

The Anglican Church of Canada

Group Policy Number: G0021057C

Class: All Employees of the Diocese of Nova Scotia

Employee Name: _____

Certificate Number: _____

Welcome to Your Group Benefit Program

Group Policy Effective Date: April 01, 1997

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

Table of Contents

Benefit Summary	3
How to Use Your Benefit Booklet	9
Explanation of Common Insurance Terms	11
Why Group Benefits?	16
The Plan Administrator	16
Applying for Group Benefits	16
Making Changes	16
The Claims Process	17
Naming a Beneficiary	17
How to Submit a Claim	17
Co-ordination of Extended Health Care and Dental Care Benefits	17
Who Qualifies for Coverage?	20
Eligibility	20
Evidence of Insurability	20
Late Application	20
Late Dental Application	20
Effective Date of Coverage	21
Termination of Insurance	21
Your Group Benefits	22
Employee Life Insurance	22
Employee Optional Life Insurance	25
Dependent Life Insurance	26
Dependent Optional Life Insurance	27
Accidental Death and Dismemberment	29
Extended Health Care	31
Dental Care	49
Long Term Disability	55
Your Group Benefit Program	62
Notes	63

Benefit Summary

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

This version of the Benefit Summary produced: July 24, 2017

Employee Life Insurance

*Employee Life
Insurance*

NOTE: The Employee Life Insurance and the Employee Optional Life Insurance benefit amounts are subject to a combined maximum of \$500,000

Benefit Amount - \$100,000 plus an additional amount of \$20,000

Termination Age - your benefit amount reduces by 50% or to \$50,000, whichever is greater, at age 65 and terminates the date on which you retire from employment

Employee Optional Life Insurance

*Employee Optional Life
Insurance*

NOTE: The Employee Life Insurance and the Employee Optional Life Insurance benefit amounts are subject to a combined maximum of \$500,000.

Benefit Amount - increments of \$10,000 to a maximum of \$300,000

Termination Age - the date on which you retire from employment

Dependent Life Insurance

*Dependent Life
Insurance*

Benefit Amount - \$5,000 spouse; \$2,500 each dependent child

Termination Age - the date on which you retire from employment

Dependent Optional Life Insurance

*Dependent Optional
Life Insurance*

Benefit Amount - Spouse - increments of \$10,000 to a maximum of \$300,000
- Child - not applicable

Termination Age - the date on which you retire from employment

Benefit Summary

Accidental Death and Dismemberment

*Accidental Death and
Dismemberment*

Benefit Amount - \$130,000

Termination Age - your benefit amount reduces by 50% or to \$50,000, whichever is greater, at age 65 and terminates the date on which you retire from employment

Extended Health Care

Extended Health Care

The Benefit

Overall Benefit Maximum - Unlimited

Deductible - Nil

Drug Deductible - \$7.50 per prescription

Benefit Percentage (Co-insurance) -

100% for - Hospital Care - Medical Services & Supplies - Professional Services - Vision

Note:

The Benefit Percentage for Out-of-Canada Emergency Medical Treatment is 100%.

The Benefit Percentage for Referral outside Canada for Medical Treatment Available in Canada is 50%.

The Benefit Percentage for Emergency Travel Assistance is 100%.

The Benefit Percentage for Drugs is shown below under ManuScript Generic Drug Plan 2 - Prescription Drugs, Payment of Covered Expenses.

Termination Age - the date on which you retire from employment

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

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

life-sustaining drugs

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

Benefit Summary

preventive vaccines and medicines (oral or injected)

standard syringes, needles and diagnostic aids, required for the treatment of diabetes (charges for cotton swabs, rubbing alcohol, automatic jet injectors and similar equipment are not covered)

Charges for drugs, biologicals and related preparations which are administered in hospital on an in-patient or out-patient basis are not covered.

Charges for drugs determined to be ineligible as a result of due diligence are not covered.

- Drug Maximums

Fertility drugs - \$15,000 per lifetime

Anti-smoking drugs - \$300 per lifetime

Drugs used in the treatment of Sexual Dysfunction - \$1,000 per calendar year

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, any maximum and the Benefit Percentage of 100%.

Covered expenses for any prescribed drug will not exceed the price of the lower cost alternative drug that can legally be used to fill the prescription, as listed in the Provincial Drug Benefit Formulary or a lower cost alternative that provides therapeutically similar results as identified by Manulife Financial.

Manulife Financial can limit the covered expense for any drug to that of a lower cost interchangeable drug at the time the drug is purchased.

If there is no lower cost alternative drug for the prescribed drug, the amount payable is based on the cost of the prescribed drug.

- 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, the maximum amount covered is the price of the lower cost alternative drug that can legally be used to fill the prescription, as listed in the Provincial Drug Benefit Formulary or a lower cost alternative that provides therapeutically similar results as identified by Manulife Financial.

If there is no lower cost alternative drug for the prescribed drug, the amount payable is based on the cost of the prescribed drug.

Reimbursement at the cost of a prescribed drug, where a lower cost alternative drug is available, will only be considered if medical evidence is provided by the treating physician to support why the lower cost alternative drug cannot be tolerated or is ineffective.

- Drug Maximums

- Payment of Covered Expenses

- No Substitution Prescriptions

Benefit Summary

Payment of your covered drug expenses will be subject to any Drug Deductible, any Drug Dispensing Fee Maximum, any maximum and the Benefit Percentage of 100%.

- Payment of Drug Claims

- 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, once per calendar year

purchase and fitting of prescription glasses or elective contact lenses, as well as repairs, or elective laser vision correction procedures, to a maximum of \$100 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 \$250 per 24 consecutive months

visual training, to a maximum of \$200 per lifetime

Professional Services

Extended Health Care - Professional Services

Services provided by the following licensed practitioners:

Chiropractor - \$350 per calendar year(s)

Osteopath - \$350 per calendar year(s)

Podiatrist/Chiropodist - \$350 per calendar year(s)

Massage Therapist - \$350 per calendar year(s)

Benefit Summary

Naturopath - \$350 per calendar year(s)

Speech Therapist - \$350 per calendar year(s)

Physiotherapist - \$500 per calendar year(s)

Psychologist/Psychotherapist - \$350 per calendar year(s)

Acupuncturist - \$350 per calendar year(s)

Dental Care

The Benefit

Deductible - Nil

Dental Fee Guide - Current Fee Guide for General Practitioners for your Province of Residence

If you reside in Alberta, the current Fee Guide is considered to be the 1997 Alberta Dental Association Fee Guide for General Practitioners plus inflationary adjustment as determined by Manulife Financial

Benefit Percentage (Co-insurance) -

80% for Level I - Basic Services

80% for Level II - Supplementary Basic Services

70% for Level III - Dentures

70% for Level IV - Major Restorative Services

50% for Level V - Orthodontics

Benefit Maximums

\$1,500 per calendar year combined for Level I and Level II and Level III and Level IV

\$1,500 per lifetime for Level V

Termination Age - the date on which you retire from employment

Long Term Disability

Benefit Amount - 60% of your monthly earnings, to a maximum of \$10,000

Qualifying Period - 18 months and 119 days

*Dental Care
Dental Care - The
Benefit*

Long Term Disability

Benefit Summary

Maximum Benefit Period

- to age 65 for Total Disability Benefits

- to age 65 for Partial Disability Benefits

Termination Age - on the last day of the month in which you attain age 65 or retire, whichever is earlier

How to Use Your Benefit Booklet

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:

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

Explanation of Common Insurance Terms, which provides a brief explanation of the insurance 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.

