

# Benefit Guide

Confidential Employees



April 2024



# Confidential Employees

## Benefit Guide

April 1, 2024

This Guide provides information on the Yukon government Public Service Group Insurance Benefits for Confidential Employees.

The contents are designed to inform employees of Plan details. Every effort has been made to ensure that the information presented is accurate. However, if there is a question of interpretation about the information presented in this Guide, the official benefit plan documents, insurance contracts and any legislated requirements will prevail.

The Yukon government expects and intends to keep the benefit program in force indefinitely, but reserves the right to modify, revoke, suspend, terminate or change the Plans, in whole or in part, at any time.

# About Your Benefit Guide

This *Benefit Guide* is your reference tool, designed to help you understand your employee benefit coverage. We encourage you to keep it handy for future reference.

To make it easy for you to navigate this *Guide*, the following handy features will help you find the information you need quickly.

These features include:

- **What's Inside** - a comprehensive table of contents to help you navigate the *Guide*
- **Overview** - highlights of your complete Benefit Plan
- **Benefits at-a-Glance** - a quick overview of your benefits and reimbursement percentages
- **Reference Points and Questions & Answers** - important information and answers to commonly asked questions placed throughout the text for easy reference
- **Glossary of Terms** - important terms and their meanings
- **Who to Call** - who you should call if you have questions

We encourage you to refer to this *Guide* whenever you have a question about your benefits. If you have questions that aren't answered here, or need clarification on a particular coverage, please contact the Public Service Commission.

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# Overview

Your employee benefits are an important component of your total compensation. As well, they are critical protection for you and your family in a variety of situations - those we all want to avoid, such as serious illness or death, and those that are more commonplace such as the need for a prescription or a dental checkup.

The Benefit Plan provides you and/or your dependent(s) with the following benefits:

- Extended Health Care Plan
  - Single
  - Dependent(s)
- Dental Plan
  - Single
  - Dependent(s)
- Life Insurance
  - Public Service Pension Plan (PSPP) Supplementary Death Benefit
  - Basic
  - Optional
  - Dependent(s)
- Accidental Death & Dismemberment (AD&D) Insurance
  - Basic
  - Dependent(s)
- Long Term Disability (LTD)

## Keep in Mind:

The Benefit Plan provides you and/or your dependent(s) with the following benefits:

- Extended Health Care Plan
- Dental Plan
- Life Insurance
- Accidental Death & Dismemberment (AD&D) Insurance
- Long Term Disability (LTD)

## Benefits at-a-Glance

Extended Health Care	Coverage
<b>Deductible</b>	
• Prescription Drugs	\$10.00 per prescription*
• All Other Expenses	None
<b>Coinsurance</b>	
• Prescription Drug Benefit	80%
• Vision Care	80%
• Miscellaneous Health Care	80%
• Hospital Benefit	100%
• Global Medical Assistance	100%
• Out-of-Country Emergency	100%
• Out-of-Province Referral	80%
<b>Vision Care Benefit</b>	
• Eye glasses / contact lenses / laser eye surgery	\$600 per two benefit years
<b>Hospital Benefit</b>	Semi-private accommodation
<b>Global Medical Assistance Coverage</b>	See description
<b>Out-of-Country Emergency</b>	Unlimited
<b>Out-of-Province Referral</b>	\$50,000 per lifetime
<b>Paramedical Practitioners</b>	
• Acupuncturist, Chiropractor, Registered Massage Therapist, Naturopath, Osteopath, Physiotherapist, Podiatrist /Foot Care Nurse, Speech Language Pathologist	Combined maximum of \$1,000 per benefit year for all practitioners (except psychologist)
• Psychological Services	\$1,200/benefit year
<b>Nursing Services</b>	\$25,000/three benefit years
<b>Orthopedic Shoes</b>	\$150/benefit year
<b>Orthotics</b>	\$150/benefit year
<b>Hearing Aids</b>	\$1,500/five benefit years
<b>Speech Aids</b>	\$1,000 per lifetime
<b>Orthopedic Brassieres</b>	Two per benefit year
<b>Wigs</b>	\$300/benefit year
<b>Overall Maximum</b>	Unlimited

\* The per prescription deductible also applies to certain non-prescription items covered under the Drug Benefit.

Dental Care	Coverage
<b>Deductible</b>	\$50 Single / \$75 Family*
<b>Coinsurance</b>	
• Diagnostic/Preventive	100%
• Restorative	100%
• Orthodontic	50%
• Periodontic	100%
• Denture	50%
• Bridge	50%
• Crown	50%
• Endodontic	100%
<b>Maximum</b>	\$1,300 per benefit year for all expenses combined except for Orthodontic \$3,000 lifetime for Orthodontic

\* The deductible does not apply to Orthodontic services



## Benefits at-a-Glance, continued

### Life Insurance

	Benefit amount
<b>Public Service Pension Plan (PSPP) Supplementary Death Benefit*</b>	Two times annual earnings Reduces by 10% every year starting at age 66
<b>Basic</b>	One times annual earnings, rounded to the next higher \$1,000 (if not already a multiple thereof). Maximum \$500,000 Reduces by 50% at age 65
<b>Optional</b>	One times annual earnings, rounded to the next higher \$1,000 (if not already a multiple thereof). Maximum \$500,000 Reduces by 50% at age 65
<b>Dependent(s)</b>	Spouse: \$5,000 Each Child: \$2,500

\* Special eligibility requirements in effect. Please go to <https://www.canada.ca/en/treasury-board-secretariat/services/pension-plan/plan-information/survivor-benefits-pension.html> for further information.

### Accidental Death & Dismemberment (AD&D) Insurance

	Benefit amount
<b>Employee</b>	Units of \$25,000 to a maximum benefit of \$250,000**
<b>Dependent(s)</b>	Spouse: \$5,000 Each Child: \$2,500

\*\* Pro-rated for part-time employees.

### Long Term Disability (LTD)

	Benefit amount
<b>Employee</b>	Effective starting after 13 consecutive weeks of disability, or expiry of accumulated Sick Leave benefits (whichever is later) 70% of monthly earnings. Maximum monthly benefit is the lesser of \$11,000 or 85% of your gross pre-disability monthly income

## Eligibility

As a Confidential employee, you are eligible to participate in the Yukon government Benefit Plan if you are:

- Actively employed with the Yukon government on a full-time or part-time indeterminate or term basis (minimum six months for Long Term Disability)
- Working at least 1/3 of the required full-time hours for your job category (for all Life, AD&D and LTD coverage)

## Waiting Periods

There is a three-month waiting period for Extended Health Care Plan and Dental Plan benefits if you are a full-time or part-time employee, or if your initial term of employment is greater than six months. There is a six-month waiting period for Extended Health Care Plan and Dental Plan benefits if your initial term of employment is six months or less, and is subsequently extended beyond six months.

There is no waiting period for the following benefits:

- Life Insurance
- Accidental Death & Dismemberment (AD&D) Insurance
- Long Term Disability (LTD)

In addition to providing coverage for you, the Benefit Plan will also protect your dependents for Extended Health and Dental. By definition, your dependents include:

- Your spouse, either legally married or living common-law for at least one year immediately before application for coverage under the plan
- Your unmarried, dependent children (natural, adopted or stepchild of you or your spouse or a child whom you or your spouse is the legal guardian and the guardianship is court ordered) under age 21, or under age 25 if attending an accredited post-secondary institute, college or university on a full-time basis. Your dependent child will automatically have their coverage terminated at age 21, unless you advise the Public Service Commission that your child is attending a post-secondary institution on a full-time basis.
- Your physically or mentally disabled children are covered with no age restriction provided they are entirely dependent on you for support and their disability occurred while covered under the Plan as a dependent child

**Keep in Mind:**

There is no waiting period for Life and AD&D Insurance or LTD; however, for most employees there is a three-month waiting period for Extended Health Care Plan and Dental Plan benefits.

**Q**

Do I have to participate in all benefits?

**A**

You must participate, if you are eligible, in the Public Service Pension Plan (PSPP) Supplementary Death Benefit, Long Term Disability (LTD) Insurance, Extended Health Care and Dental coverage. However, Basic Life Insurance, Accidental Death & Dismemberment (AD&D) Insurance, Dependent Life Insurance and Optional Life Insurance are not compulsory. Note that the Extended Health Care Plan is not compulsory for employees hired prior to May 1, 2004.

**Q**

What happens if I have comparable coverage under my spouse's benefit plan?

