65 or retirement, whichever is earlier



# Benefit Summary

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## Long Term Disability

The Long Term Disability Benefit is insured under Manulife Financial's Policy G0039945.

*Long Term Disability*

### Benefit Amount

The greater of:

66.7% of the first \$1,500 of monthly earnings, plus 50% of monthly Earnings in excess of \$1,500, to a maximum benefit of \$12,000; or

60% of monthly earnings up to the monthly equivalent of the Employment Insurance maximum insurable earnings in any calendar year, plus 50% of the monthly earnings in excess of the monthly equivalent to the Employment Insurance maximum insurability earnings, to a maximum benefit of \$12,000

**Qualifying Period** - 212 consecutive days, or expiration of benefits under the Weekly Income benefit, whichever is greater

**Maximum Benefit Period** - to age 65

**Termination Age** - end of the month following your attainment of age 65 less the Qualifying Period, or retirement, whichever is earlier

# How to Use Your Benefit Booklet

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## ***Designed with Your Needs in Mind***

The Benefit Booklet provides the information you need about your Group Benefits and has been specifically designed with YOUR needs in mind. It includes:

***Your Benefit Booklet includes...***

a detailed Table of Contents, allowing quick access to the information you are searching for,

Explanation of Commonly Used Terms, which provides a brief explanation of the terms used throughout this Benefit Booklet,

a clear, concise explanation of your Group Benefits,

information you need, and simple instructions, on how to submit a claim.

## ***Important Note***

***Important Note***

This information has been prepared to help you towards a better understanding of your Group Benefits coverage. It does not create or confer any contractual or other rights. The terms and conditions governing the coverage are set out in your collective agreement and the Group Policy/ies and Plan Document(s) issued by The Manufacturers Life Insurance Company. In the event of any variation between the information provided in this booklet and the provisions of the collective agreement or Group Policy/ies and Plan Document(s), the provisions of the collective agreement or Group Policy/ies and Plan Document(s) shall prevail, in that order.

Your employer reserves the right to amend or discontinue any of the benefit programs referred to in this booklet at any time without notice, subject only to the terms of the collective bargaining agreement. If government legislation changes or if benefits or subsidies under government benefit plans are reduced or eliminated, your benefit programs do not automatically replace or supplement such reductions or eliminations. Your employer takes no responsibility for any changes in federal or provincial income or other taxes or levies or the impact of these changes on the taxation of any of the benefit programs. This booklet describes benefit programs for active employees and does not describe any retiree or post-employment benefit programs.

**Copyright:** The information in this booklet, along with the manner of presentation, is copyrighted by Manulife Financial. Any unauthorized reproduction, duplication or re-distribution in any form is expressly prohibited.

Possession of this booklet alone does not mean that you or your dependants are covered. The Group Policy and Plan Document must be in effect and you must satisfy all the requirements of the Plan.

Where required by law, you or any claimant under the Group Policy and/or Plan Document has the right to request a copy of any or all of the following items:

the Group Policy and/or Plan Document,

your application for group benefits, and

any Evidence of Insurability you submitted as part of your application for benefits.

# How to Use Your Benefit Booklet

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In the case of a claimant, access to these documents is limited to that which is relevant to the filing of a claim, or the denial of a claim under the Group Policy and/or Plan Document.

Manulife Financial reserves the right to charge you for such documentation after your first request.

**We suggest you read this Benefit Booklet carefully, then file it in a safe place with your other important documents.**

## ***Your Group Benefit Card***

Your Group Benefit Card is the most important document issued to you as part of your Group Benefit Program. It is the only document that identifies you as a Plan Member. The Group Policy Number, Plan Document Number and your personal Certificate Number may be required before you are admitted to a hospital, or before you receive dental or medical treatment.

The Group Policy Number, Plan Document Number and your Certificate Number are also necessary for ALL correspondence with Manulife Financial. Please note that you can print your Certificate Number on the front of this booklet for easy reference.

*Your Group Benefit Card is an important document. Please be sure to carry it with you at all times.*

***Your Group Benefit  
Card***

# Explanation of Commonly Used Terms

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The following is an explanation of the terms used in this Benefit Booklet.

**Administrator**  
Manulife Financial

**Benefit Percentage (Co-insurance)**  
the percentage of Covered Expenses which is payable by the administrator, acting on behalf of your employer.

**Covered Expenses**  
expenses that will be considered in the calculation of payment due under your Extended Health Care or Dental Care benefit.

**Deductible**  
the amount of Covered Expenses that must be incurred and paid by you or your dependants before benefits are payable by the administrator, acting on behalf of your employer.

**Dependant**  
your Spouse or Child who, for Extended Health Care benefits only, is covered under the Provincial Plan.

## **- Spouse**

your legal spouse, or a person continuously living with you in a role like that of a marriage partner for at least 12 months.

Only one spouse will be eligible for benefits under this plan and will be indicated by you on your application for benefits under this plan. Where this information is not contained in your application, the person who qualifies last under this plan's definition of spouse will be the eligible spouse.

## **- Child**

your natural or adopted child, or stepchild, who is:

- unmarried
- under age 21, or under age 25 if a full-time student
- not employed on a full-time basis, and
- not eligible for coverage as an employee under this or any other Group Benefit Program

# Explanation of Commonly Used Terms

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a child who is incapacitated on the date he or she reaches the age when coverage would normally terminate will continue to be an eligible dependant. However, the child must have been covered under this Benefit Program immediately prior to that date.

A child is considered incapacitated if he or she is incapable of engaging in any substantially gainful activity and is dependant on the employee for support, maintenance and care, due to a mental or physical handicap.

The administrator, acting on behalf of your employer, may require written proof of the child's condition as often as may reasonably be necessary.

a stepchild must be living with you to be eligible

a newborn child shall become eligible from the moment of birth

## ***Drug***

a medication that has been approved for use by the Federal Government of Canada and has a Drug Identification Number.

***Drug***

## ***Earnings***

your regular rate of pay, including regular bonuses and regular overtime, and excluding occasional overtime pay.

***Earnings***

Your earnings may also include other income as agreed to in writing by your employer and Manulife Financial, and which is reported periodically by your employer to Manulife Financial.

For the purposes of determining the amount of your benefit at the time of claim, your earnings will be the lesser of:

the amount reported on your claim form, or

the amount reported by your employer to Manulife Financial and for which premiums have been paid.

## ***Experimental or Investigational***

not approved or broadly accepted and recognized by the Canadian medical profession, as an effective, appropriate and essential treatment of a sickness or injury, in accordance with Canadian medical standards.

***Experimental or Investigational***

## ***Immediate Family Member***

for the Accidental Death and Dismemberment Benefit, a person who is at least 18 years of age who is your son, daughter, father, mother, brother, sister, son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, sister-in-law (all of the above include natural, adopted or step relationships), spouse, grandson, granddaughter, grandmother or grandfather.

***Immediate Family Member***

for Extended Health Care and Dental Care Benefits, you, your spouse or child, your parent or your spouse's parent, your brother or sister, or your spouse's brother or sister.

# Explanation of Commonly Used Terms

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## ***Licensed, Certified, Registered***

***Licensed, Certified,  
Registered***

the status of a person who legally engages in practice by virtue of a license or certificate issued by the appropriate authority, in the place where the service is provided.

## ***Life-Sustaining Drugs***

***Life-Sustaining Drugs***

drugs which are necessary for the survival of the patient.

## ***Medically Necessary***

***Medically Necessary***

broadly accepted and recognized by the Canadian medical profession as effective, appropriate and essential in the treatment of a sickness or injury, in accordance with Canadian medical standards.

## ***Non-Evidence Limit***

***Non-Evidence Limit***

you must submit satisfactory medical evidence to Manulife Financial for Benefit Amounts greater than this amount.

## ***Provincial Plan***

***Provincial Plan***

any plan which provides hospital, medical, or dental benefits established by the government in the province where the covered person lives.

## ***Qualifying Period***

***Qualifying Period***

a period of continuous total disability, starting with the first day of total disability, which you must complete in order to qualify for disability benefits.

## ***Reasonable and Customary***

***Reasonable and  
Customary***

the lowest of:

the prevailing amount charged for the same or comparable service or supply in the area in which the charge is incurred, as determined by Manulife Financial,

the amount shown in the applicable professional association fee guide, or

the maximum price established by law.

## ***Take Home Pay (Net Earnings)***

***Take Home Pay (Net  
Earnings)***

your earnings, less deductions normally made for federal and provincial income tax.

## ***Waiting Period***

***Waiting Period***

the period of continuous employment with your employer which you must complete before you are eligible for Group Benefits.

## ***Ward***

***Ward***

a hospital room with 3 or more beds which provides standard accommodation for patients.

# Why Group Benefits?

*Why Group Benefits?*

Government health plans can provide coverage for such basic medical expenses as hospital charges and doctors' fees. In case of disability, government plans (such as Employment Insurance, Canada/Quebec Pension Plan, Workers' Compensation Act, etc.) may provide some financial assistance.

But government plans provide only basic coverage. Medical expenses or a disability can create financial hardship for you and your family.

Private health care and disability programs supplement government plans and can provide benefits not available through any government plan, providing security for you and your family when you need it most.

## **Your Employer's Representative**

*Your Employer's Representative*

Your employer is responsible for ensuring that all employees are covered for the Benefits to which they are entitled by reporting all new enrolments, terminations, changes, etc., and keeping all records up to date.

As a member of this Group Benefit Program, it is up to you to provide your employer with the necessary information to perform such duties.

Your Employer's Representative is _____
Phone Number: (_____) _____ - _____

*Please record the name of your representative and the contact number in the space provided.*

## **Applying for Group Benefits**

*Applying for Group Benefits*

To apply for Group Benefits, you must submit a completed Enrolment or Re-enrolment Application form, available from your employer. Your employer then forwards the application to Manulife Financial.

## **Making Changes**

*Making Changes*

To ensure that coverage is kept up to date for yourself and your dependants, it is vital that you report any changes to your employer. Such changes could include:

- change in Dependant Coverage
- change in Beneficiary
- applying for coverage previously waived
- change in Name

# The Claims Process

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## ***Naming a Beneficiary***

### ***Naming a Beneficiary***

Manulife Financial does not accept beneficiary designations for any benefits other than Employee Life Insurance, Employee Optional Life Insurance and Accidental Death and Dismemberment.

**This Plan contains a provision removing or restricting the right of the covered person to designate persons to whom or for whose benefit money is to be payable.**

## ***How to Submit a Claim***

### ***How to Submit a Claim***

All claim forms, available from your employer, must be correctly completed, dated and signed. Remember, always provide your Group Policy Number, Plan Document Number and your Certificate number (found on your Group Benefit Card) to avoid any unnecessary delays in the processing of your claim.

Your employer can assist you in properly completing the forms, and answer any questions you may have about the claims process and your Group Benefit Program.

You may not commence legal action against the Employer or the Administrator less than 60 days after proof has been filed as outlined under Submitting a Claim. Every action or proceeding against the Employer or the Administrator for the recovery of money payable under the plan is absolutely barred unless commenced within the time set out in the Insurance Act or applicable legislation.

Sign up to use Manulife's Plan Member Secure Site at [www.manulife.ca/groupbenefits](http://www.manulife.ca/groupbenefits).