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

Important Note

The purpose of this booklet is to outline the benefits for which you are eligible as an employee of The Anglican Church of Canada. The information in this booklet is a summary of the provisions of the Group Policy. In the event of a discrepancy between this booklet and the Policy (available from your Plan Administrator), the terms of the Group Policy will apply.

The booklet is provided for information purposes only and does not create or confer any contractual rights or obligations.

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

Where required by law, you or any claimant under the Policy have the right to request a copy of any or all of the following items:

the Policy,

your application for group benefits, and

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

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 policy.

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 and your personal Certificate Number may be required before you are admitted to a hospital, or before you receive dental or medical treatment.

***Your Group Benefit
Card***

How to Use Your Benefit Booklet

The Group Policy 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.

Explanation of Common Insurance Terms

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

Accident

an unexpected or unforeseen happening or event involving an external force, causing loss or injury independently of all other causes.

Accident

Adherence

use drug, service or supply in accordance with the terms for which it was prescribed.

Adherence

Advisory Body

Manulife Financial approved external experts that may provide Manulife Financial with recommendations, applying a pharmacoeconomic or cost effectiveness evaluation.

Advisory Body

Benefit Percentage (Co-insurance)

the percentage of Covered Expenses which is payable by Manulife Financial.

**Benefit Percentage
(Co-insurance)**

Covered Expenses

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

Covered Expenses

Deductible

the amount of Covered Expenses that must be incurred and paid by you or your dependents before benefits are payable by Manulife Financial.

Deductible

Dependent

your Spouse or Child who resides with you, in Canada.

Dependent

- Spouse

the spouse of the insured employee who is a person legally married to the insured employee; or

the partner of the insured employee who is a person not legally married to the insured employee and who resides continuously with him or her in a sexual relationship, provided that a written request is made by the insured employee for extension of insurance under this policy for such individual.

NOTE: The above criteria is provided for determining eligibility for benefits only. The doctrinal position of the Anglican Church of Canada regarding marriage is contained in Canon XXI entitled "On Marriage in the Church".

Explanation of Common Insurance Terms

- Child

your natural, adopted child or foster child, child of a partner or stepchild, who is dependent upon you for support and maintenance and who is:

- unmarried;

- under age 21, or under age 26 if a full-time student attending an accredited educational institution, college or university, provided that satisfactory proof of such attendance is submitted to Manulife Financial on request;

- attained or over age 21, and dependent upon you by reason of continued and demonstrable mental or physical infirmity.

a child who is incapacitated on the date he or she reaches the age when insurance would normally terminate will continue to be an eligible dependent. However, the child must have been insured 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 dependent on the employee for support, maintenance and care, due to a mental or physical disability.

Manulife Financial 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.

for Dependent Life Insurance a child must be at least 24 hours old to be eligible.

Disease Management Programs

Disease Management Programs

an approach to healthcare that teaches patients how to manage a chronic disease. A system of coordinated healthcare interventions and communications for patients with conditions in which patient self-care efforts are significant in the management of their condition.

Drug

Drug

a medication that has been approved for use by Health Canada and has a Drug Identification Number.

Due Diligence

Due Diligence

a process employed by Manulife Financial to assess new drugs, existing drugs with new indications, services or supplies to determine eligibility under the Group Policy. This process may use pharmacoeconomics, cost effectiveness analysis reference information from existing Federal or Provincial formularies, recognized clinical practice guidelines, or an advisory body.

Explanation of Common Insurance Terms

Earnings

your monthly earnings for pension purposes as defined by the provisions of The Pension Committee of the General Synod of the Anglican Church of Canada. Earnings does not include any increase in contribution attributed to an Employee's temporary assignment for a period not exceeding 12 months to a position other than the employee's normal occupation

Earnings

your regular rate of pay from your employer (prior to deductions), excluding regular bonuses and regular overtime pay. Earnings may include other income as agreed to in writing by your employer and 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.

Exclusive Distribution

Manulife Financial approved vendors.

Exclusive Distribution

Experimental or Investigational

not approved as an effective, appropriate and essential treatment of an illness or injury.

***Experimental or
Investigational***

Immediate Family Member

you, your spouse or child, your parent or your spouse's parent, your brother or sister, or your spouse's brother or sister.

***Immediate Family
Member***

Interchangeable Drugs

includes but is not limited to:

Interchangeable Drugs

a generic equivalent to the brand name Drug deemed to be interchangeable by law where the Drug is dispensed;

a Drug that contains the same active ingredient that has not been deemed interchangeable in the province where the Drug is dispensed; but has been identified as interchangeable by Manulife Financial.

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.

***Licensed, Certified,
Registered***

Life-Sustaining Drugs

non-prescription drugs which are necessary to sustain life.

Life-Sustaining Drugs

Explanation of Common Insurance Terms

Lower Cost Alternative	Lower Cost Alternative if two or more drugs, supplies or services result in therapeutically similar results, or prescribing guidelines recommend alternate drugs, supplies or services be tried first that are lower in cost, the lower cost alternative will be considered.
Medically Necessary	Medically Necessary accepted and recognized by the Canadian medical profession and Manulife Financial as effective, appropriate and essential treatment of an illness or injury. Manulife Financial has the right after due diligence has been completed to determine whether the drug, service or supply is covered under the Group Policy.
Non-Evidence Limit	Non-Evidence Limit you must submit satisfactory medical evidence to Manulife Financial for Benefit Amounts greater than this amount.
Patient Assistance Program	Patient Assistance Program a program that provides assistance to you or your dependents who are prescribed select drugs, supplies or services. Manufacturers and distributors may provide patient assistance programs that include financial support, along with education and training.
Pharmacoeconomics	Pharmacoeconomics the scientific discipline that evaluates the value of pharmaceutical drugs, clinical services or supplies. This discipline includes but is not limited to clinical evaluations, risk analysis, economic value and the cost consequences to plans. Pharmacoeconomic studies serve to guide optimal healthcare resource allocation, in a standardized and scientifically grounded manner as determined by Manulife Financial.
Prior Authorization	Prior Authorization a claims management feature applied to a specific list of drugs, supplies or services to determine eligibility based on predefined clinical criteria and a pharmacoeconomic or cost effectiveness evaluation.
Provincial Plan	Provincial Plan any plan which provides hospital, medical, or dental benefits established by the government in the province where the insured person lives.
Qualifying Period	Qualifying Period a period of continuous and 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; or the amount shown in the applicable professional association fee guide; or

Explanation of Common Insurance Terms

the maximum price established by law.

Take Home Pay (Net Earnings)

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

Take Home Pay (Net Earnings)

Waiting Period

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

Waiting Period

Ward

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

Ward

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 Group Benefit Program is provided by The Anglican Church of Canada, in partnership with The Manufacturers Life Insurance Company.

The Plan Administrator

The Plan Administrator

The Plan Administrator is the Director of Pensions. Your Diocese is responsible for ensuring that all employees are covered for the Benefits to which they may be entitled by submitting all required premiums, reporting all new enrolments, terminations, changes, etc., and by keeping all records up to date.

As a member of the Group Benefits Program, it is up to you to provide your Diocese with the necessary information.

Your Plan Administrator is:
Phone Number:

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 Diocese. The Plan Administrator then forwards the application to Manulife Financial.

Making Changes

Making Changes

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

change in Dependent Coverage

change of Beneficiary

change in Name

applying for coverage previously
waived

To make such changes, you must complete the Application for Change form, available from your Diocese or the Plan Administrator.

The Claims Process

Naming a Beneficiary

Manulife Financial does not accept beneficiary appointments for any benefits other than Employee Life Insurance and Accidental Death and Dismemberment under this Plan.