**A**

If you or your dependents have coverage under another plan (e.g., your spouse's), you may decline coverage for your dependents under the Extended Health Care Plan and Dental Plan; however, once dependent coverage is waived you may only enroll your dependents if their comparable coverage terminates. For employees hired on or after May 1, 2004, you cannot decline coverage for yourself under these Plans. You are not required to participate in the Extended Health Care Plan if your date of hire is before May 1, 2004.

## Enrollment

Enrolling in the Benefit Plan is simple. Complete the enrollment form(s) supplied to you and forward them to the Public Service Commission for processing.

### Step 1: Read

Read all of the information provided in this *Benefit Guide*. If you have questions as you go through the material, please contact the Public Service Commission.

### Step 2: Complete

Complete the enrollment form(s), including beneficiary information for life insurance benefits.

### Step 3: Submit

Submit your completed enrollment form(s) to the Public Service Commission. Please ensure your forms are complete, signed in ink and dated.

## How Much Does it Cost?

Some of your benefits are cost-shared between the Yukon government and yourself and others are paid by you through payroll deduction. The value of an employer-sponsored group plan like this one is that, typically, the premiums are lower than if you shopped individually for these benefits.

As a Confidential employee, the premiums for your Extended Health Care, Dental and Long Term Disability are 85% covered by the Yukon government; you pay the remaining 15%. The premiums for your Basic Life Insurance, Optional Life Insurance, AD&D, Dependent Life and Dependent AD&D are 100% paid by you through payroll deduction. Information on current premium rates is available from the Public Service Commission.

## Making Changes

In order to have your coverage updated, please notify the Public Service Commission about any of the following life events:

- Marriage/Common-law relationships
- Birth/adoption of a child
- Divorce
- Loss or gain of spouse's employer coverage
- Death of a dependent

## Effective Date of Coverage and Rules for Updating Your Coverage

### Extended Health Care and Dental Plans

The effective date of your coverage is the first day of the month following completion of the waiting period.

If you apply for dependent coverage within 60 days of your eligibility, then the effective date of coverage for your dependents is the first day of the month following completion of the waiting period (the same date that your coverage begins). If you apply for dependent coverage after 60 days of your eligibility, then the effective date of coverage for your dependents is the first day of the fourth month following the month in which the application is received by the Public Service Commission.

If you waive coverage for your dependents upon commencing employment with the Yukon government because they have coverage elsewhere (e.g., through a spousal plan), and that coverage subsequently terminates, you have 60 days to apply for coverage under this Benefit Plan. This 60 day limit also applies in the case of acquiring a new dependent. If your application for coverage is received within 60 days, coverage begins on the day following the date that your dependents' comparable coverage terminated, or the date you acquire a new dependent. If your application for coverage is received after 60 days, coverage is effective on the first day of the fourth month following the month in which the application is received.

If you request a change in coverage from Family to Single, the change is effective on the first day of the month following the date the notice of change is received.

### **Basic Life Insurance/AD&D/LTD**

If you are eligible, you will automatically be enrolled in the LTD Plan. You have up to 60 days after your date of hire to apply for Basic Life Insurance and AD&D coverage. If you apply for coverage more than 60 days after your date of hire, you will be required to provide *Medical Evidence of Insurability*. In order to participate in the AD&D Plan, you must enrol in the Basic Life Insurance Plan.

### **Optional Life Insurance**

If you choose to elect Optional Life Insurance, you are required to submit *Medical Evidence of Insurability*. Coverage is not effective until your application has been received and approved by the benefits carrier. In order to participate in the Optional Life Insurance Plan, you must enrol in the Basic Life Insurance Plan.

### **Dependent Life Insurance/Dependent AD&D**

You have up to 60 days after your date of hire to apply for coverage for dependents, otherwise coverage will require *Medical Evidence of Insurability*. In order to participate in the Dependent Life/AD&D Plan, you must enrol in the Basic Life Insurance Plan.



What is *Medical Evidence of Insurability*?



*Medical Evidence of Insurability* is proof of good health. Typically, you fill out a form and answer a number of medical questions to provide proof of your or your dependent's physical condition. Providing medical evidence may be mandatory before your application for coverage is considered.

### **Yukon Health Care Insurance Plan**

Your Extended Health Care Plan covers health services and supplies over and above what is provided by the Yukon Health Care Insurance Plan. The Territory pays for many basic medical expenses for residents of the Yukon, such as:

- Doctors' and surgeons' fees
- Specialists' fees when referred by a general practitioner
- Diagnostic procedures, including x-ray and lab tests
- Maternity care
- Standard ward hospital accommodation
- Outpatient treatment

For more information about eligible expenses, contact your local Yukon Health Care Insurance Plan office.

Q

What is the difference between the Extended Health Care Plan and the Yukon Health Care Insurance Plan?

A

Yukon Health Care Insurance is the mandatory health insurance plan sponsored by the Territory for residents of the Yukon. It pays for basic medical services, such as doctors' fees and standard ward hospital accommodation. The Extended Health Care Plan is a private health service plan sponsored by the Yukon government for Government employees. The Extended Health Care Plan provides reimbursement for many expenses, such as prescription drugs, paramedical services, and other services, not covered by the Yukon Health Care Insurance Plan.

## Claims Procedures

### Extended Health Care Plan

For prescription drugs, show the pharmacist your Prescription Drug Card and your claim will be processed electronically. If your prescription drug claim is not adjudicated electronically, you may submit it on-line using the benefits carrier's plan member website or you may complete a paper claim form and mail it to the benefits carrier's claims centre for processing.

For all other Extended Health Care claims:

- Your paramedical services and vision care providers may submit your claim for the service rendered directly to the benefits carrier, as long as the provider is approved and registered for *Provider eclaims\**
- You may submit claims for paramedical expenses and vision care on-line using the benefits carrier's plan member website
- All other expenses require a paper claim form.

Claims for custom-fitted or pre-fabricated (off-the-shelf) orthopedic shoes will also be required to include:

- The brand name and model of the shoes
- A description of each modification made to the shoes (if applicable)
- A breakdown of the cost of the shoes and each modification (if applicable)
- A prescription which includes a diagnosis

Claims for a custom-made foot orthotic will also be required to include:

- A copy of a detailed biomechanical examination or gait analysis
- Details of the casting technique used
- A detailed description of the type of orthotic provided
- A breakdown of the charges for the orthotic
- A prescription which includes a diagnosis

Claim forms are available from the Public Service Commission, or you may print a claim form off of the Public Service Commission website. Personalized claim forms are available from the benefits carrier's plan member website. You have 18 months from the date you incurred the expense to claim for reimbursement (90 days if your coverage is terminated). If you use a paper claim form, simply fill out the form, attach the original receipts, attach the prescription (if required), and send it to the benefits carrier for reimbursement. It's always a good idea to keep a copy of your claim form and receipts for your records. You have 12 months from the date you incurred the expense to submit an on-line claim (as per above, manual claims may be submitted 18 months after the expense was incurred). If you submit your claim on-line, keep your original receipts and your prescription (if applicable)

for 12 months. Claims are assessed based on when the expense is incurred or the date the service or supply is provided.

\*Provider eClaims is available at approved Acupuncture, Chiropractor, Registered Massage Therapy, Naturopath, Physiotherapy and Vision care providers nationwide. New providers are being added daily. You may check the *Provider eClaims* listing under You and your family – Products – Group Benefits on [www.canadalife.com](http://www.canadalife.com).



What is a Prescription Drug Card?



For convenience, the benefits carrier supplies you with a Prescription Drug Card to speed up expense claims processing for prescription drugs. When you have a prescription filled, your pharmacist will use your card to electronically process your prescription expense claim on the spot. You must pay whatever balance is owing once your eligible expense amount has been deducted. (*See Extended Health Care Plan - Prescription Drugs* for more information.)

## Dental Plan

For Dental Plan claims, your dentist may process your claim on the spot. You must pay whatever balance is owing once your eligible expense amount has been deducted. If your dental office does not offer this service, you may submit on-line using the benefits carrier's plan member website or by paper claim form. Standard Dental claim forms can be obtained from your dentist or the Public Service Commission website. Personalized claim forms are available from the benefits carrier's plan member website. You have 18 months from the date you incurred the expense to submit a claim (90 days if your coverage is terminated). If you use a paper claim form, remember to attach original receipts to your claim and keep a copy of the claim and receipts for your records. You have 12 months from the date you incurred the expense to submit an on-line claim (as per above, manual claims may be submitted 18 months after the expense was incurred). If you submit your claim on-line, keep your original receipts for 12 months. Claims are assessed based on when the expense is incurred or the date the service or supply is provided.