When combined with your health care service provider's electronic transmission of your claim, in some cases you can go to your appointment in the morning and see a record of your claim processing on the site in the afternoon!

If your health care service provider cannot send Manulife electronic claim transmissions, you may still be able to submit your claim electronically to us online, right from the Plan Member Secure Site. If your plan sponsor has selected this service for your plan, it will only take you a few minutes to answer the necessary questions and create your own electronic claim submission.

Even if you send us paper claim forms by letter mail, we encourage you to choose to have your claim money deposited directly into your bank account when you set up your access on the Plan Member Secure Site. We will send you an e-mail telling you when your claim has been processed. You will receive your claim payment up to 70% faster than by waiting for a paper cheque.



# The Claims Process

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## ***Payment of Extended Health Care and Dental Claims***

Once the claim has been processed, Manulife Financial will send a Claim Statement to you.

***Claim Payment***

The top portion of this form outlines the claim or claims made, the amount subtracted to satisfy deductibles, and the benefit percentage used to determine the final payment to be made to you. If you have any questions on the amount, your employer will help explain.

The bottom portion of this form is your claims payment, if applicable. Simply tear along the perforated line, endorse the back of the cheque and you can cash it at any chartered bank or trust company.

You should receive settlement of your claim within three weeks from the date of submission to Manulife Financial. If you have not received payment, please contact your employer.

## ***Co-ordination of Extended Health Care and Dental Care Benefits***

***Co-ordination of  
Extended Health Care  
and Dental Care  
Benefits***

If you or your dependants are covered for similar benefits under another Plan, this information will be taken into account when determining the amount of expenses payable under this Program.

This process is known as Co-ordination of Benefits. It allows for reimbursement of covered medical and dental expenses from all Plans, up to a total of 100% of the actual expense incurred.

Plan means:

- other Group Insurance Programs;
- any other arrangement of coverage for individuals in a group; and
- individual travel insurance plans.

Plan does not include school insurance or Provincial Plans.

## ***Order of Benefit Payment***

***Order of Benefit  
Payment***

A variety of circumstances will affect which Plan is considered as the "Primary Carrier" (ie., responsible for making the initial payment toward the eligible expense), and which Plan is considered as the "Secondary Carrier" (ie., responsible for making the payment to cover the remaining eligible expense).

If the other Plan does not provide for Co-ordination of Benefits, it will be considered as the Primary Carrier, and will be responsible for making the initial payment toward the eligible expense.

# The Claims Process

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If the other Plan does provide for Co-ordination of Benefits, the following rules are applied to determine which Plan is the Primary Carrier.

- For Claims incurred by you or your Dependant Spouse:

The Plan covering you or your Dependant Spouse as an employee/member pays benefits before the Plan covering you or your Spouse as a dependant.

In situations where you or your Spouse have coverage as an employee/member under more than one Plan, the order of benefit payment will be determined as follows:

- The Plan where the person is covered as an active full-time employee, then
  - The Plan where the person is covered as an active part-time employee, then
  - The Plan where the person is covered as a retiree.
- For Claims incurred by your Dependant Child:

The Plan covering the parent whose birthday (month/day) is earlier in the calendar year pays benefits first. If both parents have the same birthdate, the Plan covering the parent whose first name begins with the earlier letter in the alphabet pays first.

However, if you and your Spouse are separated or divorced, the following order applies:

- The Plan of the parent with custody of the child, then
- The Plan of the spouse of the parent with custody of the child (i.e., if the parent with custody of the child remarries or has a common-law spouse, the new spouse's Plan will pay benefits for the Dependant Child), then
- The Plan of the parent not having custody of the child, then
- The Plan of the spouse of the parent not having custody of the child (i.e., if the parent without custody of the child remarries or has a common-law spouse, the new spouse's Plan will pay benefits for the Dependant Child).

Where you and your spouse share joint custody of the child, the Plan covering the parent whose birthday (month/day) is earlier in the calendar year pays benefits first. If both parents have the same birthdate, the Plan covering the parent whose first name begins with the earlier letter in the alphabet pays first.

A claim for accidental injury to natural teeth will be determined under Extended Health Care Plans with accidental dental coverage before it is considered under Dental Plans.

# The Claims Process

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If the order of benefit payment cannot be determined from the above, the benefits payable under each Plan will be in proportion to the amount that would have been payable if Co-ordination of Benefits did not exist.

If the person is also covered under an individual travel insurance plan, benefits will be co-ordinated in accordance with the guidelines provided by the Canadian Life and Health Insurance Association.

## **Submitting a Claim for Co-ordination of Benefits**

To submit a claim when Co-ordination of Benefits applies, refer to the following guidelines:

As per the Order of Benefit Payment section, determine which Plan is the Primary Carrier and which is the Secondary Carrier.

Submit all necessary claim forms and original receipts to the Primary Carrier.

Keep a photocopy of each receipt or ask the Primary Carrier to return the original receipts to you once your claim has been settled.

Once your claim has been settled by the Primary Carrier, you will receive a statement outlining how your claim has been handled. Submit this statement along with all necessary claim forms and receipts to the Secondary Carrier for further consideration of payment, if applicable.

***Submitting a Claim for  
Co-ordination of  
Benefits***

# Who Qualifies for Coverage?

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## **Eligibility**

### **Eligibility**

You are eligible for Group Benefits if you:

are a permanent and part-time BCGEU support staff employee of Douglas College and work at least the Required Number of Hours,

are a member of an eligible class,

are younger than the Termination Age,

for Extended Health Care benefits, are covered under the Provincial plan,

are residing in Canada, and

have completed the Waiting Period.

The Termination Age and Waiting Period may vary from benefit to benefit. For this information, please refer to each benefit in the section entitled Your Group Benefits.

Your dependants are eligible for coverage on the date you become eligible or the date you first acquire a dependant, whichever is later. You must apply for coverage for yourself in order for your dependants to be eligible.

## **Required Number of Hours**

### **Required Number of Hours**

Part-time employee - normal work schedule of at least 17.5 hours per week

## **Medical Evidence**

### **Medical Evidence**

Medical evidence is required for all benefits, except Dental, when you make a Late Application for coverage on any person. Medical evidence is required when you apply for coverage in excess of the Non-Evidence Limit.

## **Late Application**

### **Late Application**

An application is considered late when you:

apply for coverage on any person after having been eligible for more than 31 days; or

re-apply for coverage on any person whose coverage had earlier been cancelled.

If you apply for benefits that were previously waived because you were covered for similar benefits under your spouse's plan, your application is considered late when you:

apply for benefits more than 31 days after the date benefits terminated under your spouse's plan; or

apply for benefits, and benefits under your spouse's plan have not terminated.

Medical evidence can be submitted by completing the Evidence of Insurability form, available from your employer. Further medical evidence may be requested by Manulife Financial.

# Who Qualifies for Coverage?

## ***Late Dental Application***

If you apply for coverage for Dental for yourself or your dependants late, the benefit will be limited to \$300 for each covered person for the first 12 months of coverage.

***Late Dental Application***

## ***Effective Date of Coverage***

If medical evidence is not required, your Group Benefits will be effective on the date you are eligible.

***Effective Date of Coverage***

If medical evidence is required, your Group Benefits will be effective on the date you become eligible or the date the evidence is approved by Manulife Financial, whichever is later.

You must be actively at work for plan benefit coverage to become effective. If you are not actively at work on the date your coverage would normally become effective, your coverage will take effect on the next day on which you are again actively at work.

Your dependant's coverage becomes effective on the date the dependant becomes eligible, or the date any required medical evidence on the dependant is approved by Manulife Financial, whichever is later.

Your dependant's coverage will not be effective prior to the date your coverage becomes effective. This does not apply to Dependant Optional Life Insurance which may still become effective if you are declined for Employee Optional Life.

## ***Termination of Coverage***

***Termination of Coverage***

Your Group Benefit coverage will terminate on the earliest of:

the date you cease to be an eligible employee

the date you cease to be actively at work, unless the Group Policy or the Plan Document allows for your coverage to be extended beyond this date

the date your employer terminates coverage

the date you enter the armed forces of any country on a full-time basis

the date the Group Policy or Plan Document terminates or coverage on the class to which you belong terminates

the date you reach the Termination Age

the date of your death

Your dependants' coverage terminates on the date your coverage terminates or the date the dependant ceases to be an eligible dependant, whichever is earlier.

# Your Group Benefits

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## Employee Life Insurance

### *Employee Life Insurance*

The Employee Life Insurance Benefit is insured under Manulife Financial's Policy G0039945.

If you die while insured, this benefit provides financial assistance to your beneficiary. If your beneficiary dies before you or if there is no designated beneficiary, this benefit is payable to your estate.

### *The Benefit*

### *Employee Life - The Benefit*

**Benefit Amount** - 2 times your annual earnings, to a maximum of \$800,000

**Non-Evidence Limit** - \$800,000

**Qualifying Period for Waiver of Premium** - 212 consecutive days, or expiration of benefits under the Weekly Income benefit, whichever is greater

**Benefit Reduction**- your benefit amount reduces to 1 times your annual earnings, to a maximum of \$800,000, at the end of the month following the date you turn 65

**Termination Age** - your benefit amount terminates at age 71 or retirement, whichever is earlier.

### **Waiting Period**

first of the month coincident with or next following date of hire

### *Naming a Beneficiary*

### *Employee Life Insurance - Naming a Beneficiary*

You have the right to designate and/or change a beneficiary, subject to governing law. The necessary forms are available from your Plan Administrator.

You should review your beneficiary designation to be sure that it reflects your current intent.

### *Submitting a Claim*

### *Employee Life Insurance - Submitting a Claim*

To submit an Employee Life Insurance claim, your beneficiary must complete the Life Claim form which is available from your Plan Administrator.

Documents necessary to submit with the form are listed on the form.

A completed claim form must be submitted within the earlier of:

15 months following the date of loss

90 days following the date of termination of your insurance

90 days following the date of termination of this Policy or a benefit therein

# Your Group Benefits

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To submit a claim for the Waiver of Premiums benefit you must complete a Waiver of Premiums claim form, which is available from your Plan Administrator. Your attending physician must also complete a portion of this form.

A completed claim form must be submitted within 18 months following the day you were last actively at work, provided notification is submitted to Manulife Financial within 12 months of the date you were last actively at work.

Failure to furnish such proof within the time required shall not invalidate or reduce any claim if it is not reasonably possible to furnish such proof within the required time, and if proof is given as soon as is reasonably possible.

## ***Waiver of Premiums***

If you become Totally Disabled while insured and prior to age 65 and meet the Entitlement Criteria outlined below, your Life Insurance will continue without payment of premium.

***Employee Life  
Insurance - Waiver of  
Premiums***

## ***Definition of Totally Disabled***

Totally Disabled means a restriction or lack of ability due to an illness or injury which prevents you from performing any and every duty of:

your own occupation, during the Qualifying Period and the 24 months immediately following the Qualifying Period

any occupation for which you are qualified, or may reasonably become qualified by training, education or experience, after the 24 months specified above

The availability of work will not be considered by Manulife Financial in assessing your disability.

If you must hold a government permit or licence to perform the duties of your job, you will not be considered Totally Disabled solely because your permit or licence has been withdrawn or not renewed.