Naming a Beneficiary

This Policy contains a provision removing or restricting the right of the group life insured to designate persons to whom or for whose benefit insurance money is to be payable.

How to Submit a Claim

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

How to Submit a Claim

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

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 Plan Administrator 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 Plan Administrator.

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

Co-ordination of Extended Health Care and Dental Care Benefits

If you or your dependents are insured for similar benefits under another Plan, Manulife Financial will take this into account when determining the amount of expenses payable under this Program.

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

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

The Claims Process

Plan means:

- other Group Benefit 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” (i.e., responsible for making the initial payment toward the eligible expense), and which Plan is considered as the “Secondary Carrier” (i.e., 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.

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 dependent spouse:

The Plan insuring you or your dependent spouse as an employee/member pays benefits before the Plan insuring you or your spouse as a dependent.

In situations where you or your dependent 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 dependent 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 Claims Process

- 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 dependent 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 dependent 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.

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 insured 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

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.

Who Qualifies for Coverage?

Eligibility

Eligibility

You are eligible for Group Benefits if you:

are an employee of a Participating Employer within The Anglican Church of Canada and work at least the Required Number of Hours

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

Required Number of Hours

Required Number of Hours

At least half-time or 20 hours per week (if employed less than half-time)

Evidence of Insurability

Evidence of Insurability

Medical evidence is required when you apply for insurance in excess of the Non-Evidence Limit.

Medical evidence is also required for all benefits, except Dental insurance, when you make a Late Application for insurance on any person.

Late Application

Late Application

An application is considered late when you:

apply for insurance on any person after having been eligible for more than 60 days ; or

re-apply for insurance on any person whose insurance 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 insurance more than 60 days after the date benefits terminated under your spouse's plan; or

apply for insurance 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 Plan Administrator.

Further medical evidence may be requested by Manulife Financial.

Late Dental Application

Late Dental Application

If you apply for coverage for Dental insurance for yourself or your dependents late, insurance will be limited to \$125 for each insured person for the first 12 months of coverage.

Who Qualifies for Coverage?

Effective Date of Coverage

Effective Date of Coverage

If Evidence of Insurability is not required, your Group Benefits will be effective on the date you are eligible.

If Evidence of Insurability 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 insurance to become effective. If you are not actively at work on the date your insurance would normally become effective, your insurance will take effect on the next day on which you are again actively at work.

Your dependent's insurance becomes effective on the date the dependent becomes eligible, or the date any required evidence of insurability on the dependent is approved by Manulife Financial, whichever is later.

Your dependent's insurance will not be effective prior to the date your insurance becomes effective. (This does not apply to Dependent Optional Life Insurance which may still become effective if you are declined for Employee Optional Life.)

Termination of Insurance

Termination of Insurance

Your Group Insurance 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 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 terminates or insurance on the class to which you belong terminates,

the date you reach the Termination Age, or

the date of your death.

Your dependents' insurance terminates on the date your insurance terminates or the date the dependent ceases to be an eligible dependent, whichever is earlier.

Your Group Benefits

Employee Life Insurance

Employee Life Insurance

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.

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.

The Benefit

NOTE: The Employee Life Insurance and the Employee Optional Life Insurance benefit amounts are subject to a combined maximum of \$500,000

Benefit Amount - \$100,000 plus an additional amount of \$20,000

Termination Age - your benefit amount reduces by 50% or to \$50,000, whichever is greater, at age 65 and terminates the date on which you retire from employment

Waiting Period

30 calendar days for employees hired on or prior to the Group Policy Effective Date
30 calendar days for all other employees

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 6 months from the date of the loss.

To submit a claim for the Waiver of Premium benefit you must complete a Waiver of Premium 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 180 days from the end of the qualifying period.

Employee Life Insurance - The Benefit

Employee Life Insurance - Submitting a Claim

Your Group Benefits

Total Disability Benefit/Waiver of Premium

Employee Life Insurance - Total Disability Benefit/Waiver of Premium

The expression "total disability" and "totally disabled" as used herein shall mean a state of bodily incapacity.

- i) If you are an employee who is registered under the Long Term Disability Plan of the Anglican Church of Canada:
 - which results in a benefit being granted to you under the Long Term Disability Plan of the Anglican Church of Canada
- ii) If you are an employee who is not registered under the Long Term Disability Plan of the Anglican Church of Canada:
 - such that you are thereby wholly prevented from engaging in any occupation or performing any work for compensation or profit
- a) If you have been granted a benefit under the Long Term Disability Plan of the Anglican Church of Canada and become totally disabled prior to attainment of normal retirement age under such pension plan, your insurance will continue in force, subject to surrender for cancellation of any policy issued under the Conversion Privilege hereof, until:
 - i) the date of attainment of age 70, if you became insured hereunder prior to January 1, 1971
 - ii) the last day of the calendar month in which you would have qualified for normal retirement pension under such pension plan if you became insured hereunder on or after January 1, 1971
 - iii) the date of attainment of age 65 if you are an employee who has completed 40 years of participation in such pension plan.

No further premium payments will be required in respect of such insurance as long as you continue to be disabled and thereby continue to receive such benefits. Premium payments will be resumed, however, at any time that your benefit is discontinued because of discontinuance of total disability.

- b) If prior to attainment of age 65, you, if you are not covered under (a) above, become totally disabled and if such disability continues after discontinuance of premium payments for your insurance, subject to surrender for cancellation of any policy issued under the Conversion Privilege hereof, the insurance hereunder will be extended, without payment of such premiums during the continuance of such total disability for a period of one year. Subject to the following paragraph hereof, such insurance will be extended
 - i) for successive further periods of one year each in respect of any disability which commenced prior to April 1, 1976

Your Group Benefits

- ii) for successive further periods of one year each but not beyond the first day of the month coinciding with or next following the date of attainment of age 65, in respect of any disability which commences on or after April 1, 1976

provided there is submitted to the head office of Manulife Financial proof satisfactory to Manulife Financial of continuance of such total disability. Such proof must be submitted within the three months immediately preceding each such year without further notice on the part of Manulife Financial.

You will be entitled to waiver of premium the first of the month following your last day worked.

Insurance under the Total Disability Benefit shall become effective only if written notice of your disability is received by Manulife Financial within 12 months of the date of such disability.

Insurance under the Total Disability Benefit shall cease 31 days after the date on which you cease to be totally disabled, the date of failure to furnish Manulife Financial with satisfactory proof of continuance of such total disability as required above, or the date of failure by you to submit to a medical examination by Manulife Financial (Manulife Financial hereby reserving the right to examine you at any time during the disability), whichever date shall first occur. During the 31 days following the earliest of the above dates, you are covered under the Total Disability Benefit and will be entitled to apply for an individual policy in accordance with the Conversion Privilege hereof as though your insurance had been terminated by reason of termination of employment at the beginning of such 31 days.

Insurance under the Total Disability Benefit shall be payable only if written notice of death is received by Manulife Financial within 12 months of the date of death.

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.

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 Premium 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 Premium 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.

Your Group Benefits

Conversion Privilege

If your Group Benefits terminate or reduce, you may be eligible to convert 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

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.

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.

The Benefit

NOTE: The Employee Life Insurance and the Employee Optional Life Insurance benefit amounts are subject to a combined maximum of \$500,000.

Benefit Amount - increments of \$10,000 to a maximum of \$300,000

Non-Evidence Limit - All amounts are subject to Evidence of Insurability.

