

Benefit Highlights

ROYAL CONSERVATORY OF MUSIC - FACULTY

MANULIFE FINANCIAL POLICY 10169



BENEFIT OVERVIEW

Life insurance, health and dental benefits are continued to age 70, provided the employee continues to meet the eligibility requirements.

LIFE INSURANCE

1x annual salary

LONG TERM DISABILITY

70% of earnings

Taxable income

SHORT TERM DISABILITY

12% of weekly normal earnings

PRESCRIPTION DRUGS

100% reimbursement

Pay direct drug card

HEALTHCARE

100% reimbursement

\$25 deductible

DENTAL

Nil deductible

Current Year's Fee Guide

80% reimbursement - Basic services

ELIGIBLE EMPLOYEES

Employees with annual earnings as defined in the collective bargaining agreement.

LIFE INSURANCE

Coverage: One times (1x) annual earnings

Coverage reduces by 50% at age 65 and terminates at age 70.

Optional life insurance coverage is available for faculty and their spouses. This is subject to approval by Manulife Financial. Optional life insurance terminates at age 65.

LONG TERM DISABILITY (LTD)

Coverage: 70% of monthly earnings

Maximum: \$7,500 non-evidence/\$10,000 overall maximum

Status: taxable

Elimination period: 90 consecutive days

Long term disability terminates at age 65

SHORT TERM DISABILITY (STD)

Coverage: An employee in receipt of EI sickness benefits, may be entitled to receive STD benefits of 12% of the employee's normal weekly earnings paid by The Royal Conservatory. See collective bargaining agreement for further details.

Status: taxable

PRESCRIPTION DRUGS

Reimbursement: 100% of eligible prescription drugs

Pay Direct Drug Card: Included

Deductible: Dispensing fee

Coverage: Eligible drugs that legally require a prescription (some limitations apply)

HEALTHCARE BENEFITS

Reimbursement: 100% (subject to reasonable and customary charges)

Annual Deductible: \$25

Coverage Includes:

- paramedical practitioners to an annual maximum of \$500 per practitioner per insured: acupuncturists, chiropractors (limited to \$10 per visit for the first 15 visits), masseurs, naturopaths/homeopaths, osteopaths, physiotherapists, podiatrists
- psychologists/social workers and speech therapists to an annual maximum of \$1,000
- one eye examination every 2 years
- one pair of orthotics \$300 every 2 years (\$300 every year for persons under age 19)
- hearing aids to a maximum of \$500 every 4 years
- out of country coverage and travel assistance
- semi-private hospital room

- examples of medical items eligible for reimbursement with doctors recommendation and subject to approval by Manulife Financial based on medical necessity: sleep apnea machines, tens machines, glucometer

EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP)

Manulife's Resilience® EFAP provides access to confidential short-term counselling and information services twenty-four hours per day, seven days a week.

DENTAL BENEFITS

Annual Deductible: nil

Based on Current Year's Dental Fee Guide for General Practitioners

- Basic Services
 - 80% reimbursement
 - Annual maximum unlimited
 (some annual limits apply for certain services e.g. scaling)

Dental benefits include;

- routine checkup (once every 6 months)
- fillings
- x-rays
- root canals
- relining, rebasing of dentures

Does not include

- crowns
- bridges
- orthodontia

ELIGIBLE DEPENDENTS

Your spouse or common-law partner after one year of cohabitation.

Each unmarried child, step-child or common-law child who is under 22 years of age, or under 25 years of age if attending an accredited educational institute, college or university on a full-time basis.

CO-ORDINATION OF BENEFITS

When both you and your spouse/partner have family benefits you must co-ordinate benefits.

You must first submit all your claims through The Royal Conservatory's benefit plan. Your spouse/partner must first submit his/her claims through his/her employer's benefit plan. Claims for dependent children must first be submitted to the plan of the parent whose month of birth/birthday comes earlier in the calendar year. Any unpaid portion of the claims(s) can then be submitted to the other benefit plan.

CHANGES

Changes to the benefit coverage must be reported within 31 days of the date of the change or satisfactory medical information may be required.



CONTACT MANULIFE GROUP BENEFITS

1-800-268-6195

Or Human Resources for any
other questions

*Please note:
In the event of a discrepancy
between this coverage overview
and the plan documents, the terms
outlined in the plan documents will
apply.*