## Coordination of Benefits

If you and your spouse are separately covered for dependent Extended Health Care and/or Dental coverage, you may be eligible for reimbursement up to 100% for some of these expenses, by submitting your claims each in turn to your respective benefits carriers, as follows:

If you have incurred the expenses, you first submit your claim to your benefits carrier. Once they've processed your claim, your spouse submits the remaining expense noted on the statement of payment to their benefits carrier, including the following documents:

- A copy of the claim submitted to the first benefits carrier, and
- A copy of all receipts, and
- A copy of reimbursement details, or refusal, from the first benefits carrier.

If your spouse incurred the expenses, your spouse will submit the claim first to their benefits carrier and then to your Benefit Plan.

For expenses incurred for a dependent child, the claim must first be submitted by the parent whose birth date is first in the calendar year. If an expense is not completely paid, the remaining amount can be submitted to the spouse's plan. The documents listed above must always accompany the second claim.

For prescription drugs, the process is a little different because your Plan includes a *Prescription Drug Card*. You use your drug card to process a prescription for yourself or your dependents (if your birth date is first in the year). If there is a

balance remaining once the pharmacist has processed your prescription, you pay it, and then submit the receipts to your spouse's benefits carrier for reimbursement. (*See Extended Health Care Plan- Prescription Drugs* for more information.) If your spouse's plan also has a drug card, you may be able to process both claims at once. Simply tell your pharmacist which drug card to use first to process the claim. This capability may not be available in all pharmacies or with all benefits carriers.

Q

Does co-ordination of benefits apply if my spouse and I are both covered under the Yukon government's Benefit Plan?

A

Yes, coordination of benefits still applies, and the process for reimbursement is the same too, as if you were covered by two different benefits carriers.

#### Keep in Mind:

Remember by coordinating benefits with your spouse's benefit plan, you may be reimbursed for up to 100% of your Extended Health Care and Dental Care plan costs.

### Life Insurance

Basic and Optional Life Insurance benefits are paid to your beneficiary, or the estate, if no beneficiary has been designated. The beneficiary must submit proof of the claim and the right to receive the benefit. The benefits carrier may request additional information, at their discretion. For more information, contact the Public Service Commission.

Life Waiver of Premium claims are submitted to the benefits carrier in conjunction with your Long Term Disability claim. An explanation of Life Waiver of Premium can be found in the Life Insurance section of this *Guide*.

Dependent Life Insurance benefits are paid to you. You must submit proof of the claim and the right to receive the benefit. The benefits carrier may request additional information, at their discretion. For more information, contact the Public Service Commission.

The Public Service Pension Plan (PSPP) Supplementary Death Benefit is administered by the Public Service Pension Centre at Public Works and Government Services Canada. More information and forms are available from the Public Service Commission.

### Accidental Death & Dismemberment (AD&D) Insurance

AD&D Insurance provides financial protection for expenses arising from a death, or loss, due to an accident. Depending on the circumstances, the claim procedures are as follows:

*For the death of an employee or dependent:* You or your dependents must have been covered under the Benefit Plan when the accident occurred. You are the beneficiary for dependent claims. Claims submitted for an employee will be issued to the beneficiary, or the estate, if no beneficiary has been designated.

*For a loss by an employee or dependent:* Claims must be submitted to the benefits carrier within three months of the date of the loss. You or your dependents must have been covered under the Benefit Plan when the accident occurred, and the loss must have occurred within 365 days of the accident. Benefits are payable to the employee, if alive, or to the beneficiary or estate if the employee has died.

The claimant must submit proof of the claim and the right to receive the benefit. The benefits carrier may request additional information, at their discretion. For more information, contact the Public Service Commission.

## Long Term Disability (LTD)

Long Term Disability (LTD) benefits take effect after a waiting period of 13 weeks of continuous disability or when your accumulated Sick Leave benefits expire, whichever is later. Claims must be received within three months of the end of the waiting period. Proof that you are totally disabled, an examination by an independent physician, a vocational or functional capabilities assessment, or other information the benefits carrier may consider necessary may have to accompany your claim. For more information, contact the Public Service Commission.

### Keep in Mind:

The waiting period is that period of time when you are continuously disabled but not yet eligible to receive LTD benefits (sometimes referred to as “qualifying or elimination period”). This period lasts for 13 weeks of continuous disability or when your Sick Leave benefits expire, whichever is later.

Q

Are there time restrictions on filing claims?

A

Yes, and they vary, depending on the benefit. Following are the time restrictions on filing claims for each Plan:

- Extended Health Care: 18 months from the date the expense is incurred. However, if your coverage has terminated, you have 90 days from the date of termination to submit outstanding expenses. Out of Country claims (other than those for Global Medical Assistance) should be submitted as soon as possible. It is very important that you send your Out of Country claims to the benefits carrier immediately as your Provincial/Territorial Medical Plan may have very strict time limitations.
- Dental: 18 months from the date the expense is incurred. However, if your coverage has terminated, you have 90 days from the date of termination to submit outstanding expenses.
- Accidental Death and Dismemberment (AD&D) Insurance: three months from the date of loss for loss claims.
- Long Term Disability (LTD): three months from the end of the waiting period.

### Keep in Mind:

Claims are assessed based on when the expense is incurred or the date the service or supply is provided.

## Termination of Coverage

There are a number of reasons your coverage could be terminated:

- You are no longer eligible (e.g., you are no longer an active employee), or
- You fail to pay your portion of the premiums, where applicable, or
- You reach the termination age (e.g., age 65 for Long Term Disability), or
- You retire (except for continued coverage under Extended Health Care)



# Extended Health Care Plan

The Extended Health Care Plan provides you and your dependents with coverage for medically necessary expenses over and above those covered by the Yukon Health Care Insurance Plan.

Q

What does *medically necessary* mean?

A

Medically necessary is defined as services and supplies generally recognized by the Canadian medical profession as effective, appropriate, and required in the treatment of an illness in accordance with Canadian medical standards.

Expenses are reimbursed at the levels indicated in the following chart; however, there are certain limitations and exclusions (see *Limitations and Exclusions* at the end of this section). For prescription drugs, there is a deductible of \$10.00 per prescription. There is no deductible for other Extended Health Care expenses. If applicable, after you have paid the deductible, you are reimbursed by the benefits carrier for the balance of your costs, up to the limit that the Plan covers for *reasonable and customary* charges. An expense is incurred on the date the service is provided or the supply is received.

Extended Health Care (single/dependent(s))	Reimbursement Level
Prescription Drugs (drug card)	80%
Vision Care	80%
Miscellaneous Supplies/Services (e.g., registered massage therapist, hearing aids)	80%
Hospitalization	100%
Global Medical Assistance (i.e., within Canada and out-of-country)	100%
Out-of-Country Emergency	100%
Out-of-Province Referral	80%

Q

Why is there a deductible?

A

Deductibles are one way of sharing the total cost of benefits between employees and the Yukon government. For each prescription drug you purchase, you must pay a \$10.00 deductible. The remaining eligible amount is then reimbursed according to the provisions of the Plan.

Q

What are *reasonable and customary* charges?

A

*Reasonable and customary* charges are those that are normally made to people in the area where the expense is incurred. The benefits carrier will determine if the charge is *reasonable and customary*.

**Keep in Mind:**

Remember, by coordinating benefits with your spouse's benefit plan, you may be reimbursed for 100% of your Extended Health Care costs.

**Q**

What happens if I leave the country for an extended period of time (e.g., for 12 months or longer)?

**A**

You will need to contact both the Yukon Health Care Insurance Plan and the Public Service Commission to discuss your ability to continue coverage under this Plan. If coverage under the Yukon Health Care Insurance Plan terminates, then you will no longer be eligible for coverage under the Extended Health Care Plan.

## Prescription Drugs

The plan offers extensive prescription drug coverage for you and your eligible dependents. The plan includes a \$10.00 per prescription deductible and reimburses you for 80% of the cost of drugs.

### What is Covered

Drugs and drug supplies described below when prescribed by a person entitled by law to prescribe them, dispensed by a person entitled by law to dispense them, and provided in Canada (this means only drugs that require a prescription by law are covered). Benefits for drugs and drug supplies provided outside Canada are payable only as provided under the out-of-country care provision.