Termination Age - the date on which you retire from employment

Waiting Period

30 calendar days for employees hired on or prior to the Group Policy Effective Date
30 calendar days for all other employees

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 Submitting a Claim and Conversion Privilege, please refer to Employee Life Insurance.

*Employee Optional Life
Insurance*

*Employee Optional Life
Insurance - The Benefit*

Your Group Benefits

Waiver of Premium

Employee Optional Life Insurance - Waiver of Premium

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 Premium).

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.

Recurrent Disability

Employee Optional Life Insurance - 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 Premium 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 Premium 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.

Exclusions

Employee Optional Life Insurance - Exclusions

If death results from suicide any amount of Optional Life Insurance that has been in effect for less than 2 years will not be payable.

Dependent Life Insurance

Dependent Life Insurance

If one of your dependents dies while insured, the amount of this benefit is paid to you.

The Benefit

Dependent Life Insurance - The Benefit

Benefit Amount - \$5,000 spouse; \$2,500 each dependent child

Termination Age - the date on which you retire from employment

Waiting Period

30 calendar days for employees hired on or prior to the Group Policy Effective Date
30 calendar days for all other employees

Your Group Benefits

Waiting Period

If you are employed prior to the 16th of the month, first of the month in which you complete 6 months of continuous service.

If you are employed on or after the 16th of the month, first of the month following the month in which you complete 6 months of continuous service.

Submitting a Claim

To submit a Dependent 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 6 months from the date of loss.

Waiver of Premium

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 Premium).

Conversion Privilege

If your spouse's life 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. If you reside in the province of Quebec and if your dependent child's insurance terminates, you may be eligible to convert the terminated insurance as outlined above by the Conversion Privilege for spousal coverage.

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

*Dependent Life
Insurance - Submitting
a Claim*

*Dependent Life
Insurance - Waiver of
Premium*

*Dependent Life
Insurance - Conversion
Privilege*

Dependent Optional Life Insurance

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

The Benefit

Benefit Amount - Spouse - increments of \$10,000 to a maximum of \$300,000
- Child - not applicable

*Dependent Optional
Life Insurance*

*Dependent Optional
Life Insurance - The
Benefit*

Your Group Benefits

Non-Evidence Limit - All amounts are subject to Evidence of Insurability.

Termination Age - the date on which you retire from employment

Waiting Period

30 calendar days for employees hired on or prior to the Group Policy Effective Date
30 calendar days for all other employees

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

Submitting a Claim

*Dependent Optional
Life Insurance -
Submitting a Claim*

To submit a Dependent 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 6 months from the date of loss.

Waiver of Premium

*Dependent Optional
Life Insurance - Waiver
of Premium*

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

- Exception

If you are not insured for Employee Optional Life, the Waiver of Premium provision will not apply to your spouse's Dependent Optional Life Insurance, unless:

at the time you applied for Dependent Optional Life Insurance on your spouse,
you also provided Manulife Financial with evidence of insurability for yourself, and

Manulife Financial approved your evidence of insurability

Conversion Privilege

*Dependent Optional
Life Insurance -
Conversion Privilege*

For more information on the conversion privilege, please refer to Dependent Life Insurance.

Exclusions

*Dependent Optional
Life Insurance -
Exclusions*

If death results from suicide any amount of Dependent Optional Life Insurance that has been in effect for less than 2 years will not be payable.

Your Group Benefits

Accidental Death and Dismemberment

Accidental Death and Dismemberment

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.

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.

The Benefit

Benefit Amount - \$130,000

AD&D - The Benefit

Termination Age - your benefit amount reduces by 50% or to \$50,000, whichever is greater, at age 65 and terminates the date on which you retire from employment

Waiting Period

30 calendar days for employees hired on or prior to the Group Policy Effective Date
30 calendar days 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%

Loss of Sight of Both Eyes - 100%

Loss of One Hand and One Foot - 100%

Your Group Benefits

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 - 66 2/3%

Loss of Sight of One Eye - 66 2/3%

Loss of Speech or Hearing in Both Ears - 66 2/3%

Loss of Thumb and Index Finger or at least Four Fingers of One Hand - 33 1/3%

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

AD&D - 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.

Waiver of Premium

AD&D - 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.

Exclusions

AD&D - Exclusions

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

suicide or self-inflicted injuries

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

Your Group Benefits

an infection (except pyogenic infections from an accidental cut or wound), illness or disease, or the medical treatment of any illness or disease, or bodily or mental infirmity

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

committing or attempting to commit an assault or criminal offence

Extended Health Care

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

Extended Health Care

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.

Drug Benefit and Pharmacy Services for Quebec Residents

Group benefit plans that provide prescription drug coverage to Quebec residents must meet certain requirements under Quebec's prescription drug insurance and pharmacy services insurance legislation (An Act Respecting Prescription Drug Insurance, the Health Insurance and Amending Various Legislative Provisions). If you and your dependents reside in Quebec, the provisions specified under Drug Benefit and Pharmacy Services For Persons Who Reside In Quebec, will apply to your drug benefit.

The Benefit

Overall Benefit Maximum - Unlimited

Deductible - Nil

Drug Deductible - \$7.50 per prescription

Benefit Percentage (Co-insurance) -

100% for - Hospital Care - Medical Services & Supplies - Professional Services - Vision

*Extended Health Care -
The Benefit*

Your Group Benefits

Note:

The Benefit Percentage for Out-of-Canada Emergency Medical Treatment is 100%.

The Benefit Percentage for Referral outside Canada for Medical Treatment Available in Canada is 50%.

The Benefit Percentage for Emergency Travel Assistance is 100%.

The Benefit Percentage for Drugs is shown below under ManuScript Generic Drug Plan 2 - Prescription Drugs, Payment of Covered Expenses.

Termination Age - the date on which you retire from employment

Waiting Period

30 calendar days for employees hired on or prior to the Group Policy Effective Date

30 calendar days for all other employees

Covered Expenses

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

- medically necessary for the treatment of an illness or injury and recommended by a physician

- incurred for the care of a person while insured 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

- used as prescribed or recommended by a physician

- associated with any drug, supply or service that was subject to the due diligence process, the process has been completed with the result that expenses for that drug, supply or service are eligible under the policy as of the date of approval as determined by Manulife Financial and shared with your employer as required

In the event that a provincial plan or government-sponsored program or plan or legally mandated program excludes, discontinues or reduces payment for any services, treatments or supplies formerly covered in full or in part by such plan or program, this policy 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.

This policy will not automatically assume eligibility for all drugs, services and supplies. New drugs, existing drugs with new indications, services and supplies are reviewed by Manulife Financial using the due diligence process. Once this process has been completed, the decision will be made by Manulife Financial to include as a covered expense, include with prior authorization criteria, exclude or apply maximum limits.

**Extended Health Care -
Covered Expenses**

Your Group Benefits

Manulife Financial maintains a list of drugs, services and supplies that require prior authorization. Prior authorization is applied to ensure that the therapy prescribed is medically necessary. Where there are lower cost alternative treatments or prescribing guidelines recommend alternative drugs be tried first that are lower in cost, you or your eligible dependents will be required to have tried an alternative treatment unless medical contraindications to alternative treatments exist.

At Manulife Financial's discretion, medical information, test results or other documentation will be required from your physician to determine the eligibility of the drug, service or supply.

Manulife Financial has the right to ensure you or your dependents access Manulife Financial's exclusive distribution channels where applicable when purchasing a drug, service or supply. Manulife Financial may decline a drug, service or supply purchased from a provider outside the exclusive distribution channel.

Adherence

Non-compliance may result in the drug, service or supply no longer being eligible for reimbursement.