***Employee Life  
Insurance - Totally  
Disabled***

# Your Group Benefits

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## **Entitlement Criteria**

### **Employee Life Insurance - Entitlement Criteria**

To be entitled to Waiver of Premiums, you must meet the following criteria:

you must be continuously Totally Disabled throughout the Qualifying Period. If you cease to be Totally Disabled during this period and then become disabled again within 30 days due to the same or related illness or injury, your Qualifying Period will be extended by the number of days during which you ceased to be Totally Disabled

Manulife Financial must receive medical evidence documenting how your illness or injury causes restrictions or lack of ability, such that you are prevented from performing any and every duty of:

- your own occupation, during the Qualifying Period and the following 24 months, and

- any occupation for which you are qualified, or may reasonably become qualified by training, education or experience, after the 24 months specified above

you must be receiving from a physician, regular, ongoing care and treatment appropriate for your disabling condition, as determined by Manulife Financial

At any time, Manulife Financial may require you to submit to a medical, psychiatric, psychological, functional, educational and/or vocational examination or evaluation by an examiner selected by Manulife Financial.

## **Termination of Waiver of Premiums**

### **Employee Life Insurance - Termination of Waiver of Premiums**

Your Waiver of Premiums will cease on the earliest of:

the date you cease to be Totally Disabled, as defined under this benefit

the date you do not supply Manulife Financial with appropriate medical evidence documenting how your illness or injury causes restrictions or lack of ability, such that you are prevented from performing any and every duty of:

- your own occupation, during the Qualifying Period and the following 24 months, and

- any occupation for which you are qualified, or may reasonably become qualified by training, education or experience, after the 24 months specified above

the date you are no longer receiving from a physician, regular, ongoing care and treatment appropriate for the disabling condition, as determined by Manulife Financial

the date you do not attend an examination by an examiner selected by Manulife Financial

the date of your death

the date of your 65th birthday



# Your Group Benefits

## ***Recurrent Disability***

If you become Totally Disabled again from the same or related causes as those for which premiums were previously waived, and such disability recurs within 6 months of cessation of the Waiver of Premiums benefit, Manulife Financial will waive the Qualifying Period.

Your amount of insurance on which premiums were previously waived will be reinstated.

If the same disability recurs more than 6 months after cessation of your Waiver of Premiums benefit, such disability will be considered a separate disability.

Two disabilities which are due to unrelated causes are considered separate disabilities if they are separated by a return to work of at least one day.

***Employee Life  
Insurance - Recurrent  
Disability***

## ***Conversion Privilege***

If your Group Benefits terminate or reduce, you may be eligible to convert all or part your Employee Life Insurance to an individual policy, without medical evidence. Your application for the individual policy along with the first monthly premium must be received by Manulife Financial within 31 days of the termination or reduction of your Employee Life Insurance. If you die during this 31-day period, the amount of Employee Life Insurance available for conversion will be paid to your beneficiary or estate, even if you didn't apply for conversion.

For more information on the conversion privilege, please see your Plan Administrator. Provincial differences may exist.

***Employee Life  
Insurance - Conversion  
Privilege***

# Employee Optional Life Insurance

**The Employee Optional Life Insurance Benefit is insured under Manulife Financial's Policy G0039945.**

If you die while insured, this benefit provides financial assistance to your beneficiary, in addition to your Employee Life Insurance Benefit. If your beneficiary dies before you or if there is no designated beneficiary, this benefit is payable to your estate.

***Employee Optional Life  
Insurance***

## ***The Benefit***

**Benefit Amount** - increments of \$10,000 to a maximum of \$200,000

**Non-Evidence Limit** - \$100,000

**Qualifying Period for Waiver of Premium** - 212 consecutive days, or expiration of benefits under the Weekly Income benefit, whichever is greater

***Employee Optional Life  
Insurance - The Benefit***

# Your Group Benefits

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**Termination Age** - your benefit amount terminates at age 71 or retirement, whichever is earlier.

## **Waiting Period**

first of the month coincident with or next following date of hire

To apply for Employee Optional Life Insurance you must complete the Application for Optional Life form which is available from your Plan Administrator.

For details on **Naming a Beneficiary, Submitting a Claim** and **Conversion Privilege**, please refer to Employee Life Insurance.

## **Eligibility for Optional Life Insurance**

### **Employee Optional Life Insurance - Eligibility for Optional Life Insurance**

Insurance for any amounts less than or equal to the stated non-evidence limit are subject to the following conditions:

- insurance may be added at any time

- you must be in good health

- you must not have any physical or mental condition that prevents you from regularly attending to your occupation if actively at work or from choosing to be employed or engaged in any occupation if not actively at work

- you have never been declined when you have applied for life insurance or critical illness insurance with any insurer or any other entity

- where evidence of insurability is required for any amount of insurance, you must provide Manulife Financial with such evidence that is satisfactory in Manulife Financial's opinion

You may apply for an increase or decrease in the Benefit Amount at any time. Where, as a result of any increase, the total Benefit Amount does not exceed the non-evidence limit, and where Manulife Financial approves such increase, then the pre-existing conditions exclusion will apply to the increased portion of the Benefit Amount, commencing on the resulting effective date that such increase is approved. The pre-existing conditions exclusion will continue to apply to the original Benefit Amount from the date that such Benefit Amount became effective.

Where you apply to increase the Benefit Amount so that the total resulting Benefit Amount exceeds the non-evidence limit, then detailed evidence of insurability will be required by Manulife Financial. If the increase is approved by Manulife Financial, then the pre-existing conditions exclusion will cease to apply to the total resulting Benefit Amount.

# Your Group Benefits

A pre-existing condition means an illness or injury for which, during the 24 months prior to the date your insurance under this benefit became effective, or the latest date of reinstatement of insurance, whichever is applicable, you have exhibited signs or symptoms, received medical treatment, care or services (including diagnostic measures), consulted a physician or have been prescribed medication; or where treatment would have been sought by a prudent individual during the 24 months prior to the date your insurance under this benefit became effective, or the latest date of reinstatement of insurance, whichever is applicable.

## **Waiver of Premiums**

If your Employee Life Insurance premium is waived because you are totally disabled, the premium for this benefit will also be waived. (See Employee Life Insurance...Waiver of Premiums).

*Employee Optional Life Insurance - Waiver of Premiums*

## **Exclusions**

If death results from suicide any amount of Optional Life Insurance that has been in effect for less than two years will not be payable.

*Employee Optional Life Insurance - Exclusions*

No amount of Optional Life Insurance will be paid for any Non-Evidence Limit amount when death is directly or indirectly attributable to a pre-existing condition during the first 24 months of insurance.

# Dependant Optional Life Insurance

The Dependant Optional Life Insurance Benefit is insured under Manulife Financial's Policy G0039945.

*Dependant Optional Life Insurance*

If your Spouse dies while insured, the amount of this benefit will be paid to you.

## **The Benefit**

*Dependant Optional Life Insurance - The Benefit*

### **Benefit Amount**

- Spouse - increments of \$10,000 to a maximum of \$200,000
- Child - increments of \$10,000 to a maximum of \$50,000

**Non-Evidence Limit** - \$50,000

### **Termination Age**

**Spouse** - employee's or spouse's age 71 or employee's retirement, whichever is earlier

**Child** - employee's age 71 or retirement, whichever is earlier

# Your Group Benefits

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## **Waiting Period**

first of the month coincident with or next following date of hire

To apply for Dependant Optional Life Insurance you must complete the Application for Optional Life form which is available from your Plan Administrator.

## **Submitting a Claim**

To submit a Dependant Optional Life Insurance claim, you must complete the Life Claim form which is available from your Plan Administrator. Documents necessary to submit with the form are listed on the form.

A completed claim form must be submitted within the earlier of:

15 months following the date of loss

90 days following the date of termination of your insurance

90 days following the date of termination of this Policy or a benefit therein

Failure to furnish such proof within the time required shall not invalidate or reduce any claim if it is not reasonably possible to furnish such proof within the required time, and if proof is given as soon as is reasonably possible.

## **Eligibility for Spousal Dependant Optional Life Insurance**

Insurance for any amounts less than or equal to the stated non-evidence limit are subject to the following conditions:

dependant insurance may be added at any time

your spouse must be in good health

your spouse must not have any physical or mental condition that prevents your spouse from regularly attending to his/her occupation if actively at work or from choosing to be employed or engaged in any occupation if not actively at work

your spouse has never been declined when he/she has applied for life insurance or critical illness insurance with any insurer or any other entity

where evidence of insurability is required for any amount of insurance, your spouse must provide Manulife Financial with such evidence that is satisfactory in Manulife Financial's opinion

You may apply for an increase or decrease in the Benefit Amount for your spouse at any time. Where, as a result of any increase, the total Benefit Amount on your spouse does not exceed the non-evidence limit, and where Manulife Financial approves such increase, then the pre-existing conditions exclusion will apply to the increased portion of the Benefit Amount, commencing on the resulting effective date that such increase is approved. The pre-existing conditions exclusion will continue to apply to the original Benefit Amount from the date that such Benefit Amount became effective.

*Dependant Optional  
Life Insurance -  
Submitting a Claim*

*Dependant Optional  
Life Insurance -  
Eligibility for Spousal  
Dependant Optional  
Life Insurance*

# Your Group Benefits

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Where you apply to increase the Benefit Amount on your spouse, so that the total resulting Benefit Amount on your spouse exceeds the non-evidence limit, then detailed evidence of insurability will be required by Manulife Financial. If the increase is approved by Manulife Financial, then the pre-existing conditions exclusion will cease to apply to the total resulting Benefit Amount.

A pre-existing condition means an illness or injury for which, during the 24 months prior to the date your spouse's insurance under this benefit became effective, or the latest date of reinstatement of insurance on your spouse, whichever is applicable, your spouse has exhibited signs or symptoms, received medical treatment, care or services (including diagnostic measures), consulted a physician or has been prescribed medication; or where treatment would have been sought by a prudent individual during the 24 months prior to the date your spouse's insurance under this benefit became effective, or the latest date of reinstatement of insurance on your spouse, whichever is applicable.

## ***Waiver of Premiums***

Please refer to Employee Life Insurance for details on the Waiver of Premiums provision.

***Dependant Optional  
Life Insurance - Waiver  
of Premiums***

## ***Conversion Privilege***

If your spouse's insurance terminates, you may be eligible to convert the terminated insurance to an individual policy, without medical evidence. Your spouse's application for the individual policy, along with the first monthly premium, must be received by Manulife Financial, within 31 days of the termination date. If your spouse dies during this 31-day period, the amount of spousal Life Insurance available for conversion will be paid to you, even if you didn't apply for conversion.

***Dependant Optional  
Life Insurance -  
Conversion Privilege***

For more information on the conversion privilege, please see your Plan Administrator. Provincial differences may exist.

## ***Exclusions***

If death results from suicide any amount of Dependant Optional Life Insurance that has been in effect for less than two years will not be payable.

***Dependant Optional  
Life Insurance -  
Exclusions***

No amount of Spousal Dependent Optional Life Insurance will be paid for any Non-Evidence Limit amount when death is directly or indirectly attributable to a pre-existing condition during the first 24 months of insurance.