- Drugs which require a written prescription according to the Food and Drugs Act, Canada or provincial legislation in effect where the drug is dispensed, including contraceptive drugs and products containing a contraceptive drug
- Injectable drugs including vitamins, insulins and allergy extracts. Syringes for self-administered injections are also covered
- Disposable needles for use with non-disposable insulin injection devices, lancets, test strips, and sensors for flash glucose monitoring machines
- Extemporaneous preparations or compounds if one of the ingredients is a covered drug

### Enhanced Generic Substitution required

Many drugs are available in both generic and brand name forms. Generic forms are typically less expensive but are just as effective as brand name forms. Both drugs have the same active ingredient, same dosage strength, and same dosage form. For a brand name drug where a generic form is available, unless medical evidence is provided to the benefits carrier that indicates why the brand drug is not to be substituted, the covered expense can be limited to the cost of the lowest priced interchangeable drug. By asking your doctor to prescribe the generic form of a brand name drug, you can help minimize your out-of-pocket costs. If your doctor prescribes a brand name drug, you can:

1. Ask your pharmacist for the more cost-effective generic version of the drug, or
2. Request the brand name drug your doctor has prescribed, and pay the difference in cost between the lowest-priced generic drug and the brand name drug, or
3. If your doctor can provide medical evidence supporting the need for the brand name medication, an exception can be requested by having your doctor complete the Request for Brand Name Drug Coverage form found on [www.canadalife.com](http://www.canadalife.com) – You and your family – Forms – Frequently Used Forms. Submit the completed form to the benefits carrier. If your request is approved, you will be reimbursed the cost of the

brand name drug, subject to the deductible and reimbursement level. If your form is not submitted or if your request is not approved, your covered expense will be limited to the lowest priced interchangeable drug available.

#### Keep in Mind:

For a brand name drug where a generic form is available, unless medical evidence is provided to the benefits carrier that indicates why the brand drug is not to be substituted, the covered expense can be limited to the cost of the lowest priced interchangeable drug.

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

Q

Which drugs qualify as prescription drugs under the Plan?

A

Drugs and drug supplies, as described, bearing a Drug Identification Number (DIN), when prescribed by a person entitled by law to prescribe them and dispensed by a person entitled by law to dispense them. Only drugs and drug supplies that require a prescription by law are covered. There are some exceptions such as vaccines and fertility drugs as described further in this section under What Is Not Covered.

If you have any questions regarding the eligibility of prescription drugs, you can contact your physician, pharmacist or benefits carrier.

**For drug claims**, you will receive a prescription drug card from the benefit carrier. Present your card to the pharmacist with your prescription, which will allow the pharmacist to electronically process your claim for you.

Before your prescription is filled, an Assure Claims check will be done. Assure Claims is a series of seven checks that are electronically done on your drug claim history for increased safety and compliance monitoring. This has been designed to improve the health and quality of life for you and your dependents. Checks done include drug interaction, therapeutic duplication and duration of therapy, allowing the pharmacist to react prior to the drug being dispensed. Depending on the outcome of the checks, the pharmacist may refuse to dispense the prescribed drug.

You are only required to pay the pharmacist the balance of what the benefits carrier did not cover. If you are coordinating benefits with a spouse's plan, you would submit the receipt for any remaining expense to your spouse's benefits carrier for reimbursement.

#### What is Not Covered

Services or supplies that the plan administrator has determined are not proportionate to the disease or injury or, where applicable, the stage or progression of the disease or injury. In determining whether a service or supply is proportionate, the plan administrator may take any factor into consideration including, but not limited to, the following:

- clinical practice guidelines;
- assessments of the clinical effectiveness of the service or supply, including by professional advisory bodies or government agencies;
- information provided by a manufacturer or provider of the service or supply; and

- assessments of the cost effectiveness of the service or supply, including by professional advisory bodies or government agencies.

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

- Drugs or drug supplies that appear on an exclusion list maintained by the plan administrator. The plan administrator may exclude coverage for all expenses for a drug or drug supply, or only those expenses that relate to the treatment of specific diseases or injuries or the stages or progressions of specific diseases or injuries. The plan administrator may add or remove a drug or drug supply from an exclusion list at any time.

For greater certainty, a drug or drug supply may be added to an exclusion list for any reason including, but not limited to, the following:

- the plan administrator determining that further information from professional advisory bodies, government agencies or the manufacturer of the drug or drug supply is necessary to assess the drug or drug supply; or
- the plan administrator determining that the drug or drug supply is not proportionate to the disease or injury or, where applicable, the stage or progression of the disease or injury.

In addition, under the prescription drug coverage, no benefits are paid for:

- Atomizers, appliances, prosthetic devices, colostomy supplies, first aid supplies, diagnostic supplies or testing equipment
- Non-disposable insulin delivery devices or spring loaded devices used to hold blood letting devices
- Delivery or extension devices for inhaled medications
- Oral vitamins, minerals, dietary supplements, homeopathic preparations, infant formulas or injectable total parenteral nutrition solutions
- Diaphragms, condoms, contraceptive jellies, foams, sponges, suppositories, contraceptive implants or appliances
- Smoking cessation products
- Fertility drugs
- Any drug that does not have a drug identification number as defined by the Food and Drugs Act, Canada
- Any single purchase of drugs which would not reasonably be used within 34 days. In the case of certain maintenance drugs, a 100-day supply will be covered
- Drugs administered during treatment in an emergency room of a hospital, or as an in-patient in a hospital
- Preventative immunization vaccines and toxoids
- Non-injectable allergy extracts
- Drugs that are considered cosmetic, such as topical minoxidil or sunscreens, and over the counter drugs whether or not prescribed for a medical reason
- Drugs used for the treatment of erectile dysfunction

### **Prior Authorization**

In order to determine whether coverage is provided for certain services or supplies, the benefits carrier maintains a limited list of services and supplies that require prior authorization.

These services and supplies, including a listing of the prior authorization drugs, can be found on the benefits carrier's website as follows: <https://www.canadalife.com/support/forms/for-you-and-your-family.html?referrer=gwl>

Prior authorization is intended to help ensure that a service or supply represents reasonable treatment. If the use of a lower cost alternative service or supply represents reasonable treatment, the benefits carrier may require you or your dependent to provide medical evidence why the lower cost alternative service or supply cannot be used before coverage may be provided for the service or supply.

If you try to purchase a prescription drug that requires authorization, you will receive a message at the pharmacy indicating that Prior Authorization is required and that the claim is declined in the meantime. A completed Prior Authorization form, which can also be found at the website noted above, must be submitted and approved by the benefits carrier before any benefits are payable.

## Health Case Management

If you or one of your dependents apply for prior authorization of certain services or supplies, the benefits carrier may contact you to participate in health case management. Health case management is the benefits carrier's program for plan members requiring certain services and supplies such as high cost drugs. It may include but is not limited to:

- Consultation with the person and their attending physician to gain understanding of the treatment plan recommended by the attending physician;
- Comparison with the person's attending physician of the recommended treatment plan with alternatives, if any, that represent reasonable treatment;
- Identification to the person's attending physician of opportunities for education and support;
- Monitoring the person's adherence to the treatment plan recommended by the person's attending physician;
- Designated Provider: Designating preferred provider(s) for purchase and administration of prescription drugs (as described below); and
- Patient Assistance Program: Coordinating participation in assistance programs that may help with the purchase of services or supplies (as described below).

In determining whether to implement health case management, the benefits carrier may assess such factors as the service or supply, the person's medical condition, and the existence of generally accepted medical guidelines for objectively measuring medical effectiveness of the treatment plan recommended by the attending physician.

## Health Case Management Limitation

The payment of benefits for a service or supply may be limited, on such terms as the benefits carrier determines, where:

- The benefits carrier has implemented health case management and the person does not participate or cooperate; or
- The person has not adhered to the treatment plan recommended by their attending physician with respect to the use of the service or supply.

## Designated Provider Limitation

For a service or supply to which prior authorization applies or where the benefits carrier has recommended or approved health case management, the benefits carrier can require that a service or supply be purchased from or administered by a provider designated by the benefits carrier, and:

- The covered expense for a service or supply that was not purchased from or administered by a provider designated by the benefits carrier may be limited to the cost of the service or supply had it been purchased from or administered by the provider designated by the benefits carrier; or
- A claim for a service or supply that was not purchased from or administered by a provider designated by

the benefits carrier may be declined.

### **Patient Assistance Program**

A patient assistance program means a program that provides assistance to persons with respect to the purchase of services or supplies.

A person may be required to apply to and participate in any patient assistance program to which the person may be entitled. Further, the covered expense for a service or supply may be reduced by an amount up to the amount of financial assistance the person is entitled to receive for that service or supply under a patient assistance program.

### **Vision Care**

Vision Care covers you and your dependents for the cost of one eye examination every two benefit years. In addition to that, the Benefit Plan reimburses you for the cost of prescription eyeglasses, sunglasses, safety glasses (including repairs), contact lenses or laser eye surgery to a maximum limit of \$600 every two benefit years. Intraocular contact lenses following cataract surgery are also covered one per eye per lifetime. The reimbursement level for the Vision Care Plan is 80%.