Patient Assistance Programs

Manulife Financial may require you or your dependents to apply to and participate in any patient assistance program to which you or your dependents are entitled. Manulife Financial reserves the right to reduce the amount of a Covered Expense by the amount of financial assistance you or your dependents are entitled to receive under a Patient Assistance Program.

Disease Management Programs

Participation in a Disease Management Program may be required. Participation will be at the discretion of Manulife Financial.

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, except for covered drug expenses.

- 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 34 day supply.

A quantity of up to a 100 day supply may be payable in long term therapy cases, where the larger quantity is recommended as appropriate by your physician and pharmacist.

***Extended Health Care -
Advance Supply
Limitation***

- Drug Expenses

Your Group Benefits

Hospital Care

Extended Health Care - 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

confinement in a convalescent care facility which starts within 14 days of discharge from a hospital, up to a maximum of 180 days per disability

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

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

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 (charges for cotton swabs, rubbing alcohol, automatic jet injectors and similar equipment are not covered)

Charges for drugs, biologicals and related preparations which are administered in hospital on an in-patient or out-patient basis are not covered.

Charges for drugs determined to be ineligible as a result of due diligence are not covered.

- Drug Maximums

- Drug Maximums

Fertility drugs - \$15,000 per lifetime

Anti-smoking drugs - \$300 per lifetime

Drugs used in the treatment of Sexual Dysfunction - \$1,000 per calendar year

All other covered drug expenses - Unlimited

Your Group Benefits

- Payment of Covered Expenses

- Payment of Covered Expenses

Payment of your covered drug expenses will be subject to any Drug Deductible, any Drug Dispensing Fee Maximum, any maximum and the Benefit Percentage of 100%.

Covered expenses for any prescribed drug will not exceed the price of the lower cost alternative drug that can legally be used to fill the prescription, as listed in the Provincial Drug Benefit Formulary or a lower cost alternative that provides therapeutically similar results as identified by Manulife Financial.

Manulife Financial can limit the covered expense for any drug to that of a lower cost interchangeable drug at the time the drug is purchased.

If there is no lower cost alternative drug for the prescribed drug, the amount payable is based on the cost of the prescribed drug.

- 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, the maximum amount covered is the price of the lower cost alternative drug that can legally be used to fill the prescription, as listed in the Provincial Drug Benefit Formulary or a lower cost alternative that provides therapeutically similar results as identified by Manulife Financial.

If there is no lower cost alternative drug for the prescribed drug, the amount payable is based on the cost of the prescribed drug.

Reimbursement at the cost of a prescribed drug, where a lower cost alternative drug is available, will only be considered if medical evidence is provided by the treating physician to support why the lower cost alternative drug cannot be tolerated or is ineffective.

Payment of your covered drug expenses will subject to any Drug Deductible, any Drug Dispensing Fee Maximum, any maximum and the Benefit Percentage of 100%.

- Payment of Drug Claims

- 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.

Your Group Benefits

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, once per calendar year

purchase and fitting of prescription glasses or elective contact lenses, as well as repairs, or elective laser vision correction procedures, to a maximum of \$100 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 \$250 per 24 consecutive months

visual training, to a maximum of \$200 per lifetime

Professional Services

Extended Health Care - Professional Services

Services provided by the following licensed practitioners:

Chiropractor - \$350 per calendar year(s)

Osteopath - \$350 per calendar year(s)

Podiatrist/Chiropodist - \$350 per calendar year(s)

Massage Therapist - \$350 per calendar year(s)

Naturopath - \$350 per calendar year(s)

Speech Therapist - \$350 per calendar year(s)

Physiotherapist - \$500 per calendar year(s)

Psychologist/Psychotherapist - \$350 per calendar year(s)

Acupuncturist - \$350 per calendar year(s)

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.

Your Group Benefits

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:

- Private Duty Nursing

a registered nurse, or

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

Covered Expenses are subject to a maximum of \$5,000 per 12 consecutive month(s).

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

Manulife Financial suggests that a detailed treatment plan be submitted with cost estimates before Private Duty Nursing services begin. Manulife Financial will then advise you 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

- Ambulance

Medical Equipment

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

- Medical Equipment

- 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

Your Group Benefits

Non-Dental Prostheses, Supports and Hearing Aids

- Non-Dental Prostheses, Supports and Hearing Aids

external prostheses (breast prostheses are subject to a maximum of \$150 every calendar year(s))

surgical stockings, 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, up to a maximum of \$100 per calendar year(s) (recommendation of either a physician or a podiatrist is required)

custom-made shoes which are required because of a medical abnormality that, based on medical evidence, cannot be accommodated in a stock-item orthopaedic shoe or a modified stock-item orthopaedic shoe, up to a maximum of 1 pair per calendar year (must be constructed by a certified orthopaedic footwear specialist)

casted, custom-made orthotics, up to a maximum of \$500 per 3 calendar year(s) (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 \$400 every 60 consecutive month(s)

Other Supplies and Services

ileostomy, colostomy and incontinence supplies

medicated dressings and burn garments

wigs and hairpieces for patients with temporary hair loss as a result of medical treatment, up to a maximum of \$250 per lifetime

oxygen

microscopic and other similar diagnostic tests and services rendered in a licensed laboratory in the province of Quebec, up to a maximum of \$1,000 per calendar year

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

- Other Supplies and Services

Your Group Benefits

Out-of-Province/Out-of-Canada

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

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

A medical emergency condition:

- a) Coverage is for immediate medical treatment required for:
 - a sudden, unexpected injury or a new medical condition which occurs while an insured person is travelling outside of their province of residence; or
 - a specific medical problem or chronic condition that was diagnosed but medically stable prior to departure.
- b) Coverage is available for medical emergencies related to pregnancy as long as travel is completed at least 4 weeks before the due date.
- c) Valid Government Health Insurance Plan (GHP) coverage is required for you and your dependents.

Stable means in the 90 days before departure, the insured person 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 dependent) have scheduled non-routine appointments, tests or treatments for the condition or an undiagnosed condition.

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

expenses are payable up to a maximum of \$5,000,000 per lifetime

referral outside Canada for treatment which is available in Canada, to a maximum of \$3,000 every 3 calendar year(s).

If, while outside Canada on referral for medical treatment, the insured person requires treatment for a medical condition which is related directly or indirectly to the referral treatment, the total expenses payable for all treatment are subject to the maximum of \$3,000 every 3 calendar year(s).

For all non-emergency medical treatment out of Canada, Manulife Financial:

requires that it be recommended by a physician practicing in Canada, and

suggests that you submit a detailed treatment plan with cost estimates before treatment begins. You will then be advised of any benefit that will be provided.

Your Group Benefits

Charges for the following are payable under this expense:

physician's services

hospital room and board at standard ward rates. Charges in excess of ward rates are payable, if hospital coverage is provided under this Benefit Program.

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

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.

Emergency Travel Assistance

Extended Health Care - Emergency Travel Assistance

Emergency Travel Assistance is a travel assistance program available for you and your insured dependents. The assistance services are delivered through an international organization, specializing in travel assistance.

The following services are provided, when required as a result of a medical emergency which occurs during the first 60 days while travelling outside your province of residence:

Medical Emergency Assistance

A medical emergency condition:

- i) Coverage is for immediate medical treatment required for:
 - a sudden, unexpected injury or a new medical condition which occurs while an insured person is travelling outside of their province of residence; or
 - a specific medical problem or chronic condition that was diagnosed but medically stable prior to departure.
- ii) Coverage is available for medical emergencies related to pregnancy as long as travel is completed at least 4 weeks before the due date.
- iii) Valid Government Health Insurance Plan (GHP) coverage is required for you and your dependents.