# Your Group Benefits

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## Accidental Death and Dismemberment

### *Accidental Death and Dismemberment*

**The Accidental Death and Dismemberment Benefit is insured under Manulife Financial's Policy G0039945.**

If you sustain an accidental injury while insured and suffer a loss specified in the Schedule of Losses below, this benefit provides financial assistance to you or your beneficiary. In the event of your death, the benefit is payable to your beneficiary. If your beneficiary dies before you or if there is no designated beneficiary, this benefit is payable to your estate. For losses other than Loss of Life, the benefit is payable to you.

### ***The Benefit***

#### *AD&D - The Benefit*

**Aggregate Limit** - \$5,000,000

**Benefit Amount** - 2 times your annual earnings, to a maximum of \$800,000

**Benefit Reduction**- at the end of the month following the date you attain age 65, your benefit amount reduces to 1 times your annual earnings, to a maximum of \$800,000,

**Qualifying Period for Waiver of Premium** - 212 consecutive days, or expiration of benefits under the Weekly Income benefit, whichever is greater

**Termination Age** - your benefit amount terminates at age 71 or retirement, whichever is earlier.

### **Waiting Period**

none for employees hired on or prior to the Group Policy Effective Date

first of the month coincident with or next following the date of hire for all other employees

### ***Schedule of Losses***

#### *AD&D - Schedule of Losses*

A loss shown in this schedule is covered provided it:

is a direct result of the accidental injury

occurs within 365 days from the date of the accidental injury

is total and irreversible or irrecoverable

In the case of loss of speech or hearing, or loss of use of an arm, hand or leg, the loss must be continuous for 12 months and determined to be permanent, after which time the benefit is payable.

The amount payable for each loss is a percentage of your Accidental Death and Dismemberment benefit amount which was in effect as of the date of the injury.

Loss of Life - 100%

Loss of or Loss of Use of Both Hands or Both Feet - 100%

# Your Group Benefits

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Loss of Sight of Both Eyes - 100%

Loss of One Hand and One Foot - 100%

Loss of One Hand and Sight of One Eye - 100%

Loss of One Foot and Sight of One Eye - 100%

Loss of Hearing in Both Ears and Speech - 100%

Loss of or Loss of Use of One Arm or One Leg - 75%

Loss of or Loss of Use of One Hand or One Foot - 75%

Loss of Sight of One Eye - 75%

Loss of Speech or Hearing in Both Ears - 75%

Loss of Thumb and Index Finger or at least Four Fingers of One Hand - 33.33%

Loss of All Toes of One Foot - 25%

Loss of Hearing in One Ear - 25%

Hemiplegia, Paraplegia or Quadriplegia - 200%

Only one percentage, the largest, will be paid for multiple losses to the same limb due to any one accident.

No more than 100% will be paid for all losses due to any one accidental injury, except in the case of hemiplegia, paraplegia or quadriplegia, where the total amount paid will not exceed 200% (provided the benefit is paid while you are living).

## ***Exposure and Disappearance***

If a loss occurs due to unavoidable exposure to the elements, after a conveyance in which you were travelling made a forced landing, or was lost, wrecked, stranded or sank, a benefit will be payable for that loss. The amount payable will be determined in accordance with the Schedule of Losses.

If you disappear after a conveyance in which you were travelling made a forced landing, or was lost, wrecked, stranded or sank, a benefit for loss of life will be payable if your body is not found within 365 days after the incident occurred.

***AD& D - Exposure and Disappearance***

## ***Aggregate Limit***

*In no event will the amount paid for total lives exceed \$5,000,000.*

***AD& D - Aggregate Limit***

# Your Group Benefits

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## ***Rehabilitation Expenses***

### ***AD& D - Rehabilitation Expenses***

If, as a direct result of an accidental injury, you suffer a loss specified in the Schedule of Losses and require participation in a formal rehabilitation program in order to return to gainful employment, Manulife Financial will pay incurred expenses, provided the expenses are:

reasonable and necessary, as determined by Manulife Financial

incurred within a period of 3 years from the date of the accidental injury

The amount payable is subject to a maximum of \$15,000.

No amount will be paid for room and board expenses, or other living, travelling or clothing expenses.

## ***Repatriation Expenses***

### ***AD& D - Repatriation Expenses***

If you die as a direct result of an accidental injury which occurs while travelling, Manulife Financial will pay for expenses incurred for the preparation and transportation of your body to your place of residence.

The amount payable is subject to a maximum of \$15,000.

## ***Family Transportation Expenses***

### ***AD& D - Family Transportation Expenses***

If, as a direct result of an accidental injury, you suffer a loss specified in the Schedule of Losses and are confined to a hospital located within 150 kilometres from your normal place of residence, Manulife Financial will pay the hotel and travel expenses incurred by an immediate family member, provided the expenses are:

reasonable and necessary, as determined by Manulife Financial

for hotel accommodations in the vicinity of the hospital

for transportation by the most direct route to the hospital, including return fare

If transportation is by means other than a conveyance which is licensed to transport fare-paying passengers, expenses incurred will be reimbursed at a rate of \$0.20 per kilometre travelled.

The amount payable is subject to a maximum of \$10,000 per accident.



# Your Group Benefits

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## ***Dependant Education Expenses***

***AD&D - Dependant  
Education Expenses***

If you die as a direct result of an accidental injury, Manulife Financial will pay the tuition for each child who is enrolled as a full-time student:

in a school for higher learning above the secondary school level, or

at the secondary school level, but who enrolls as a full-time student in a school for higher learning within 365 days after your death

A school for higher learning means any accredited university, private college, collèges d'enseignement général et professionnel (CEGEP), community college or trade school.

The maximum payable each year for each child is the lesser of:

5% of your Accidental Death and Dismemberment benefit amount, or

\$5,000

The benefit is payable for up to a maximum of 4 years. If there are no children, an additional \$2,500 will be paid to your designated beneficiary.

No payment will be made for:

tuition expenses incurred prior to your death

room and board expenses, or other living, travelling or clothing expenses

## ***Spousal Occupational Training Expenses***

***AD&D - Spousal  
Occupational Training  
Expenses***

If you die as a direct result of an accidental injury and your spouse must participate in a formal occupational training program to become qualified for employment for which he or she would not otherwise have sufficient qualifications, Manulife Financial will pay for expenses incurred by your spouse, provided the expenses are:

reasonable and necessary, as determined by Manulife Financial

incurred within a period of 3 years from the date of the accidental injury

The amount payable is subject to a maximum of \$10,000.

No amount will be paid for room and board expenses, or other living, travelling or clothing expenses.

## ***Seat Belt Benefit***

***AD&D - Seat Belt  
Benefit***

If you die as a direct result of an accidental injury sustained while driving or riding in an automobile, Manulife Financial will pay an additional amount equal to 10% of your Accidental Death and Dismemberment benefit, to a maximum of \$25,000, provided you were wearing your seat belt and it was properly fastened at the time of the accidental injury.

# Your Group Benefits

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## ***Day-Care Expenses***

### ***AD&D - Day-Care Expenses***

If you die as a direct result of an accidental injury, Manulife Financial will pay day-care expenses for each child under 13 years of age who is enrolled in a legally licensed day-care centre at the time of the accidental injury, or who becomes enrolled within 12 months from the date of your death.

The maximum payable each year for each child is the lesser of:

5% of your Accidental Death and Dismemberment benefit amount, or

\$10,000

The benefit is payable for up to a maximum of 4 years.

No payment will be made for:

expenses incurred prior to your death

room and board expenses, or other living, travelling or clothing expenses

## ***Home Alteration and Vehicle Modification Expenses***

### ***AD&D - Home Alteration and Vehicle Modification Expenses***

If, as a direct result of an accidental injury, you:

suffer a loss of, or loss of use of, both feet or both legs, or

become a hemiplegic, paraplegic, or quadriplegic

and require the use of a wheelchair to be ambulatory, Manulife Financial will pay for incurred expenses, provided the expenses are:

reasonable and necessary, as determined by Manulife Financial

incurred within 3 years from the date of the accidental injury

for alterations to your home for the purpose of making it wheelchair accessible

for modifications to one motor vehicle for the purpose of making it wheelchair accessible

The amount payable is subject to a maximum of \$10,000.

## ***Non-Duplication of Expenses***

### ***AD&D - Non-Duplication of Expenses***

Expenses which are eligible under this benefit and for which you are also eligible under any other benefit, policy, or plan providing similar coverage will be paid first under such other benefit, policy or plan. Any expenses not paid will then be considered under this benefit, subject to any stated maximum.

The total amount of payments from all coverages combined will not exceed 100% of the eligible expenses incurred.

# Your Group Benefits

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## ***Naming a Beneficiary***

You have the right to designate and/or change a beneficiary, subject to governing law. The necessary forms are available from your Plan Administrator.

***AD&D - Naming a Beneficiary***

If you have not appointed a beneficiary under this policy, but you had appointed a beneficiary under a prior policy where you were covered prior to becoming covered under this policy, then the most recently appointed beneficiary under that prior policy is considered your beneficiary under this policy.

You should review your beneficiary designation to be sure that it reflects your current intent.

## ***Submitting a Claim***

To submit an Accidental Death Claim, your beneficiary must complete a Life Claim form.

***AD&D - Submitting a Claim***

To submit a Dismemberment Claim, you must complete an Accidental Dismemberment Claim form.

Both forms are available from your Plan Administrator, and require a physician's statement.

A completed claim form must be submitted within the earlier of:

15 months following the date of loss

90 days following the date of termination of your insurance

90 days following the date of termination of this Policy or a benefit therein.

## ***Waiver of Premium***

If, while the Group Policy is in force, your Employee Life Insurance premium is waived because you are totally disabled, the premium for this benefit will also be waived. (See Employee Life Insurance...Waiver of Premium). Waiver of Premium for this benefit ceases if the benefit terminates.

***AD&D - Waiver of Premium***

## ***Exclusions***

*No Accidental Death & Dismemberment benefits are payable if the loss results from:*

***AD&D - Exclusions***

suicide or self-inflicted injuries

war or insurrection, the hostile actions of any armed forces, or participation in a riot or civil commotion

riding in, boarding or leaving, or descending from, any aircraft as a pilot, operator or member of the crew

riding in, boarding or leaving, or descending from, any aircraft which is owned, operated or leased by or on behalf of your employer

# Your Group Benefits

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## Extended Health Care

### *Extended Health Care*

Your Extended Health Care Benefit is provided directly by Douglas College. Manulife Financial has been contracted to adjudicate and administer your claims for this benefit following the standard insurance rules and practices. Payment of any eligible claim will be based on the provisions and conditions outlined in this booklet and your employer's Benefit Plan.

If you or your dependants incur charges for any of the Covered Expenses specified, your Extended Health Care benefit can provide financial assistance.

Payment of Covered Expenses is subject to any maximum amounts shown below under The Benefit and in the expenses listed under Covered Expenses.

Claim amounts that will be applied to the maximum are the amounts paid after applying the Deductible, Benefit Percentage, and any other applicable provisions.