If the eyeglasses or contact lenses are required as a direct result of surgery for the treatment of keratoconus, the maximum does not apply as long as they are purchased within six months of the surgical procedure.

### **What is Not Covered**

- Vision Care services and supplies required by an employer as a condition of employment

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Will the Plan pay for multiple vision care claims such as disposable contact lenses?

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Yes it will, but keep in mind that the Plan operates under a two-year benefit period. For instance, if you purchase \$50 in disposable contact lenses in June, you would have \$550 left for the current benefit year and following benefit year. This amount can be used with one purchase or multiple purchases.

## Miscellaneous Supplies/Services

There are a number of other expenses that the Plan covers, such as speech therapy and hearing aids. As long as the expenses are medically necessary, reasonable and customary, and prescribed by a licensed physician or nurse practitioner where noted (or audiologist for hearing aids), you may be able to recover some of the costs - up to 80%.

Outlined below are eligible expenses, as well as any limitations or maximums that may apply. This list is not all inclusive; questions regarding the eligibility of a specific service or supply should be directed to the benefits carrier.

### Services

- Dental services, including braces and splints, to repair damage to natural teeth caused by accidental blow to the mouth. Services must be rendered within twelve months of the accident
- Ambulance transportation to the nearest centre where adequate treatment is available.
- Paramedical practitioners (out of hospital treatment) - \$1,000 per benefit year maximum for the following practitioners' services combined:
  - Acupuncture treatments
  - Chiropractor
  - Chiropodist
  - Registered Massage Therapist
  - Naturopath
  - Osteopath
  - Physiotherapist
  - Podiatrist /Foot Care Nurse
  - Speech Language Pathologist. Requires a written prescription.
- Psychological services (\$1,200 per benefit year maximum). Applies to a registered psychologist, registered psychotherapist, or anyone who holds a graduate degree (Masters or Doctorate) in the following disciplines: psychology, social work, counseling, educational psychology, or a mental health nurse.
- Home nursing services of a registered nurse, licensed practical nurse or registered nursing assistant who is not a member of your family, when services are provided in Canada, but only if the patient requires the specific skills of a trained nurse (\$25,000 per three benefit years maximum). You should apply for a pre-care assessment before home nursing begins.
- Diagnostic x-rays and lab tests, when coverage is not available under your government plan

### Supplies

- Blood glucose monitoring machines prescribed by a physician or nurse practitioner (\$700 per lifetime maximum)
- Flash glucose monitoring machines prescribed by a physician or nurse practitioner
- Braces, not including anything primarily used for athletic purposes
- Colostomy, ileostomy and tracheostomy supplies, catheters and drainage bags for incontinent patients
- Devices for delivery of asthma medication
- Elastic support stockings, including pressure gradient hose, up to two pairs per benefit year
- External breast prosthesis if required as a result of surgery (\$200 per benefit year maximum)
- Hearing aids, including repairs, batteries, tubing and ear molds provided at the time of purchase, when prescribed by a physician, nurse practitioner or audiologist. Replacement batteries included (\$1,500 per five benefit years maximum)
- Insulin pumps (one pump per five benefit years). Requires a written prescription.
- Orthopedic shoes (\$150 per benefit year maximum) and Orthotics (\$150 per benefit year maximum). The

orthopedic shoes and custom-made foot orthotics are generally covered when they are considered to be reasonable treatment of disease or injury, and when prescribed by a physician, nurse practitioner, chiropodist, podiatrist, chiropractor or orthopedic surgeon. The prescription must set out the medical diagnosis necessitating the supply prescribed. Prescriptions outlining symptoms rather than a medical diagnosis will not be sufficient.

- Oxygen and equipment used for its administration
- Rental, or purchase of durable equipment for use in the patient's private residence (e.g., walkers, wheelchair, hospital beds, apnea monitors)
- Surgical or mastectomy brassieres (two per benefit year)
- Temporary/permanent artificial limbs and artificial eyes, including myoelectric appliances where medically necessary. Myoelectric arms (up to \$10,000 per prosthesis)
- Trusses, crutches, splints, casts and cervical collars
- Wheelchair repairs (\$250 lifetime maximum)
- Mechanical or hydraulic patient lifters (\$2,000 per lifter once every five benefit years)
- Outdoor wheelchair ramps (\$2,000 lifetime)
- Extremity pumps for Lymphedema (\$1,500 lifetime)
- Transcutaneous Nerve Stimulators (\$700 lifetime)
- Wigs, due to hair loss from an illness (\$300 per benefit year maximum)

### What is Not Covered

No benefit will be payable for:

- Services or supplies purchased primarily for athletic or recreational use rather than daily living activities
- Expenses for repair or replacement of purchased durable equipment, other than wheelchair repairs
- Extra medical supplies that are spares or alternates

### Hospitalization

The Yukon Health Care Insurance Plan provides some coverage while you are in hospital. Additional coverage is provided by the Extended Health Care Plan:

- Reasonable and customary charges for semi-private hospital room and board charges are covered up to 100%.
- Convalescent care for a condition that will significantly improve as a result of care and follows a 3-day confinement for acute care.

Any charges referred to as *co-insurance* or *utilization fees* are not covered.



## Global Medical Assistance

The Extended Health Care Plan also offers 100% coverage for you and your dependents for travel while outside your province or territory on vacation, business or education.

### Keep in Mind:

#### Traveling Outside Yukon?

- Review your Global Medical Assistance (GMA) benefit.
- Carry the benefits carrier's combined Prescription Drug Card/GMA wallet card with toll-free numbers to call in case of a medical emergency or if you need to purchase prescription drugs. The Prescription Drug Card will be accepted at pharmacies within Canada, but not outside Canada.

## What is Covered

The Global Medical Assistance benefit provides:

Medical assistance through a worldwide communications network which operates 24 hours a day. The network locates medical services and obtains the benefits carrier's approval of covered services, when required as a result of a medical emergency arising while you or your dependent is travelling for vacation, business or education. Coverage for travel within Canada is limited to emergencies arising more than 500 kilometres from home. You must be covered by the government health plan in your home province/territory to be eligible for Global Medical Assistance benefits. The following services are covered, subject to benefits carrier's prior approval:

- On-site hospital payment when required for admission, to a maximum of \$1,000
- If suitable local care is not available, medical evacuation to the nearest suitable hospital while travelling in Canada. If travel is outside Canada, transportation will be provided to a hospital in Canada or to the nearest hospital outside Canada equipped to provide treatment. When services are covered under this provision, they are not covered under other provisions described in this booklet
- Transportation and lodging for one family member joining a patient hospitalized for more than 7 days while travelling alone. Benefits will be paid for moderate quality lodgings up to \$1,500 and for a round trip economy class ticket
- If you or a dependent is hospitalized while travelling with a companion, extra costs for moderate quality lodgings for the companion when the return trip is delayed due to your or your dependent's medical condition, to a maximum of \$1,500
- The cost of comparable return transportation home for you or a dependent and one travelling companion if prearranged, prepaid return transportation is missed because you or your dependent is hospitalized. Coverage is provided only when the return fare is not refundable. A rental vehicle is not considered prearranged, prepaid return transportation
- In case of death, preparation and transportation of the deceased home
- Return transportation home for minor children travelling with you or a dependent who are left unaccompanied because of your or your dependent's hospitalization or death. Return or round trip transportation for an escort for the children is also covered when considered necessary
- Costs of returning your or your dependent's vehicle home or to the nearest rental agency when illness or injury prevents you or your dependent from driving, to a maximum of \$1,000. Benefits will not be paid for vehicle return if transportation reimbursement benefits are paid for the cost of comparable return transportation home

Benefits payable for moderate quality accommodation include telephone expenses as well as taxicab and car rental

charges. Meal expenses are not covered.

### What is Not Covered

Global Medical Assistance will not be provided for the following:

- Expenses incurred where you or your dependents are temporarily or permanently residing outside of Canada
- Expenses for regular treatment of an injury or disease that existed prior to your departure

Q

Do I have to re-enroll in the Global Medical Assistance benefit each time I travel?

A

No, as long as you are enrolled in the Extended Health Care Plan you are covered for Global Medical Assistance benefits. Be sure to carry your Global Medical Assistance Card (issued by the benefits carrier) with you when you travel, for immediate access to the services and coverage. The toll-free telephone numbers are listed on the reverse side of your Global Medical Assistance Card. Additional Global Medical Assistance cards can be printed from the benefits carrier's plan member website.