Stable means in the 90 days before departure, the insured person has not:

- been treated or tested for any new symptoms or conditions;
- had an increase or worsening of any existing symptoms;

Your Group Benefits

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 dependent) have scheduled non-routine appointments, tests or treatments for the condition or an undiagnosed condition.

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

a) **24-Hour Access**

Multilingual assistance is available 24 hours a day, seven days a week, through telephone (toll-free or call collect), telex or fax.

b) **Medical Referral**

Referral to the nearest physician, dentist, pharmacist or appropriate medical facility, and verification of insurance coverage, is provided.

c) **Claims Payment Service**

If a hospital or other provider of medical services requires a deposit or payment in full for services rendered, and the expenses exceed \$200 (Canadian), payment of such expenses will be arranged and claims co-ordinated on behalf of the insured person.

Payment and co-ordination of expenses will take into account the coverage that the insured person is eligible for under a Provincial Plan and this benefit. If such payments are subsequently determined to be in excess of the amount of benefits to which the insured person is entitled, Manulife Financial shall have the right to recover the excess amount by assignment of Provincial Plan benefits and/or refund from you.

d) **Medical Care Monitoring**

Medical care and services rendered to the insured person will be monitored by medical staff who will maintain contact, as frequently as necessary, with the insured person, the attending physician, the insured person's personal physician and family.

Your Group Benefits

e) **Medical Transportation**

If medically necessary, arrangements will be made to transfer an insured person to and from the nearest medical facility or to a medical facility in the insured person's province of residence. Expenses incurred for the medical transportation will be paid, as described under Medical Services and Supplies - Ambulance.

If medically necessary for a qualified medical attendant to accompany the insured person, expenses incurred for round-trip transportation will be paid.

f) **Return of Dependent Children**

If dependent children are left unattended due to the hospitalization of an insured person, arrangements will be made to return the children to their home. The extra costs over and above any allowance available under pre-paid travel arrangements will be paid.

If necessary for a qualified escort to accompany the dependent children, expenses incurred for round-trip transportation will be paid.

g) **Trip Interruption/Delay**

If a trip is interrupted or delayed due to an illness or injury of an insured person, one-way economy transportation will be arranged to enable each insured person and a Travelling Companion (if applicable) to rejoin the trip or return home. Expenses incurred, over and above any allowance available under pre-paid travel arrangements will be paid.

A Travelling Companion is any one person travelling with the insured person, and whose fare for transportation and accommodation was pre-paid at the same time as the insured person's fare.

If the insured person chooses to rejoin the trip, further expenses incurred which are related directly or indirectly to the same illness or injury, will not be paid.

h) **After Hospital Convalescence**

If an insured person is unable to travel due to medical reasons following discharge from a hospital, expenses incurred for meals and accommodation after the originally scheduled departure date will be paid, subject to the maximum shown in part l) of this provision.

Your Group Benefits

i) **Visit of Family Member**

Expenses incurred for round-trip economy transportation will be paid for an immediate family member to visit an insured person who, while travelling alone, becomes hospitalized and is expected to be hospitalized for longer than 7 days. The visit must be approved in advance by Manulife Financial.

j) **Vehicle Return**

If an insured person is unable to operate his owned or rented vehicle due to illness, injury or death, expenses incurred for a commercial agency to return the vehicle to the insured person's home or nearest appropriate rental agency will be paid, up to a maximum of \$1,000 (Canadian).

k) **Identification of Deceased**

If an insured person dies while travelling alone, expenses incurred for round-trip economy transportation will be paid for an immediate family member to travel, if necessary, to identify the deceased prior to release of the body.

l) **Meals and Accommodation**

Under the circumstances described in parts f),g),h),i), and k) of this provision, expenses incurred for meals and accommodation will be paid, subject to a combined maximum of \$2,000 (Canadian) per medical emergency.

Non-Medical Assistance

a) **Return of Deceased to Province of Residence**

In the event of the death of an insured person, the necessary authorizations will be obtained and arrangements made for the return of the deceased to his province of residence. Expenses incurred for the preparation and transportation of the body will be paid, up to a maximum of \$5,000 (Canadian). Expenses related to the burial, such as a casket or an urn, will not be paid.

b) **Lost Document and Ticket Replacement**

Assistance in contacting the local authorities is provided, to help an insured person in replacing lost or stolen passports, visas, tickets or other travel documents.

c) **Legal Referral**

Referral to a local legal advisor, and if necessary, arrangement for cash advances from the insured person's credit cards, family or friends, is provided.

Your Group Benefits

d) **Interpretation Service**

Telephone interpretation service in most major languages is provided.

e) **Message Service**

Telephone message service is provided for messages to or from family, friends or business associates. Messages will be held for up to 15 days.

f) **Pre-trip Assistance Service**

Up-to-date information is provided on passport and visa, vaccination and inoculation requirements for the country where the insured person plans to travel.

Exceptions

Manulife Financial, and the company contracted by Manulife Financial to provide the travel assistance services described in this benefit, will not be responsible for the availability, quality, or results of any medical treatment, or the failure of an insured person to obtain medical treatment or emergency assistance services for any reason.

Emergency assistance services may not be available in all countries due to conditions such as war, political unrest or other circumstances which interfere with or prevent the provision of any services.

How to Access Emergency Travel Assistance - Your Emergency Travel Assistance Card

Your Emergency Travel Assistance card lists the toll free numbers to call in case of an emergency, while travelling outside your province. The toll free number will put you in touch with the international travel assistance organization.

Your Emergency Travel Assistance card also lists your I.D. number and group policy number, which the travel assistance organization needs to confirm that you are covered by Emergency Travel Assistance.

If you do not have a Emergency Travel Assistance Card, please contact your Plan Administrator.

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 Plan Administrator.

All applicable receipts must be attached to the completed claim form when submitting it to Manulife Financial.

Your Group Benefits

All claims must be submitted within 12 months after the date the expense was incurred. However, upon termination of your insurance, all claims must be submitted no later than 90 days from the termination date.

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)

If your medical expenses result from an injury caused by another person and you have the legal right to recover damages, Manulife Financial 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 Manulife Financial those amounts you recover which, when added to the payments you received from Manulife Financial, exceed 100% of your incurred expenses.

Subrogation (Third Party Liability)

Exclusions

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

for Out-of-Province/Out-of-Canada and Emergency Travel Assistance 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

committing or attempting to commit an assault or criminal offence

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

services or supplies provided by an employer's medical or dental department

services or supplies for which no charge would normally be made in the absence of insurance

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

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

services or supplies which are required for recreation or sports

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

Extended Health Care - Exclusions

Your Group Benefits

medical or surgical care which is cosmetic

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

services or supplies which are provided while confined in a hospital on an in-patient basis

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

Continuation of Coverage

Extended Health Care - Continuation of Coverage

If a person is disabled when insurance under this Extended Health Care benefit terminates, covered expenses related to the treatment of the disability will continue to be payable by Manulife Financial, for up to 90 days. However, coverage will terminate if the disabled person becomes eligible for insurance under another group plan.

You will be considered disabled if you are eligible for disability benefits under any other provision of this Group Benefit Program.

Your dependent will be considered disabled if he or she is receiving medical treatment from a physician and confined to a hospital or to his or her home.

Drug Benefit and Pharmacy Services For Persons Who Reside In Quebec

Drug Benefit and Pharmacy Services For Persons Who Reside In Quebec

If you and your dependents reside in Quebec, the following provisions apply to your drug benefit coverage.