### ***The Benefit***

### *Extended Health Care - The Benefit*

**Overall Benefit Maximum** - Unlimited

**Deductible** - \$50 Individual, \$50 Family, per calendar year

Not applicable to:

- Hospital Care
- Vision (Eye Exams)

### **Benefit Percentage (Co-insurance)**

100% for

- Hospital Care
- Vision (Eye Exams)

80% for

- Drugs
- Medical Services & Supplies
- Professional Services
- Vision (other than Eye Exams)

### **Note:**

*The Benefit Percentage for Out-of-Province/Canada Emergency Medical Treatment is 80%.*

**Termination Age** - the end of the month in which the employee attains age 71 or the last day of the month following the month in which the employee retires, whichever is earlier

### **Waiting Period**

first of the month coincident with or next following date of hire

# Your Group Benefits

## **Covered Expenses**

The expenses specified are covered to the extent that they are reasonable and customary, unless otherwise specified, as determined by Manulife Financial or your employer, provided they are:

medically necessary for the treatment of sickness or injury and recommended by a physician

incurred for the care of a person while covered under this Group Benefit Program

reasonable taking all factors into account

not covered under the Provincial Plan or any other government-sponsored program

legally insurable

In the event that a provincial plan or government-sponsored program or plan or legally mandated program discontinues or reduces payment for any services, treatments or supplies formerly covered in full or in part by such plan or program, this plan will not automatically assume coverage of the charges for such treatments, services or supplies, but will reserve the right to determine, at the time of change, whether the expenses will be considered eligible or not.

## **Advance Supply Limitation**

Payment of any Covered Expenses under this benefit which may be purchased in large quantities will be limited to the purchase of up to a 3 months' supply at any one time.

### **- Drug Expenses**

The maximum quantity of drugs that will be payable for each prescription will be limited to the lesser of:

- a) the quantity prescribed by your physician or dentist, or
- b) a 90 day supply.

## **Hospital Care**

charges, in excess of the hospital's public ward charge, for semi-private accommodation, provided:

- the person was confined to hospital on an in-patient basis, and

- the accommodation was specifically elected in writing by the patient

charges for any portion of the cost of ward accommodation, utilization or co-payment fees (or similar charges) are not covered

**Extended Health Care -  
Covered Expenses**

**Extended Health Care -  
Advance Supply  
Limitation**

**- Drug Expenses**

**Extended Health Care -  
Hospital Care**

# Your Group Benefits

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## **ManuScript Generic Drug Plan 2 - Prescription Drugs**

**Extended Health Care -  
ManuScript Generic  
Drug Plan 2 -  
Prescription Drugs**

Charges incurred for the following expenses are payable when prescribed in writing by a physician or dentist and dispensed by a licensed pharmacist.

drugs for the treatment of a sickness or injury, which by law or convention require the written prescription of a physician or dentist

oral contraceptives, intrauterine devices and diaphragms

injectable medications (charges made by a practitioner or physician to administer injectable medications are not covered)

life-sustaining drugs

preventive vaccines and medicines (oral or injected)

standard syringes, needles and diagnostic aids, required for the treatment of diabetes

**Note** Dispensing fees for drugs purchased with the Pay Direct Drug card, other than compounds, will not be subject to Reasonable and Customary limitations

*The following are not Covered Expenses:*

charges for cotton swabs, rubbing alcohol, automatic jet injectors and similar equipment

charges for drugs, biologicals and related preparations which are intended to be administered in hospital on an in-patient or out-patient basis and are not intended for a patient's use at home

oral drugs used in the treatment of a sexual dysfunction

### **- Drug Maximums**

Fertility drugs - \$2,500 per lifetime

Anti-smoking drugs - \$500 per lifetime

All other covered drug expenses - Unlimited

### **- Payment of Covered Expenses**

Payment of your covered drug expenses will be subject to any Drug Deductible, any Drug Dispensing Fee Maximum and the Co-insurance.

Covered expenses for any prescribed drug will not exceed the price of the lowest cost generic equivalent product that can legally be used to fill the prescription, as listed in the Provincial Drug Benefit Formulary.

If there is no generic equivalent product for the prescribed drug, the amount covered is the cost of the prescribed product.

**- Payment of Covered  
Expenses**

**- Drug Maximums**

# Your Group Benefits

## - No Substitution Prescriptions

## - No Substitution Prescriptions

If your prescription contains a written direction from your physician or dentist that the prescribed drug is not to be substituted with another product and the drug is a covered expense under this benefit, the full cost of the prescribed product is covered.

When you have a “no substitution prescription”, please ask your pharmacist to indicate this information on your receipt, when you pay for the prescription. This will help to ensure that your expenses will be reimbursed appropriately when your claim is submitted to Manulife Financial for payment.

Payment of your covered drug expenses will be subject to any Drug Deductible, any Drug Dispensing Fee Maximum and the Co-insurance.

## Payment of Drug Claims

Your Pay Direct Drug Card provides your pharmacist with immediate confirmation of covered drug expenses. This means that when you present your Pay Direct Drug Card to your pharmacist at the time of purchase, you and your eligible Dependents will not incur out-of-pocket expenses for the full cost of the prescription.

The Pay Direct Drug Card is honoured by participating pharmacists displaying the appropriate Pay Direct Drug decal.

To fill a prescription for covered drug expenses:

- a) present your Pay Direct Drug Card to the pharmacist at the time of purchase, and
- b) pay any amounts that are not covered under this benefit.

You will be required to pay the full cost of the prescription at time of purchase if:

- you cannot locate a participating Pay Direct Drug pharmacy
- you do not have your Pay Direct Drug Card with you at that time
- the prescription is not payable through the Pay Direct Drug Card system

For details on how to receive reimbursement after paying the full cost of the prescription, please see your Plan Administrator.

## Vision Care

## Extended Health Care - Vision Care

- eye exams, up to \$75 per 24 consecutive months
- purchase and fitting of prescription glasses or elective contact lenses, as well as repairs, or elective laser vision correction procedures, to a combined maximum of \$400 per 24 consecutive months
- if contact lenses are required to treat a severe condition, or if vision in the better eye can be improved to a 20/40 level with contact lenses but not with glasses, the maximum payable will be 1 pair of eyeglasses or contact lenses per lifetime
- non-prescription reading glasses, to a maximum of \$40 per 24 consecutive months

# Your Group Benefits

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## **Professional Services**

### **Extended Health Care - Professional Services**

Services provided by the following licensed practitioners:

Chiropractor - \$1,000 per calendar year combined for services of a chiropractor, osteopath, podiatrist/chiropracist, massage therapist, naturopath, speech therapist, physiotherapist and psychologist, limited to \$10 per visit for the first 5 visits in any calendar year

Osteopath - \$1,000 per calendar year combined for services of a chiropractor, osteopath, podiatrist/chiropracist, massage therapist, naturopath, speech therapist, physiotherapist and psychologist

Podiatrist/Chiropracist - \$1,000 per calendar year combined for services of a chiropractor, osteopath, podiatrist/chiropracist, massage therapist, naturopath, speech therapist, physiotherapist and psychologist, limited to \$10 per visit for the first 5 visits in any calendar year

Massage Therapist - \$1,000 per calendar year combined for services of a chiropractor, osteopath, podiatrist/chiropracist, massage therapist, naturopath, speech therapist, physiotherapist and psychologist, limited to \$10 per visit for the first 5 visits in any calendar year

Naturopath - \$1,000 per calendar year combined for services of a chiropractor, osteopath, podiatrist/chiropracist, massage therapist, naturopath, speech therapist, physiotherapist and psychologist, limited to \$10 per visit for the first 5 visits in any calendar year. Lab fees are not subject to the per visit maximum.

Speech Therapist - \$1,000 per calendar year combined for services of a chiropractor, osteopath, podiatrist/chiropracist, massage therapist, naturopath, speech therapist, physiotherapist and psychologist

Physiotherapist - \$1,000 per calendar year combined for services of a chiropractor, osteopath, podiatrist/chiropracist, massage therapist, naturopath, speech therapist, physiotherapist and psychologist, limited to \$10 per visit for the first 5 visits in any calendar year

Psychologist - \$1,000 per calendar year combined for services of a chiropractor, osteopath, podiatrist/chiropracist, massage therapist, naturopath, speech therapist, physiotherapist and psychologist

Expenses for some of these Professional Services may be payable in part by Provincial Plans. Coverage for the balance of such expenses prior to reaching the Provincial Plan maximum may be prohibited by provincial legislation. In those provinces, expenses under this Benefit Program are payable after the Provincial Plan's maximum for the benefit year has been paid.

Recommendation by a physician for Professional Services is not required, except for services of a massage therapist, which requires a recommendation once every 6 months.



# Your Group Benefits

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## **Medical Services and Supplies**

For all medical equipment and supplies covered under this provision, Covered Expenses will be limited to the cost of the device or item that adequately meets the patient's fundamental medical needs.

**Extended Health Care -  
Medical Services and  
Supplies**

## **Private Duty Nursing**

Services which are deemed to be within the practice of nursing and which are provided in the patient's home by:

a registered nurse, or

a registered nursing assistant (or equivalent designation) who has completed an approved medications training program

**- Private Duty Nursing**

Covered Expenses are subject to a maximum of \$5,000 per 36 months.

*Charges for the following services are not covered:*

service provided primarily for custodial care, homemaking duties, or supervision

service performed by a nursing practitioner who is an immediate family member or who lives with the patient

service performed while the patient is confined in a hospital, nursing home, or similar institution

service which can be performed by a person of lesser qualification, a relative, friend, or a member of the patient's household

## **Pre-Determination of Benefits**

Before the services begin, it is advisable that you submit a detailed treatment plan with cost estimates. You will then be advised of any benefit that will be provided.

## **Ambulance**

licensed ambulance service provided in the patient's province of residence, including air ambulance, to transfer the patient to the nearest hospital where adequate treatment is available, to a maximum of \$300 per calendar year

**- Ambulance**

## **Medical Equipment**

rental or, when approved by Manulife Financial or your employer, purchase of:

- Mobility Equipment: crutches, canes, walkers, and wheelchairs

- Durable Medical Equipment: manual hospital beds, respiratory and oxygen equipment, and other durable equipment usually found only in hospitals

**- Medical Equipment**

# Your Group Benefits

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## *- Non-Dental Prostheses, Supports and Hearing Aids*

### **Non-Dental Prostheses, Supports and Hearing Aids**

external prostheses. Breast prostheses are limited to post-mastectomy only, to a maximum of 1 per calendar year.

surgical stockings/support hose, up to a maximum of 4 pairs per calendar year

surgical brassieres, up to a maximum of 4 per calendar year

braces (other than foot braces), trusses, collars, leg orthosis, casts and splints

stock-item orthopaedic shoes and modifications or adjustments to stock-item orthopaedic shoes or regular footwear, provided such footwear forms an integral part of a brace (recommendation of either a physician or a podiatrist is required)

casted, custom-made orthotics, up to a maximum of 1 pair per calendar year, to a maximum of \$450 per pair (recommendation of either a physician or a podiatrist is required)

cost, installation, repair and maintenance of hearing aids, (including charges for batteries) to a maximum of \$1,000 per 5 calendar years

## *- Other Supplies and Services*

### **Other Supplies and Services**

eneuretic devices

ileostomy, colostomy and incontinence supplies

medicated dressings and burn garments

synvisc, to a maximum of 9 injections every 12 months

wigs and hairpieces for patients with temporary hair loss as a result of medical treatment

oxygen

microscopic and other similar diagnostic tests and services rendered in a licensed laboratory in the province of Quebec

charges for the treatment of accidental injuries to natural teeth or jaw, provided the treatment is rendered within 12 months of the accident, excluding injuries due to biting or chewing

# Your Group Benefits

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## Out-of-Province/Out-of-Canada

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*Out-of-Province/Out-of-Canada*

treatment required as a result of a medical emergency which occurs during the first 365 days while temporarily outside the province of residence, provided the covered person who receives the treatment is also covered by the Provincial Plan during the absence from the province of residence.