### Out-Of-Country Care

The Extended Health Care Plan also provides coverage for out-of-country care in the event of an emergency or non-emergency.

**The following services and supplies are covered when related to out-of-country care:**

- Treatment by a physician
- Diagnostic x-ray and laboratory services
- Hospital accommodation in a standard or semi-private ward or intensive care unit, if the confinement begins while you or your dependent is covered
- Medical supplies provided during a covered hospital confinement
- Paramedical services provided during a covered hospital confinement
- Hospital out-patient services and supplies
- Medical supplies provided out-of-hospital if they would have been covered in Canada
- Drugs
- Out-of-hospital services of a professional nurse
- For emergency care only:
  - ambulance services by a licensed ambulance company to the nearest centre where essential treatment is available
  - dental accident treatment if it would have been covered in Canada

### Emergency Care

Emergency care outside Canada is covered if it is required as a result of a medical emergency arising while you or your dependent are temporarily outside Canada for vacation, business or education purposes. To qualify for benefits, you must be covered by the government health plan in your home province/territory.

A medical emergency is either a sudden, unexpected injury, or a sudden, unexpected illness or acute episode of disease that could not have been reasonably anticipated based on the patient's prior medical condition.

Emergency care is covered medical treatment that is provided as a result of and immediately following a medical emergency.

If the patient's condition permits a return to Canada, benefits are limited to the lesser of:

- The amount payable under this plan for continued treatment outside Canada, or
- The amount payable under this plan for comparable treatment in Canada plus the cost of return transportation.

#### What is Not Covered under Emergency Care:

- Any further medical care related to a medical emergency after the initial acute phase of treatment. This includes non-emergency continued management of the condition originally treated as an emergency
- Any subsequent and related episodes during the same absence from Canada
- Expenses related to pregnancy and delivery, including infant care:
  - after the 34th week of pregnancy, or
  - at any time during the pregnancy if the patient's medical history indicates a higher than normal risk of an early delivery or complications.

#### Non-emergency Care

Non-emergency care outside Canada is covered for you and your dependents if:

- It is required as a result of a referral from your usual Canadian physician
- It is not available in any Canadian province/territory and must be obtained elsewhere for reasons other than waiting lists or scheduling difficulties
- You are covered by the government health plan in your home province/territory for a portion of the cost, and
- A pre-authorization of benefits is approved by the benefits carrier before you leave Canada for treatment.

Reimbursement is set at 80%, and is limited to \$50,000 per lifetime.

#### What is Not Covered under Non-Emergency Care:

- Investigational or experimental treatment
- Transportation or accommodation charges.

#### Limitations and Exclusions

There are certain limitations and exclusions under the Extended Health Care Plan. Except to the extent otherwise required by law, no benefit will be payable for any of the following:

- Expenses private benefits carriers are not permitted to cover by law
- Expenses arising from war, insurrection, or voluntary participation in a riot
- Any portion of services or supplies which you are entitled to receive, or for which you are entitled to a benefit or reimbursement, by law or under a plan that is legislated, funded or administered in whole or in part by a government ("government plan"), whether coverage would have been available under this plan. In this limitation, government plan does not include the Yukon Government group plan for their employees.
- The portion of the expense for services or supplies that is payable by the government health plan in your

home province/territory, whether or not you are actually covered under the government health plan

- Services or supplies that do not represent reasonable treatment
- Services or supplies not listed as covered expenses
- Services and supplies, rendered or prescribed, by a person who is ordinarily a resident in the patient's home, or who is related to the patient by blood or marriage
- Services or supplies for which a charge is made only because you have benefits coverage
- Services rendered in connection with medical examinations for insurance, school, camp, association, employment, passport, or similar purposes
- Services or charges by a physician, or any other charges, that are covered by a provincial or territorial plan
- Products or treatments considered experimental by the benefits carrier
- Portion of charges which is the legal liability of any other party
- Services or supplies that were purchased from a provider not approved by the benefits carrier
- Services or supplies for a covered expense that are in excess of a lower cost alternative service or supply that represents reasonable treatment
- Services or supplies received out-of-province/territory in Canada unless you are covered by the government health plan in your home province/territory and the benefits carrier would have paid benefits for the same services or supplies if they had been received in your home province/territory. This limitation does not apply to Global Medical Assistance
- Services or supplies associated with:
  - treatment performed only for cosmetic purposes
  - recreation or sports rather than with other daily living activities
  - the diagnosis or treatment of infertility

## Making Changes

If you waive coverage for your dependents upon commencing employment with the Yukon government because they have coverage elsewhere (e.g., through a spousal plan), and that coverage subsequently terminates, you have 60 days to apply for coverage under this Benefit Plan. This 60 day limit also applies in the case of acquiring a new dependent. If your application for coverage is received within 60 days, coverage begins on the day following the date that your dependents' comparable coverage terminated, or the date you acquire a new dependent. If your application for coverage is received after 60 days, coverage is effective on the first day of the fourth month following the month in which the application is received.

If you request a change in coverage from Family to Single, the change is effective on the first day of the month following the date the notice of change is received.

## Survivor Benefit Coverage

If a participant in the Extended Health Care Plan dies, the surviving spouse and/or eligible dependent children may continue their existing Health coverage under the Retiree Extended Health Care Plan.

# Dental Plan

The Dental Plan provides you and your dependents with coverage for dental expenses whether you need a routine check-up once a year or you require more extensive dental work.

Expenses are reimbursed at the levels indicated in the following chart; however, there are certain limitations and exclusions. Once you have paid a \$50 deductible (\$75 for a family), you are reimbursed by the benefits carrier for the balance of your costs, up to the limits specified by the Dental Plan, subject to reasonable and customary charges. The deductible does not apply to the Orthodontic services. An expense is incurred on the date the service is provided or the supply is received.

Q

Why is there a deductible?

A

Deductibles are one way of sharing the total cost of benefits between employees and the Yukon government. Once you have paid the one-time deductible each benefit year (April 1 - March 31), the Yukon government then shares the remainder of the cost up to the amount covered by the Dental Plan.

Dental Plan* (single/dependent(s))	Reimbursement level for eligible expenses
Diagnostic/Preventive/Restorative/Periodontic/Endodontic	<ul style="list-style-type: none"> <li>• 100%</li> <li>• Up to \$1,300 per benefit year per person combined with Denture/Bridge/Crown</li> </ul>
Denture/Bridge/Crown	<ul style="list-style-type: none"> <li>• 50%</li> <li>• Up to \$1,300 per benefit year per person combined with Diagnostic/Preventive/Restorative/Periodontic/Endodontic</li> </ul>
Orthodontic	<ul style="list-style-type: none"> <li>• 50%</li> <li>• Up to \$3,000 per person (including adults) for life</li> </ul>

\* Some maximums do apply.

## What is Covered

The Dental Plan provides reimbursement of eligible expenses based on the applicable dental fee guide in effect, and subject to any maximums or deductibles. Laboratory and anaesthesia procedures must be completed in conjunction with other services.

Q

What is a dental fee guide?

A

A dental fee guide is a manual, updated regularly by the provincial and territorial dental associations. It outlines the maximum the benefits carrier will consider as eligible expenses for any particular procedure. Your dentist may charge above the fee guide maximum if they want to; however, only the fee guide maximum will be considered for reimbursement under this Dental Plan.

It is recommended that for any treatment that is expected to cost more than \$500, you ask your dentist to submit a dental treatment plan to the benefits carrier.

Q

What is a dental treatment plan?

A

A dental treatment plan is a document prepared by your dentist, which outlines the cost of the recommended procedures. The benefits carrier will calculate the benefits payable for the proposed treatment so you know in advance the portion of the expense you'll have to pay. These treatment plans are typically valid for 90 days from the date of issue.