Covered Expenses

The following expenses are covered:

drugs that are on the List of Insured Drugs that is published by the Régie de l'assurance-maladie du Québec (RAMQ List), provided such drugs are on the list at the time the expense is incurred; and

covered pharmacy services that are to be paid when the drug is on the RAMQ List; and

drugs that are listed as a covered expense in this Benefit Booklet, but are not on the RAMQ List.

Your Group Benefits

Coverage for drugs on the List of Insured Drugs that is published by the Régie de l'assurance-maladie du Québec (RAMQ List) and pharmacy services published for private plans

The following provisions apply only to the coverage of drugs that are on the RAMQ List and pharmacy services for private plans, as legislated by An Act Respecting Prescription Drug Insurance and the Health Insurance Act (R.S.Q. c., A-29-01). Coverage for all other drugs will be subject to the regular provisions included in this Benefit Booklet:

a) Benefit Percentage

Prior to the annual out-of-pocket maximum being reached, the percentage of covered drug expenses payable under this benefit will be as follows:

- i) For any drug on the RAMQ List which is not otherwise covered under the terms of this Benefit, the percentage payable is the percentage as set out by the then applicable Legislation.
- ii) For any Legislated pharmacy services which are not otherwise covered under the terms of the Benefit, the percentage payable is as set out by the then applicable Legislation.
- iii) For any drug on the RAMQ List which is covered under the terms of this Benefit, the percentage payable is the greater of:
 - the benefit percentage stated under The Benefit; and
 - the percentage as set out by the then applicable Legislation.

After the annual out-of-pocket maximum has been reached, the percentage of covered drug expenses payable under this benefit will be 100%.

b) Annual Out-of-Pocket Maximum

The annual out-of-pocket maximum is a portion of covered drug expenses or covered pharmacy services which must be paid by you and your spouse in a calendar year, before the percentage payable under this benefit will be 100%. Amounts that will be applied to the annual out-of-pocket maximum are:

- i) deductible amounts, and
- ii) the portion of covered drug expenses that is paid by an insured person, when the percentage of covered expenses payable under this benefit is less than 100%, and

Your Group Benefits

- iii) covered pharmacy services that are performed by pharmacists for drugs on the RAMQ formulary

The annual out-of-pocket maximum for you and your spouse is as stipulated in the Legislation and includes those portions of covered drug expenses and covered pharmacy services relating to a drug on the RAMQ formulary paid for your dependent children.

For the purposes of calculating the out-of-pocket maximum for you and your spouse, those portions of covered drug expenses and covered pharmacy services paid for your dependent children will be applied to the person who is closest to reaching the annual out-of-pocket maximum.

c) **Deductible**

Deductible amounts (if any) for the drug benefit will apply, until the annual out-of-pocket maximum is reached. Thereafter, the deductible will not apply.

d) **Lifetime Maximums**

Lifetime maximums (if any) will not apply to drugs on the RAMQ List or covered pharmacy services. Drug and covered pharmacy service coverage provided after the lifetime maximum stated under The Benefit is reached is subject to the following conditions:

- i) only drugs that are on the RAMQ List are covered, and
- ii) covered pharmacy services that are performed for drugs on the RAMQ List
- iii) the percentage payable by Manulife Financial for covered expenses is the percentage as set out by the then applicable Legislation.

e) **Eligible Dependent Children**

Your eligible dependent children who are in full-time attendance at an accredited educational institution will be covered until the later of:

- i) the age specified in this Benefit Booklet (please refer to definition of child in the Explanation of Common Insurance Terms), and
- ii) age 26

Drug coverage and covered pharmacy services provided for dependent children after the age stated in this Benefit Booklet is subject to the following conditions:

only drugs that are on the RAMQ List are covered, and

covered pharmacy services performed for a drug on the RAMQ List

the percentage payable by Manulife Financial for covered expenses is the percentage as set out by the then applicable Legislation.

Your Group Benefits

a) Termination Age for Covered Drug and Pharmacy Services Expenses

Provided you are otherwise eligible for the drug benefit, the Termination Age (if any) for the drug benefit will not apply. Drug coverage provided after the Termination Age specified under The Benefit is subject to the following conditions:

- i) only drugs that are on the RAMQ List are covered,
- ii) only covered pharmacy services relating to a drug on the RAMQ List,
- iii) the percentage payable by Manulife Financial for covered expenses is the percentage as stipulated in the then applicable Legislation
- iv) the Annual Out-of-Pocket Maximum is as stipulated in the then applicable Legislation
- v) the premium required for the drug coverage is the premium for Extended Health Care

Coverage for drugs that are listed as a covered expense in this Benefit Booklet but are not on the RAMQ List

Coverage for drugs that are listed as a covered expense under this Benefit but not on the RAMQ List will be subject to all the standard provisions included in this Benefit Booklet.

Dental Care

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

Dental Care

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

Deductible - Nil

Dental Care - The Benefit

Dental Fee Guide - Current Fee Guide for General Practitioners for your Province of Residence

If you reside in Alberta, the current Fee Guide is considered to be the 1997 Alberta Dental Association Fee Guide for General Practitioners plus inflationary adjustment as determined by Manulife Financial

Your Group Benefits

Benefit Percentage (Co-insurance) -

80% for Level I - Basic Services

80% for Level II - Supplementary Basic Services

70% for Level III - Dentures

70% for Level IV - Major Restorative Services

50% for Level V - Orthodontics

Benefit Maximums

\$1,500 per calendar year combined for Level I and Level II and Level III and Level IV

\$1,500 per lifetime for Level V

Termination Age - the date on which you retire from employment

Waiting Period

30 calendar days for employees hired on or prior to the Group Policy Effective Date

30 calendar days for all other employees

Covered Expenses

The following expenses are covered if they:

are incurred for the necessary dental care of an insured person while insured 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 Manulife Financial, taking all factors into account, and

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

Alternate Treatment

Where any two or more courses of treatment covered under this benefit would produce professionally adequate results for a given condition, Manulife Financial will pay benefits as if the least expensive course of treatment were used. Manulife Financial will determine the adequacy of the various courses of treatment available, through a professional dental consultant.

Dental Care - Covered Expenses

Dental Care - Alternate Treatment

Your Group Benefits

Level I - Basic Services

Dental Care - Level I - Basic Services

complete oral exam, one per 2 calendar years

full-mouth x-rays, one per 2 calendar years

one unit of light scaling and one unit of polishing twice per calendar year, when the service is performed outside Quebec, or prophylaxis twice per calendar year, when the service is performed in Quebec

recall exams, bitewing x-rays, and fluoride treatments, twice per calendar year

routine diagnostic and laboratory procedures

initial oral hygiene instruction, plus one recall

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

extractions (including impacted and residual roots)

consultations, 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

Level II - Supplementary Services

Dental Care - Level II - Supplementary 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 16 units per calendar year(s) ;
- provisional splinting; and
- occlusal equilibration, up to a maximum of 8 units per calendar year(s)

Your Group Benefits

endodontic services which include root canals and therapy, root amputation, apexifications and periapical services

- 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 60 months 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

Level IV - Major Restorative Services

Dental Care - Level IV - Major Restorative Services

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

inlays, covering at least 3 surfaces, provided the tooth cusp is missing

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 60 months 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

Your Group Benefits

Level V - Orthodontics

orthodontic services

**Dental Care - Level V -
Orthodontics**

Late Entrant Limitation

If you or your dependents become insured 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 \$125 for each insured person.