A Medical Emergency is

- a sudden, unexpected injury or a new medical condition which occurs while a covered person (you or your dependant) is travelling outside of his province of residence, or
- a specific medical problem or chronic condition that was diagnosed but medically stable prior to departure.

Stable means that, in the 90 days before departure, the covered person (you or your dependant) has not:

- been treated or tested for any new symptoms or conditions
- had an increase or worsening of any existing symptoms
- changed treatments or medications (other than normal adjustments for ongoing care)
- been admitted to the hospital for treatment of the condition

Coverage is not available if you (or your dependants) have scheduled non-routine appointments, tests or treatments for the condition or an undiagnosed condition.

Coverage is also available for medical emergencies related to pregnancy as long as travel is completed at least 4 weeks before the due date.

A medical emergency ends when the attending physician feels that, based on the medical evidence, a patient is stable enough to return to his home province or territory.

*Charges for the following are payable under this expense:*

physician's services

hospital room and board up to the hospital maximum under this Benefit Program

the cost of special hospital services

hospital charges for out-patient treatment

licensed ambulance services, including air ambulance, to transfer the patient to the nearest medical facility or hospital where adequate treatment is available

medical evacuation for admission to a hospital or medical facility in the province where the patient normally resides

# Your Group Benefits

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The amount payable for these expenses will be the reasonable and customary charges less the amount payable by the Provincial Plan.

Charges incurred outside the province of residence for all other Covered Extended Health Care Expenses are payable on the same basis as if they were incurred in the province of residence.

## ***Submitting a Claim***

### ***Extended Health Care - Submitting a Claim***

To submit an Extended Health Care claim, you must complete an Extended Health Care Claim form, except when claiming for physician or hospital expenses incurred outside your province of residence. For these expenses, you must complete an Out-of-Province/Out-of-Canada claim form. Claim forms are available from your employer.

All applicable receipts must be attached to the completed claim form when submitting it to Manulife Financial. Certain claims may be submitted electronically. Please visit Manulife's Group Benefits website at [www.manulife.ca/groupbenefits](http://www.manulife.ca/groupbenefits) for details.

All claims must be submitted within 15 months after the date the expense was incurred.

Claims for Out-of-Canada expenses must first be submitted to the Provincial Plan for payment. Any outstanding balance should be submitted to Manulife Financial, along with the explanation of payment from the Provincial Plan.

## ***Subrogation (Third Party Liability)***

### ***Subrogation (Third Party Liability)***

If your medical expenses result from an injury caused by another person and you have the legal right to recover damages, the administrator, acting on behalf of your employer may request that you complete a subrogation reimbursement agreement when you submit a claim for such expenses.

On settlement or judgement of your legal action, you will be required to reimburse the administrator those amounts you recover which, when added to the payments you received from the administrator, exceed 100% of your incurred expenses.

## ***Exclusions***

### ***Extended Health Care - Exclusions***

*No Extended Health Care benefits are payable for expenses related to:*

for Out-of-Province/Out-of-Canada only, self-inflicted injuries, either directly or indirectly, unless medical evidence establishes that the injuries are related to a mental health illness

war, insurrection, the hostile actions of any armed forces or participation in a riot or civil commotion

an illness or injury for which benefits are payable under any government plan or workers' compensation

charges for periodic check-ups, broken appointments, third party examinations, travel for health purposes, or completion of claim forms

# Your Group Benefits

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services or supplies provided by an association, trade union or your employer's medical or dental department

services or supplies for which no charge would normally be made in the absence of group benefit coverage

services and supplies where reimbursement would have been made under a government-sponsored plan, in the absence of coverage

services or supplies which are not permitted by law to be paid

services or supplies which would have been payable by the Provincial Plan if proper application had been made

medical treatment which is not usual or customary, or is experimental or investigational in nature

medical or surgical care which is cosmetic

services or supplies which are performed or provided by the covered person, an immediate family member or a person who lives with the covered person

services or supplies which are not specified as a covered expense under this benefit

## ***Continuation of Coverage***

If a dependant is Disabled when coverage under this Benefit terminates, Covered Expenses related to the treatment of the Disability will continue to be payable by Manulife Financial, acting on behalf of your Employer.

Coverage will be continued for up to 90 days after coverage would otherwise have terminated while the dependant remains Disabled. However, coverage will terminate if either this Benefit, or Plan Document should terminate.

A dependant shall be considered wholly Disabled when he/she is confined to a hospital or incapacitated to the extent that the dependant is not able to perform all of the usual and customary duties or activities of a person in good health and of the same age.

***Extended Health Care -  
Continuation of  
Coverage***

# Your Group Benefits

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## Dental Care

### *Dental Care*

Your Dental Care Benefit is provided directly by Douglas College. Manulife Financial has been contracted to adjudicate and administer your claims for this benefit following the standard insurance rules and practices. Payment of any eligible claim will be based on the provisions and conditions outlined in this booklet and your employer's Benefit Plan.

If you or your dependants require any of the dental services specified under Covered Expenses, your Dental Care benefit can provide financial assistance.

Payment of Covered Expenses is subject to any maximum amounts shown below under The Benefit and in the expenses listed under Covered Expenses.

Claim amounts that will be applied to the maximum are the amounts paid after applying the Deductible, Benefit Percentage, and any other applicable provisions.

### ***The Benefit***

### *Dental Care - The Benefit*

**Deductible** - Nil

**Dental Fee Guide** - Current British Columbia Dental Association Approved Fee Guide for General Practitioners and Specialists

### **Benefit Percentage (Co-insurance)**

- 100% for Level I - Basic Services
- 100% for Level II - Supplementary Basic Services
- 60% for Level III - Dentures
- 60% for Level IV - Major Restorative Services
- 50% for Level V - Orthodontics

### **Benefit Maximums**

- \$1,000 per calendar year combined for Level I, Level II, Level III and Level IV
- \$3,000 per lifetime for Level V

**Termination Age** - the end of the month in which the employee attains age 71 or the last day of the month following the month in which the employee retires, whichever is earlier

### **Waiting Period**

first of the month coincident with or next following date of hire

# Your Group Benefits

## **Covered Expenses**

The following expenses are covered if they:

are incurred for the necessary dental care of a covered person while covered under this benefit

are incurred for services provided by a dentist, a dental hygienist working within the scope of his license, or a denturist working within the scope of his license

are reasonable as determined by your employer or Manulife Financial, taking all factors into account

do not exceed the fees recommended in the Dental Fee Guide, or reasonable and customary charges as determined by your employer or Manulife Financial, if the expenses are not listed in the Dental Fee Guide

**Dental Care - Covered Expenses**

## **Level I - Basic Services**

complete oral exam, one per 24 months

complete series x-rays, one per 24 months

panoramic x-rays, one per 24 months

one unit of light scaling and one unit of polishing once every 6 months for dependant children under age 19 and once every 9 months for any other person when the service is performed outside Quebec, or prophylaxis (polishing) once every 6 months for dependant children under age 19 and once every 9 months for any other person, when the service is performed in Quebec

recall exams, bitewing x-rays, and fluoride treatments, once every 6 months for dependant children under age 19 and once every 9 months for any other person

routine diagnostic and laboratory procedures

oral hygiene instruction, limited to one per 24 months for the initial instruction. Recall instructions are eligible twice per calendar year

fillings, retentive pins and pit and fissure sealants. Replacement fillings are covered provided:

- the existing filling is at least 12 months old and must be replaced either due to significant breakdown of the existing filling or recurrent decay, or
- the existing filling is amalgam and there is medical evidence indicating that the patient is allergic to amalgam

pre-fabricated full coverage restorations (metal and plastic)

space maintainers (appliances placed for orthodontic purposes are not covered)

minor surgical procedures and post surgical care, other than surgical procedures covered under Level IV

extractions (including impacted and residual roots)

**Dental Care - Level I - Basic Services**

# Your Group Benefits

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consultation with patient or other professionals, twice per calendar year

anaesthesia and conscious sedation

denture repairs, relines and rebases, only if the expense is incurred later than 3 months after the date of the initial placement of the denture

injection of antibiotic drugs when administered by a Dentist in conjunction with dental surgery

nervous/muscular disorders

## **Level II - Supplementary Basic Services**

### **Dental Care - Level II - Supplementary Basic Services**

surgical procedures not included in Level I (excluding implant surgery)

periodontal services for treatment of diseases of the gums and other supporting tissue of the teeth, including:

- scaling not covered under Level I, and root planing, up to a combined maximum of 8 units per calendar year

- provisional splinting

- occlusal equilibration

endodontic services which include root canals and therapy, root amputation, apexifications, periapical services and the bleaching of endodontically-treated teeth

- root canals and therapy are limited to one initial treatment plus one re-treatment per tooth per lifetime

- re-treatment is covered only if the expense is incurred more than 12 months after the initial treatment

## **Level III - Dentures**

### **Dental Care - Level III - Dentures**

initial provision of full or partial removable dentures

replacement of removable dentures, provided the dentures are required because:

- a natural tooth is extracted and the existing appliance cannot be made serviceable

- the existing appliance is at least 5 years old and cannot be made serviceable, or

- the existing appliance is temporary and is replaced with the permanent dentures within 12 months of its installation. The total amount payable for both the temporary and permanent dentures is the amount which would have been allowed for permanent dentures.



# Your Group Benefits

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## **Level IV - Major Restorative Services**

### **Dental Care - Level IV - Major Restorative Services**

crowns, veneers and onlays when the function of a tooth is impaired due to cuspal or incisal angle damage caused by trauma or decay

inlays

initial provision of fixed bridgework

replacement of bridgework, provided the new bridgework is required because:

- a natural tooth is extracted and the existing appliance cannot be made serviceable

- the existing appliance is at least 5 years old and cannot be made serviceable, or

- the existing appliance is temporary and is replaced with the permanent bridge within 12 months of its installation. The total amount payable for both the temporary and permanent bridge is the amount which would have been allowed for a permanent bridge.

surgical incision and drainage

stomatoplasty, frenectomy and sialolithotomy

soft tissue biopsy, oral pathology, cytological tests and bacteriological exams

post-surgical treatment

excision of torus palatinus, unilateral and bilateral excision of torus mandibularis

## **Level V - Orthodontics**

### **Dental Care - Level V - Orthodontics**

orthodontic services for dependant children only, provided treatment commences after attainment of age 6 and the initial appliance is installed prior to reaching age 18.

## **Late Entrant Limitation**

### **Dental Care - Late Entrant Limitation**

If you or your dependants become covered for dental benefits more than 31 days after you first become eligible to apply, the amount payable in the first 12 months of coverage will be limited to \$300 for each covered person.

## **Pre-Determination of Benefits**

### **Dental Care - Pre-Determination of Benefits**

If the cost of any proposed dental treatment is expected to exceed \$500, it is suggested that you submit a detailed treatment plan, available from your dentist, before the treatment begins. You can then be advised of the amount you are entitled to receive under this benefit.