### Basic Coverage

The Dental Plan covers 100% of diagnostic, preventive, restorative, periodontic and endodontic procedures. Following are some of the procedures covered under each area:

#### Diagnostic services including:

- One complete oral examination every 36 months
- Limited oral examinations twice every benefit year
- Limited periodontal examinations once every 6 months
- Complete series of x-rays every 36 months
- Bite-wing x-rays, twice every benefit year
- Intra-oral x-rays to a maximum of 15 films every 36 months and a panoramic x-ray every 36 months (services provided in the same 12 months as a complete series are not covered)
- Consultations

#### Preventive services including:

- Polishing and topical application of fluoride each twice every benefit year
- Pit and fissure sealants, on bicuspid and permanent molars every 60 months, for dependent children under age 15
- Space maintainers including appliances for the control of harmful habits
- Finishing restorations
- Interproximal diskings
- Recontouring of teeth

#### Minor Restorative services including:

- Caries, trauma, and pain control
- Amalgam and tooth-coloured fillings. Replacement fillings are covered only if the existing filling is at least 2 years old or the existing filling was not covered under this plan
- Retentive pins and prefabricated posts for fillings
- Prefabricated crowns

#### Endodontics:

- Root canal therapy for permanent teeth will be limited to one course of treatment per tooth. Repeat treatment is covered only if the original treatment fails after the first 18 months

**Periodontal** services including:

- Scaling and root planing, limited to a combined maximum of 16 time units every benefit year
- Occlusal adjustment and equilibration, limited to a combined maximum of 8 time units every benefit year

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

**Denture maintenance**, after the 3-month post-insertion care period, including:

- Denture relines and rebases, once every 36 months unless otherwise recommended by a dentist. If a separate charge is made for relines in connection with immediate dentures, the 3-month restriction is waived.
- Resilient liner in relined or rebased dentures, once every 36 months unless otherwise recommended by a dentist.
- Denture repairs and additions

**Oral surgery****Adjunctive services****Major Coverage**

For denture, bridge and crown procedures and orthodontics, the Plan covers 50% of the cost, and includes:

**Crowns:** Coverage for crowns on molars is limited to the cost of metal crowns. Coverage for complicated crowns is limited to the cost of standard crowns.

**Onlays, inlays and gold foil restorations:** Coverage for tooth coloured onlays and inlays on molars is limited to the cost of metal onlays and inlays.

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

**Dentures:** Standard complete dentures, standard cast or acrylic partial dentures or overdentures or bridgework when standard complete or partial dentures are not viable treatment options. Coverage for tooth-coloured retainers and pontics on molars is limited to the cost of metal retainers and pontics. Replacement appliances are covered only when:

- The existing appliance is a covered temporary appliance
- The existing appliance is at least 5 years old and cannot be made serviceable.  
If the existing appliance is less than 5 years old, a replacement will still be covered if the existing appliance becomes unserviceable as a result of the placement of an initial opposing appliance or the extraction of additional teeth.  
If additional teeth are extracted but the existing appliance can be made serviceable, coverage is limited to the replacement of the additional teeth.
- Denture-related surgical services for remodelling and recontouring oral tissues
- Denture and bridgework maintenance following the 3-month post-insertion period including:
  - denture remakes, once every 36 months
  - tissue conditioning
  - repairs to covered bridgework
  - removal and recementation of bridgework
  - denture adjustments, once a year
  - resetting of denture teeth

## Orthodontics

The dental plan covers orthodontic services, which includes observation, adjustment, appliances, comprehensive treatment, anaesthesia, and laboratory procedures. This benefit is available to both eligible adults and covered dependent children up to a lifetime maximum of \$3,000.

### Keep in Mind:

The Dental Plan covers 100% of diagnostic, preventive, restorative, periodontic and endodontic procedures and 50% of the cost of dentures, bridge and crown procedures. For all of these benefits, there is a \$1,300 per person per benefit year maximum. Orthodontic procedures are reimbursed at 50%, and are limited to a lifetime maximum of \$3,000 per person.

## What is Not Covered

The Dental Plan does not cover:

- Duplicate x-rays, custom fluoride appliances, any oral hygiene instruction and nutritional counselling
- The following endodontic services - root canal therapy for primary teeth, enlargement of pulp chambers and endosseous intra coronal implants
- The following periodontal services - topical application of antimicrobial agents, subgingival periodontal irrigation, charges for post surgical treatment and periodontal re-evaluations
- The following oral surgery services - implantology, services performed to remodel or recontour oral tissues (other than minor alveoloplasty, gingivoplasty and stomatoplasty) and alveoloplasty or gingivoplasty performed in conjunction with extractions. Services for remodelling and recontouring oral tissues will be covered under Major Coverage
- Hypnosis or acupuncture
- Veneers and staining porcelain
- Crowns, onlays, inlays or gold foil restorations if the tooth could have been restored using other procedures. If they are provided, benefits will be based on coverage for fillings
- Overdentures or initial bridgework if provided when standard complete or partial dentures would have been a viable treatment option.

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

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

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

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

- Charges for appointments not kept
- Charges for completion of claim forms
- Expenses for services rendered prior to the date you became eligible for the benefit
- Expenses for cosmetic services
- Expenses for crowns, bridges or dentures ordered while covered, but installed after your benefit coverage terminates
- Expenses for surgical implants are not covered, however, alternate benefits will be limited to a standard bridge or a standard denture



- Expenses for permanent splinting
- Expenses for full mouth reconstructions, vertical dimension correction, myofacial pain, or for correction of temporomandibular dysfunction
- Expenses for congenital defects or developmental malformations in people 19 years of age or over
- Expenses for replacement of dentures, crowns, gold foil restorations, inlays, onlays or bridgework within five years of the original installation
- Expenses for replacement of space maintainers, periodontal appliances, orthodontic appliances or dentures which have been lost, stolen or mislaid

## Limitations and Exclusions

No benefit is payable for:

- Expenses which are covered under a Workers' Compensation Act, a similar statute, or any Government agency
- Expenses private plans are not permitted to cover by law
- Services and supplies you are entitled to without charge by law or for which a charge is made only because you have benefits coverage
- Services or supplies that do not represent reasonable treatment
- Expenses covered under another group plan's extension of benefits
- Expenses incurred due to intentionally self-inflicted injuries
- Expenses arising from war, insurrection or voluntary participation in a riot.
- Expenses for which benefits are payable under a Government Plan

## Making Changes

If you waive coverage for your dependents upon commencing employment with the Yukon government because they have coverage elsewhere (e.g., through a spousal plan), and that coverage subsequently terminates, you have 60 days to apply for coverage under this Benefit Plan. This 60 day limit also applies in the case of acquiring a new dependent. If your application for coverage is received within 60 days, coverage begins on the day following the date that your dependents' comparable coverage terminated, or the date you acquire a new dependent. If your application for coverage is received after 60 days, coverage is effective on the first day of the fourth month following the month in which the application is received.

If you request a change in coverage from Family to Single, the change is effective on the first day of the month following the date the notice of change is received.

# Life Insurance

There are several different life insurance benefits available under the Plan. Some are optional, others mandatory; however, all are meant to protect you and your dependents in the event of a death.

The table below outlines each life insurance benefit as well as how much is paid in the event of a death. Enrollment in the PSPP Supplementary Death Benefit is mandatory to ensure your dependents, or beneficiaries, have a minimum level of protection in the event of your death.

Life Insurance	Benefit amount
Public Service Pension Plan (PSPP) Supplementary Death Benefit*	<ul style="list-style-type: none"> <li>• Two times annual earnings</li> <li>• Reduces by 10% every year starting at age 66</li> </ul>
Basic	<ul style="list-style-type: none"> <li>• One times annual earnings, rounded to the next higher \$1,000 (if not already a multiple thereof). Maximum \$500,000</li> <li>• Reduces by 50% at age 65</li> </ul>
Optional	<ul style="list-style-type: none"> <li>• One times annual earnings, rounded to the next higher \$1,000 (if not already a multiple thereof). Maximum \$500,000</li> <li>• Reduces by 50% at age 65</li> </ul>
Dependent(s)	<ul style="list-style-type: none"> <li>• Spouse: \$5,000</li> <li>• Each Child: \$2,500</li> </ul>

\*Special eligibility requirements in effect. Please go to <https://www.canada.ca/en/treasury-board-secretariat/services/pension-plan/plan-information/survivor-benefits-pension.html> for further information.

## Public Service Pension Plan (PSPP) Supplementary Death Benefit

The PSPP Supplementary Death Benefit provides life insurance in the amount of two times annual earnings through the pension plan. Please go to <https://www.canada.ca/en/treasury-board-secretariat/services/pension-plan/plan-information/survivor-benefits-pension.html> for additional information.

Q

What is a beneficiary and why should I appoint one?

A

Your beneficiary is the person, or persons, you designate to receive your life insurance benefits in the event of your death. If you wish to update your beneficiary records, contact the Public Service Commission. If you purchase life insurance for your spouse or children, you are their beneficiary and will, therefore, receive the life insurance benefit in the event of their deaths.

If you die and do not designate a beneficiary, it takes longer for the benefits carrier to settle the life insurance claim. In addition, without a beneficiary designation, the life insurance amount is payable to your estate, unless you have a will in which you specifically indicate how the Yukon government Life Insurance proceeds are to be distributed.