**Dental Care - Late
Entrant Limitation**

Pre-Determination of Benefits

If the cost of any proposed dental treatment is expected to exceed \$500, Manulife Financial suggests 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.

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

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 Group Policy or the Dental Care Benefit) are payable, provided the expense is incurred within 31 days after your benefit terminates.

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

Submitting a Claim

To submit a claim, you and your dentist must complete a Dental Claim form which is available from your Plan Administrator.

**Dental Care -
Submitting a Claim**

All claims must be submitted within 12 months after the date the expense was incurred. However, upon termination of your insurance, all claims must be submitted no later than 90 days from the termination date.

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, Manulife Financial may request that you complete a subrogation reimbursement agreement when you submit a claim for such expenses.

**Subrogation (Third
Party Liability)**

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 payments you received from Manulife Financial, exceed 100% of your incurred expenses.

Your Group Benefits

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 insured under this benefit

anti-snoring or sleep apnea devices

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 employer's medical or dental department

services or supplies for which no charge would normally be made in the absence of insurance

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

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 insured person, an immediate family member or a person who lives with the insured 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

Your Group Benefits

Long Term Disability

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

Long Term Disability

Definition of Totally Disabled

A state of complete and continuous incapacity, resulting from illness or accidental injury, which wholly prevents the participant from performing:

*Long Term Disability -
Definition of Totally
Disabled*

The usual and customary duties of the participant's own occupation, or any suitable work made available by the employer, and he is not working at any other job, except as may apply under the rehabilitation provisions, during the Qualifying Period and the 6 months immediately following the Qualifying Period

Thereafter, while it prevents him from performing the duties of any occupation for which he is fitted by education, training or experience, and which would generate earnings of at least 66-2/3% of his pre-disability salary, after the 6 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 - 60% of your monthly earnings, to a maximum of \$10,000

Non-Evidence Limit - \$10,000

Qualifying Period - 18 months and 119 days

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 for Total Disability Benefits

- to age 65 for Partial Disability Benefits

Termination Age - on the last day of the month in which you attain age 65 or retire, whichever is earlier

Your Group Benefits

Waiting Period

30 calendar days for employees hired on or prior to the Group Policy Effective Date
30 calendar days for all other employees

Entitlement Criteria

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

A person employed by a participating employer who is below the age of 65 and who is either a member of The General Synod Pension Plan or Lay Retirement Plan of The Anglican Church of Canada; or,

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 3 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 the essential duties of:

- The usual and customary duties of the participant's own occupation, or any suitable work made available by the employer, and he is not working at any other job, except as may apply under the rehabilitation provisions, during the Qualifying Period and the following 6 months, and
- Thereafter, while it prevents him from performing the duties of any occupation for which he is fitted by education, training or experience, and which would generate earnings of at least 66-2/3% of his pre-disability salary, after the 6 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 Employment Insurance maternity or parental benefits

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

receiving benefits under an employer-sponsored salary continuance or short term wage loss replacement plan

working in any occupation, except as provided for under the Partial Disability Benefit provision or the Rehabilitation Assistance provision; or

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

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 amount you receive or are entitled to receive from the following sources for the same or related disability:

Workers' Compensation or similar coverage

Canada or Quebec Pension Plans, excluding dependent benefits;

any government plan, excluding Employment Insurance Benefits; and

any government motor vehicle automobile insurance plan or policy, unless prohibited by law

If necessary, the amount of your benefit will be further reduced so that your total amount from all sources does not exceed 85% of your pre-disability gross earnings (net earnings, if your benefit is non-taxable). All sources include those sources stated above and:

a) any amount you receive or are entitled to receive from:

any group, association or franchise plan

any retirement plan

Once benefits become payable, the amount of your benefit will not be affected by any subsequent cost of living increase in benefits you are receiving from other sources.

Benefit Calculation Rules

Long Term Disability - 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;

Your Group Benefits

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.

Subrogation

Long Term Disability - 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.

Tax Status of Benefits

Long Term Disability - Tax Status

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.

Payment of Disability Benefits

Long Term Disability - 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.

Partial Disability Benefit

Long Term Disability - Partial Disability Benefit

If you become Partially Disabled after qualifying for Disability Benefits, Manulife Financial will pay a Partial Disability Benefit, as outlined below.

- Definition of Partially Disabled

- Definition of Partially Disabled

An employee who has been totally disabled throughout the elimination period and is unable to return to the duties of his usual occupation, although able to under take other paid employment, will be considered partially disabled as long as such employment results in a remuneration that is more than 40% but not more than 80% of pre-disability salary.

Your Group Benefits

- Amount of Partial Disability Benefit Payable

- Amount of Partial Disability Benefit Payable

An employee who has been totally disabled throughout the elimination period and is unable to return to the duties of his usual occupation although able to undertake other paid employment, will continue to receive benefits if:

other paid employment is undertaken under the supervision of a qualified physician, and

the arrangement is acceptable to the administrator

To be regarded as partially disabled, the employee's earnings from such employment must be more than 40% but less than 80% of pre-disability salary, based on his regular pre-disability workweek but not exceeding a forty-hour workweek.

The amount of the partial disability benefit payable to you is determined as follows:

your disability benefit (see Amount of Disability Benefit Payable) reduced by 50% of your employment income, if you return to work, or

any amounts received from sources listed under the offsets, and the amount by which the plan benefits, plus 100% of gross earnings from new employment, plus any amounts paid from sources listed in offsets, exceeds the all source 85% of pre-disability net income.

Rehabilitation Assistance

Long Term Disability - Rehabilitation Assistance

Once Manulife Financial determines that you are Totally Disabled, if appropriate, you will 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 Rehabilitation Expense Benefit

- Vocational Rehabilitation Expense Benefit

If, while receiving disability benefits, you become involved in vocational rehabilitation approved by Manulife Financial, expenses reasonably associated with your rehabilitation will be payable by Manulife Financial, provided:

the expenses have been pre-approved by Manulife Financial

the charges are reasonable, and are not payable through any other source

Your Group Benefits

Expenses which will be considered under this benefit are:

rehabilitation assessment, including work capacity assessment and placement assistance

vocational counselling, re-training or education, and non-medical rehabilitation devices

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, except as provided for under the Partial Disability 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 the essential duties of:

- The usual and customary duties of the participant's own occupation, or any suitable work made available by the employer, and he is not working at any other job, except as may apply under the rehabilitation provisions, during the Qualifying Period and the following 6 months, and
- Thereafter, while it prevents him from performing the duties of any occupation for which he is fitted by education, training or experience, and which would generate earnings of at least 66-2/3% of his pre-disability salary, after the 6 months specified above.

If you are receiving a partial disability benefit, benefits will cease on the date you do not supply Manulife Financial with appropriate medical evidence documenting how your illness or injury limits you to returning to work in a reduced capacity, as defined under the Partial Disability Benefit.

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

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.

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

**Long Term Disability -
Recurrent Disability**

Your Group Benefits

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 Premium

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

***Long Term Disability -
Waiver of Premium***

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.

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

A completed claim form must be submitted to Manulife Financial within 180 days from the end of the Qualifying Period.

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.

flight or attempted flight on board a plane or other aircraft if the participant is part of the crew or performs any function relating to the flight, or participates in the flight as a parachutist.

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

***Long Term Disability -
Exclusions***

Your Group Benefit Program

Your Group Benefit Program is administered by:

The Pension Office
625 Church Street, Suite 401
Toronto, Ontario
M4Y 2G1
(416) 960 - 2484
Fax: (416) 968-7689
Toll free: 1 800-265-1070