# Your Group Benefits

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## ***Work in Progress When Coverage Terminates***

### ***Dental Care - Work in Progress When Coverage Terminates***

Covered expenses related to dental treatment that was in progress at the time your dental benefits terminate (for reasons other than termination of the Plan Document or the Dental Care Benefit) are payable, provided the expense is incurred within 31 days after your benefit terminates.

## ***Submitting a Claim***

### ***Dental Care - Submitting a Claim***

To submit a claim, you and your dentist must complete a Dental Claim form available from your employer.

All claims must be submitted within 15 months after the date the expense was incurred.

## ***Subrogation (Third Party Liability)***

### ***Subrogation (Third Party Liability)***

If your dental expenses result from an injury caused by another person and you have the legal right to recover damages, the administrator, acting on behalf of your employer may request that you complete a subrogation reimbursement agreement when you submit a claim for such expenses.

On settlement or judgement of your legal action, you will be required to reimburse the administrator those amounts you recover which, when added to the payments you received from the administrator, exceed 100% of your incurred expenses.

## ***Exclusions***

### ***Dental Care - Exclusions***

*No Dental Care benefits will be payable for expenses resulting from:*

war, insurrection, the hostile actions of any armed forces or participation in a riot or civil commotion

committing or attempting to commit an assault or criminal offence

dental care which is cosmetic, unless required because of an accidental injury which occurred while the patient was covered under this benefit

broken dental appointments, third party examinations, travel to and from appointments, or completion of claim forms

services which are payable by any government plan

services or supplies provided by an association, trade union or your employer's medical or dental department

services or supplies for which no charge would normally be made in the absence of group benefit coverage

treatment rendered for a full mouth reconstruction, for a vertical dimension or for a correction of temporomandibular joint dysfunction

# Your Group Benefits

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replacement of removable dental appliances which have been lost, mislaid or stolen

laboratory fees which exceed reasonable and customary charges

services or supplies which are performed or provided by the covered person, an immediate family member or a person who lives with the covered person

implants, or any services rendered in conjunction with implants

treatment which is not generally recognized by the dental profession as an effective, appropriate and essential form of treatment for the dental condition

services or supplies which are not specified as a covered expense under this benefit

## Survivor Extended Benefit

If you die while your dependants are covered under this Group Benefit Program, your employer will continue the Extended Health Care and Dental Care benefits without requiring any contribution from you, until the earliest of:

the date your dependant is no longer a dependant, according to the definition of dependant (see Explanation of Commonly Used Terms)

the date similar coverage is obtained elsewhere

the date which is one year from your death, for Extended Health Care benefits

the date which is 90 days from your death, for Dental Care benefits, or

the date the Plan Document terminates

*Survivor Extended  
Benefit*

## Weekly Income (Short Term Disability)

**The Weekly Income Benefit is insured under Manulife Financial's Policy G0039945.**

If you become Totally Disabled while covered and meet the Entitlement Criteria for this benefit, your employer will pay a disability benefit.

*Weekly Income*

# Your Group Benefits

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## ***Definition of Totally Disabled***

### ***Weekly Income - Definition of Totally Disabled***

Totally Disabled means an incapacitation to the extent that you are not able to perform any and every duty of your occupation or employment.

The availability of work will not be considered by Manulife Financial or your employer in assessing your disability.

If you must hold a government permit or licence to perform the duties of your job, you will not be considered Totally Disabled solely because your permit or licence has been withdrawn or not renewed.

## ***The Benefit***

### ***Weekly Income - The Benefit***

**Benefit Amount** - 75% of weekly earnings, to a maximum benefit of \$900

**Qualifying Period** - 30 calendar days, if the disability is due to an accident; 30 calendar days, if the disability is due to a sickness

Benefits are payable from the end of the Qualifying Period. Benefits are not payable for or during the Qualifying Period.

You must be receiving regular, ongoing care and treatment from a physician during the Qualifying Period in order for benefits to be payable at the end of the Qualifying Period. Otherwise, benefits are not payable until the date you are first treated by your physician.

**Maximum Benefit Period** - 26 weeks. However, if you attain age 65 while receiving benefits, benefits will continued to be paid until you have received a total of 15 weeks of benefit payments.

**Termination Age** - end of the month following your attainment of age 65 or retirement, whichever is earlier

## ***Waiting Period***

first of the month coincident with or next following date of hire

## ***Entitlement Criteria***

### ***Weekly Income - Entitlement Criteria***

To be entitled to disability benefits, you must meet the following criteria:

you must be continuously Totally Disabled throughout the Qualifying Period

your employer or Manulife Financial must receive medical evidence documenting how your illness or injury causes incapacitation, such that you are prevented from performing any and every duty of your own occupation or employment

you must be receiving from a physician, regular, ongoing care and treatment appropriate for your disabling condition, as determined by your employer or Manulife Financial

# Your Group Benefits

At any time, your employer or Manulife Financial may require you to submit to a medical, psychiatric, psychological, functional, educational and/or vocational examination or evaluation by an examiner selected by your employer or Manulife Financial.

## **Periods for Which You are Not Entitled to Benefits**

*You are not entitled to benefit payments for any period that you are:*

not receiving from a physician, regular, ongoing care and treatment appropriate for your disabling condition, as determined by your employer or Manulife Financial

on leave of absence during which you become Totally Disabled, unless your employer is required to pay benefits during this period as a result of legislation, regulation or case law

receiving temporary disability benefits from Workers' Compensation

incarcerated in a prison, correctional facility, or mental institution by order of authority of a criminal court

**Weekly Income -  
Periods for Which You  
are Not Entitled to  
Benefits**

## **Amount of Disability Benefit Payable**

The amount of disability benefit payable to you is the Benefit Amount shown above reduced by any disability benefits you receive or are entitled to receive from the following source(s) for the same or related disability:

any other plan or program provided to you by or through your employer

any plan or program of any government or the crown (excluding Canada or Quebec Pension Plans, including dependant benefits) or of any sub-division or agency of the government or the crown

any government motor vehicle automobile insurance plan or policy which is considered an allowable exclusion under the Employment Insurance Premium Reduction Regulations, unless prohibited by law.

Notwithstanding the above:

if this Weekly Income plan is registered for Employment Insurance premium reduction, the amount of benefit payable under this benefit shall only be reduced in respect of a source of income which has been approved as an acceptable limitation for registered plans under the Employment Insurance Act; and

if you are receiving any income or benefit payable under any government plan or program for an injury or disease totally unrelated to the injury or disease that caused the current Disability, Manulife Financial shall not reduce the Weekly Income benefit by that amount.

**Weekly Income -  
Amount of Disability  
Benefit Payable**

# Your Group Benefits

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## **Weekly Income - Subrogation**

### **Subrogation**

If your disability is caused by another person and you have a legal right to recover damages, your employer will request that you complete a subrogation reimbursement agreement when you submit your Weekly Income claim.

On settlement or judgement of your legal action, you will be required to reimburse your employer those amounts you recover which, when added to the disability benefits that your employer paid to you, exceed 100% of your lost income.

## **Weekly Income - Tax Status**

### **Tax Status of Benefits**

The tax position of any payments you receive under this benefit depends on whether you or your employer pays the cost of the benefit.

If your employer pays a portion or all of the cost, then any disability benefit payments you receive will be taxable. If you pay the full cost of the benefit, then any disability benefit payments you receive will be non-taxable.

## **Weekly Income - Payment of Disability Benefits**

### **Payment of Disability Benefits**

Disability benefit payments will be made weekly in arrears. Any payment for a period of less than one week will be made at a daily rate of one-seventh of your weekly benefit amount.

## **Weekly Income - Termination of Benefit Payments**

### **Termination of Benefit Payments**

Your disability benefit payments will cease on the earliest of:

the date you cease to be Totally Disabled, as defined under this benefit

the date you work in any occupation for wage or profit

the date you do not supply your employer or Manulife Financial with appropriate medical evidence documenting how your illness or injury causes incapacitation, such that you are prevented from performing any and every duty of your own occupation or employment

the date you do not attend an examination by an examiner selected by your employer or Manulife Financial

the date on which benefits have been paid up to the Maximum Benefit Period for this benefit

the date you retire

the date of your death

# Your Group Benefits

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## ***Recurrent Disability***

If you become Totally Disabled again from the same or related causes within 2 weeks from the end of the period for which Weekly Income benefits were paid, the disability will be treated as a continuation of your previous disability.

You will not be required to satisfy any applicable Qualifying Period again. The benefit payable to you will be based on your earnings as at the date of your previous disability. Benefits for all such recurrent disabilities will not be paid for a combined period longer than the Maximum Benefit Period for this benefit.

If the same disability recurs more than 2 weeks after the end of the period for which benefits were paid, such disability will be considered a separate disability.

Two disabilities which are due to unrelated causes are considered separate disabilities if they are separated by a return to work of at least one day.

## ***Submitting a Claim***

To submit a claim, you must complete the Weekly Income Claim form which is available from your employer. Your attending physician must also complete a portion of this form.

A completed claim form must be submitted within 6 months after termination of the first month following the end of the Qualifying Period.

Failure to furnish such proof within the time required shall not invalidate or reduce any claim if it is not reasonably possible to furnish such proof within the required time, and if proof is given as soon as is reasonably possible.

## ***Exclusions***

*No benefits are payable for any disability related to:*

any illness or injury which arises out of or in the course of employment, unless Workers' Compensation denies your claim

self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness

war, insurrection, the hostile actions of any armed forces or participation in a riot or civil commotion

medical or surgical care which is performed solely for cosmetic purposes

the committing of an assault or criminal offence

injuries sustained while operating a motor vehicle while under the influence of any intoxicant, including alcohol if your blood contained more than 80 milligrams of alcohol per 100 millilitres of blood at the time of injury

abuse of addictive substances, including drugs and alcohol, unless you are actively participating and co-operating in an in-patient medical treatment program for substance abuse which has been approved by Manulife Financial

***Weekly Income -  
Recurrent Disability***

***Weekly Income -  
Submitting a Claim***

***Weekly Income -  
Exclusions***

# Your Group Benefits

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## Long Term Disability

### *Long Term Disability*

**The Long Term Disability Benefit is insured under Manulife Financial's Policy G0039945.**

If you become Totally Disabled while insured and meet the Entitlement Criteria for this benefit, Manulife Financial will pay a disability benefit.

### ***Definition of Totally Disabled***

### *Long Term Disability - Definition of Totally Disabled*

Totally Disabled means a restriction or lack of ability due to an illness or injury which prevents you from performing any and every duty of:

your own occupation, during the Qualifying Period and the 24 months immediately following the Qualifying Period

any occupation for which you are qualified, or may reasonably become qualified, by training, education or experience, after the 24 months specified above

The availability of work will not be considered by Manulife Financial in assessing your disability.

If you must hold a government permit or licence to perform the duties of your job, you will not be considered Totally Disabled solely because your permit or licence has been withdrawn or not renewed.

### ***The Benefit***

### *Long Term Disability - The Benefit*

#### **Benefit Amount**

The greater of:

66.7% of the first \$1,500 of monthly earnings, plus 50% of monthly Earnings in excess of \$1,500, to a maximum benefit of \$12,000; or

60% of monthly earnings up to the monthly equivalent of the Employment Insurance maximum insurable earnings in any calendar year, plus 50% of the monthly earnings in excess of the monthly equivalent to the Employment Insurance maximum insurability earnings, to a maximum benefit of \$12,000

**Non-Evidence Limit** - \$12,000

**Qualifying Period** - 212 consecutive days, or expiration of benefits under the Weekly Income benefit, whichever is greater

Benefits are payable from the end of the Qualifying Period. Benefits are not payable for or during the Qualifying Period.

You must be receiving regular, ongoing care and treatment from a physician during the Qualifying Period in order for benefits to be payable at the end of the Qualifying Period.

**Maximum Benefit Period** - to age 65



# Your Group Benefits

**Termination Age** - the end of the month following your attainment of age 65 less the Qualifying Period, or retirement, whichever is earlier

## **Waiting Period**

first of the month coincident with or next following date of hire

## **Entitlement Criteria**

To be entitled to disability benefits, you must meet the following criteria:

you must be continuously Totally Disabled throughout the Qualifying Period. If you cease to be Totally Disabled during this period and then become disabled again within 2 weeks due to the same or related illness or injury, your Qualifying Period will be extended by the number of days during which you ceased to be Totally Disabled.

Manulife Financial must receive medical evidence documenting how your illness or injury causes restrictions or lack of ability, such that you are prevented from performing any and every duty of:

- your own occupation, during the Qualifying Period and the following 24 months, and

- any occupation for which you are qualified, or may reasonably become qualified, by training, education or experience, after the months specified above

you must be receiving from a physician, regular, ongoing care and treatment appropriate for your disabling condition, as determined by Manulife Financial

At any time, Manulife Financial may require you to submit to a medical, psychiatric, psychological, functional, educational and/or vocational examination or evaluation by an examiner selected by Manulife Financial.

## **Periods for Which You are Not Entitled to Benefits**

*You are not entitled to benefit payments for any period that you are:*

not receiving from a physician, regular, ongoing care and treatment appropriate for your disabling condition, as determined by Manulife Financial

receiving treatment by a therapist unless such treatment is recommended by a Physician deemed appropriate by Manulife Financial

on lay-off during which you become Totally Disabled

on leave of absence during which you become Totally Disabled, unless your employer is required to pay benefits during this period as a result of legislation, regulation or case law

## **Long Term Disability - Entitlement Criteria**

## **Long Term Disability - Periods for Which You are Not Entitled to Benefits**

# Your Group Benefits

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residing outside Canada for any period exceeding 90 consecutive days or a total of 180 days in any 365 day period unless:

- you remain under the regular care of a licensed Physician deemed appropriate by Manulife Financial
- you have previously notified and received approval in writing from Manulife Financial
- proof of the ongoing Disability can be determined on evidence satisfactory to Manulife Financial within 30 days of request

incarcerated in a prison, correctional facility, hospital or similar institution as a result of criminal proceedings

## **Amount of Disability Benefit Payable**

### **Long Term Disability - Amount of Disability Benefit Payable**

The amount of disability benefit payable to you is the Benefit Amount shown above reduced by any disability benefits you receive or are entitled to receive from the following sources for the same or related disability:

50% of earnings from a different and lesser paid occupation not related to Rehabilitation Assistance

Workers' Compensation or similar coverage

Canada or Quebec Pension Plans, excluding dependant benefits

If necessary, the amount of your benefit will be further reduced so that your total income from all sources does not exceed 100% of your pre-disability gross earnings (net earnings, if your benefit is non-taxable). All sources include those sources stated above and any benefit you are entitled to receive from:

any income or benefit from a different or lesser paid occupation

any income payable under a pension or retirement plan of your employer, or any plan or arrangement resulting from the payment of any salary, wage or any other payment by your employer to you during the disability

any income or benefit payable under any other plan or program provided to you by or through your employer. Such plan or program includes any permanent and total disability benefit of group life insurance for which you could have elected not to apply

any Canada Pension Plan or Quebec Pension Plan family benefits

any other plan or program of any government or the Crown or of any subdivision or agency of the government or the Crown, including any government motor vehicle automobile insurance plan or policy which is considered an allowable exclusion under the Employment Insurance Premium Reduction Regulations, unless prohibited by law (excluding Employment Insurance Benefits).

# Your Group Benefits

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## **Benefit Calculation Rules**

Manulife Financial will apply the following rules in determining your disability benefit:

benefits payable from other sources which began before the commencement of your current Disability will not be taken into account

benefits payable from other sources will not be adjusted to take into account any difference between the tax status of those benefits and the benefit payable by Manulife Financial

subsequent changes in benefits from other sources, other than cost of living increases, will be taken into consideration and a new benefit amount may be established

benefits payable under individual disability income insurance will not be taken into account

for benefits payable other than on a monthly basis, a monthly equivalent of such benefit will be estimated by Manulife Financial, and

if you do not apply for a benefit for which you are eligible, the amount of such benefit will be estimated by Manulife Financial and assumed to be paid, unless you provide Manulife Financial satisfactory evidence that you were not eligible for such benefit

## **Long Term Disability - Benefit Calculation Rules**

## **Subrogation**

If your disability is caused by another person and you have a legal right to recover damages, Manulife Financial will request that you complete a subrogation reimbursement agreement when you submit your Long Term Disability claim.

On settlement or judgement of your legal action, you will be required to reimburse Manulife Financial those amounts you recover which, when added to the disability benefits that Manulife Financial paid to you, exceed 100% of your lost income.

## **Long Term Disability - Subrogation**

## **Tax Status of Benefits**

The tax position of any payments you receive under this benefit depends on whether you or your employer pays the cost of the benefit.

If your employer pays a portion or all of the cost, then any disability benefit payments you receive will be taxable. If you pay the full cost of the benefit, then any disability benefit payments you receive will be non-taxable.

## **Long Term Disability - Tax Status**

## **Payment of Disability Benefits**

Disability benefit payments will be made monthly in arrears. Any payment for a period of less than one month will be made at a daily rate of one-thirtieth of your monthly benefit amount.

## **Long Term Disability - Payment of Disability Benefits**

# Your Group Benefits

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## ***Adjusted Pre-Disability Earnings***

### ***Adjusted Pre-Disability Earnings***

On the first anniversary of benefit payments, after qualifying for Total Disability Benefits, and annually thereafter, your pre-disability earnings will be adjusted based on the Change in the Consumer Price Index for the preceding year.

## ***Rehabilitation Assistance***

### ***Long Term Disability - Rehabilitation Assistance***

Once Manulife Financial determines that you are Totally Disabled, if appropriate, and at Manulife Financial's discretion, you may be offered rehabilitation to assist you in returning to gainful employment, either to your pre-disability occupation or to another occupation.

In considering whether Rehabilitation Assistance is appropriate for you, Manulife Financial will take into account:

- the nature, extent and expected duration of your disability
- your level of education, training or experience
- the nature, scope, objectives and cost of a Vocational Plan

## ***- Vocational Plan***

### ***- Vocational Plan***

A Vocational Plan is a training or job placement program that is expected to facilitate your return to your own job or other gainful employment.

If it is determined that Rehabilitation Assistance is appropriate for you, in partnership with you and your employer, Manulife Financial will provide a structured Vocational Plan that will prepare you for a return to work, either:

- with your employer
- with an alternate employer
- in a self-employed capacity

Expenses incurred by you in connection with the Vocation Plan will be reimbursed by Manulife Financial provided such expenses are:

- Reasonable and Customary
- not payable through any government program or third-party insurer

# Your Group Benefits

## **- Disability Benefits During Rehabilitation**

### **- Disability Benefits During Rehabilitation**

You will continue to be entitled to disability benefits while participating in the Vocational Plan, for up to a maximum of 24 months. If you receive any earnings as part of the plan, your disability benefit will be reduced once your total income (your disability benefit plus your earnings) exceeds 100% of your pre-disability gross earnings; net earnings if your benefit is not taxable.

If you cease to participate in the Vocational Plan because of a change in your medical status, Manulife Financial will require medical evidence documenting how your current medical status prevents you from continuing with the Vocational Plan.

If you are not available or do not co-operate or participate in the Vocational Plan, you will no longer be entitled to disability benefits.

## **Termination of Benefit Payments**

### **Long Term Disability - Termination of Benefit Payments**

Your disability benefit payments will cease on the earliest of:

the date you cease to be Totally Disabled, as defined under this benefit

the date you do not supply Manulife Financial with appropriate medical evidence documenting how your illness or injury causes restrictions or lack of ability such that you are prevented from performing any and every duty of:

- your own occupation, during the Qualifying Period and the following 24 months, and

- any occupation for which you are qualified, or may reasonably become qualified, by training, education or experience, after the 24 months specified above

the date you do not attend an examination by an examiner selected by Manulife Financial

the date on which benefits have been paid up to the Maximum Benefit Period for this benefit

the date of your death

## **Recurrent Disability**

### **Long Term Disability - Recurrent Disability**

If you become Totally Disabled again from the same or related causes within 6 months from the end of the period for which Long Term Disability benefits were paid, Manulife Financial will treat the disability as a continuation of your previous disability.

You will not be required to satisfy the Qualifying Period again. The benefit payable to you will be based on your earnings as at the date of your previous disability. Benefits for all such recurrent disabilities will not be paid for a combined period longer than the Maximum Benefit Period for this benefit.

# Your Group Benefits

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If the same disability recurs more than 6 months after the end of the period for which benefits were paid, such disability will be considered a separate disability.

Two disabilities which are due to unrelated causes are considered separate disabilities if they are separated by a return to work of at least one day.

## ***Waiver of Premiums***

### ***Long Term Disability - Waiver of Premiums***

The premium for your Long Term Disability benefit will be waived during any period you are entitled to receive Long Term Disability benefit payments.

## ***Survivor Benefit***

### ***Long Term Disability - Survivor Benefit***

If you die while disability benefits are payable, Manulife Financial will pay a benefit to your surviving dependants. If there are no surviving dependants, the benefit is payable to your estate.

The amount of the Survivor Benefit payable is 3 times your last monthly benefit payment, less the amount of any outstanding benefit overpayments.

## ***Submitting a Claim***

### ***Long Term Disability - Submitting a Claim***

To submit a claim, you must complete the Long Term Disability claim form which is available from your Plan Administrator. Your attending physician must also complete a portion of this form.

A completed claim form must be submitted to Manulife Financial within 6 months after termination of the first month following the end of the Qualifying Period.

Failure to furnish such proof within the time required shall not invalidate or reduce any claim if it is not reasonably possible to furnish such proof within the required time, and if proof is given as soon as is reasonably possible.

## ***Exclusions***

### ***Long Term Disability - Exclusions***

*No benefits are payable for any disability related to:*

self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness

war, insurrection, the hostile actions of any armed forces or participation in a riot or civil commotion

the committing of or the attempt to commit an assault or criminal offence

injuries sustained while operating a motor vehicle while under the influence of any intoxicant, including alcohol if your blood contained more than 80 milligrams of alcohol per 100 millilitres of blood at the time of injury

## Your Group Benefits

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abuse of addictive substances, including drugs and alcohol, unless you are actively participating and co-operating in a medical treatment program for substance abuse which has been approved by Manulife Financial

a Pre-Existing Condition which causes disability within the first 12 months of your Long Term Disability coverage. A Pre-Existing Condition is any injury or illness (whether diagnosed or not) for which you were treated or attended by a physician, or for which drugs were prescribed, within 90 days prior to the effective date of your coverage.