Please note that the Life Insurance amount received by your beneficiary(ies) is not subject to income tax. On the other hand, if you have not designated a beneficiary, the life insurance proceeds may be subject to various taxes/fees when paid to your estate, or according to your will if applicable.

## Basic Life Insurance

The Benefit Plan covers you for an amount of Basic Life Insurance equal to one times your annual salary, for which you pay the entire premium. In the case of this benefit, it reduces by 50% at age 65.

### Keep in Mind:

Keep in mind that the maximum amount of Basic Life Insurance is \$500,000 and the maximum amount of Optional Life Insurance is \$500,000.

Q

How much life insurance do I need?

A

In order to answer this question, you want to consider your personal situation by asking yourself these questions:

- Do I have a spouse who works outside of the home?
- Do I have additional coverage somewhere else?
- Do I have extensive financial resources that will provide for my family if I'm injured or die?

If you answered *No* to any of these questions, you may want to carefully consider your level of insurance to ensure that your beneficiaries are protected in the event of your death.

## Living Life Insurance Benefit

If you have a terminal illness and death is expected within 24 months, you can request that up to 50% of your Basic Life Insurance benefit, or \$100,000, whichever is less, is paid to you. Additional limitations may apply if you are within five years of the date your coverage is scheduled to reduce. Proof of your medical condition will be required.

## Optional Life Insurance

You may elect additional Optional Life Insurance, for which you pay the entire premium, providing you have enrolled in the Basic Life Insurance Plan. Premiums are based on your age, gender, smoker/non-smoker status and are noted in your enrollment package. You can elect to be covered for one times your annual salary. In the case of this benefit, it reduces by 50% at age 65.

Optional Life Insurance will require *Medical Evidence of Insurability* at the time of enrollment. Coverage is not effective until your application has been received and approved by the benefits carrier.

Q

What is *Medical Evidence of Insurability*?

A

*Medical Evidence of Insurability* is proof of your good health. Typically, you fill out a form and answer a number of medical questions to provide proof of your or your dependent's physical condition. Providing medical evidence may be mandatory before your application for coverage is considered.

## Dependent Life Insurance

If you have eligible dependents, you may choose to cover them for Dependent Life Insurance, providing you have elected Basic Life Insurance coverage for yourself. Upon the death of your spouse or children, this benefit pays:

- Spouse: \$5,000
- Children: \$2,500

Life insurance for your children takes effect immediately upon live birth.

## Beneficiary Designation

You may make, alter, or revoke a designation of beneficiary. Any designation of beneficiary you made under your employer's previous policy prior to the effective date of this policy applies under this policy until you make a new designation. You should review any beneficiary designation from time to time to ensure that it reflects your current intentions.

## Making Changes

You have 60 days to apply for Basic Life Insurance coverage, otherwise coverage will require *Medical Evidence of Insurability*.

If you choose to elect Optional Life Insurance, you are required to submit *Medical Evidence of Insurability*.

You have 60 days to apply for Dependent Life Insurance coverage, otherwise coverage will require *Medical Evidence of Insurability*. This applies if you are covering dependents upon commencing your employment, or if you've acquired a new dependent.

## Waiver of Premium

Life Insurance continues and premiums are waived if you become totally disabled before age 65. This provision takes effect once you are eligible for LTD benefits, typically following 13 consecutive weeks of disability or once your accumulated Sick Leave benefits have expired.

Q

What happens to my life insurance if I become disabled?

A

If you become totally disabled before age 65, your Basic, Optional and Dependent Life Insurance may be continued. Premiums will be waived after you have been totally disabled for the length of the waiting period as per the Long Term Disability (LTD) benefit. Coverage can continue without payment of premiums until you reach age 65 or retire, whichever is earlier. Your PSPP Supplementary Death Benefit also continues if you become totally disabled, but premium payments are required.

## Conversion Option

If you are under age 65, you may convert any or all of your insurance to an individual conversion policy at retirement or when you cease employment with the Yukon government without submitting medical evidence. You must apply, pay the first premium and send to the benefits carrier within 31 days after termination of your group insurance. See the Public Service Commission for details. This also applies to Spouse insurance but not Child insurance.

## Limitations and Exclusions

There is a limitation under the Basic and Optional Life Insurance Plan relating to *Waiver of Premium*. If you become disabled due to a condition for which you received medical attention *before* you became insured, the premiums will not be waived.

However, there are exceptions to this limitation. If you work for at least 13 consecutive weeks after becoming insured, with no absence related to this condition, or you become disabled more than 12 months after you became insured, premiums will be waived if you become disabled.

## Accidental Death & Dismemberment (AD&D) Insurance

Participation in this benefit is optional. Should you choose to participate, you will be required to specify the number of units of coverage you want, based on the guidelines indicated below. You must elect Basic Life Insurance coverage for yourself in order to participate in the AD&D Plan.

AD&D Insurance is similar to life insurance in that it provides you and your family with additional, optional protection if you are injured or die in an accident. As an eligible employee of the Yukon government, you are covered for up to \$250,000 elected in units of \$25,000. Your spouse is covered for \$5,000, and each eligible child is covered for \$2,500. If you are a part-time employee, the \$250,000 maximum is prorated based on the proportion of full-time hours worked. These maximums are known as the *principal sum*.

Accidental Death & Dismemberment (AD&D) Insurance	Principal Sum
Employee	<ul style="list-style-type: none"> <li>Units of \$25,000 up to a maximum benefit of \$250,000*</li> </ul>
Dependent(s)	<ul style="list-style-type: none"> <li>Spouse: \$5,000</li> <li>Each Child: \$2,500</li> </ul>

\* Prorated for part-time employees.



What is a *principal sum*?



The *principal sum* is the amount you (or your dependents) are covered for under the AD&D Plan; in your case up to a maximum of \$250,000.



What is the difference between AD&D Insurance and Life Insurance?



Both types of insurance cover you and/or your dependents in the event of death. However, it is important to note that you will be covered under AD&D Insurance only if the death is the result of an accident. In this case, the AD&D amount is paid in addition to the Life Insurance amount. Life Insurance generally pays a benefit regardless of the cause of death.

## What is Covered

If you and/or your dependents suffer one of the losses listed below as the result of an accident which occurs while insured, you will be paid the factor or portion of the Principal Sum shown opposite the loss in the table below. The loss must occur no later than 365 days after the accident. For loss of use, the loss must be continuous for 365 days. If you or your dependents suffer multiple losses to the same limb as the result of the same accident, only the loss

providing the highest amount payable will be paid.

If you or your dependents die as a result of an accident, the AD&D benefit pays the Principal Sum to you or your named beneficiary. If you have not named a beneficiary or there is no surviving beneficiary at the time of your death, payment will be made to your estate. Your employer will explain the claim requirements to your beneficiary.

The Principal Sum is the maximum amount that will be paid for all injuries resulting from the same accident. For paraplegia, hemiplegia, and quadriplegia, the maximum amount that will be paid for all injuries resulting from the same accident is two times the Principal Sum.

**Loss ..... Amount Payable**

Life.....	Principal Sum
Both hands or both feet.....	Principal Sum
Sight of both eyes.....	Principal Sum
One hand and one foot.....	Principal Sum
One hand and sight of one eye.....	Principal Sum
One foot and sight of one eye.....	Principal Sum
Speech and Hearing in both ears.....	Principal Sum
One arm or one leg.....	3/4 Principal Sum
One hand or one foot or sight of one eye.....	1/2 Principal Sum
Speech.....	1/2 Principal Sum
Hearing in both ears.....	1/2 Principal Sum
Thumb and index finger or at least 4 fingers of one hand.....	1/4 Principal Sum
All toes of one foot.....	1/8 Principal Sum

**Loss of Use**

Both arms and both legs (quadriplegia).....	2 X Principal Sum
Both legs (paraplegia).....	2 X Principal Sum
One arm and one leg on the same side of the body (hemiplegia).....	2 X Principal Sum
One arm and one leg on different sides of the body.....	Principal Sum
Both arms or both hands.....	Principal Sum
One hand and one leg.....	Principal Sum
One leg or one arm.....	3/4 Principal Sum
One hand.....	1/2 Principal Sum

**Waiver of AD&D Premium:** Insurance will be continued without further premium payment during any period your Life Insurance is being continued under the waiver of premium benefit. Your insurance under this waiver of premium will terminate automatically when this benefit terminates.

**Surgical Reattachment:** If you or your dependents suffer the loss of a limb that is surgically reattached, the AD&D benefit will pay 50% of the amount that would have been payable if the loss had been permanent, regardless of the amount of use regained. The balance of the benefit will be payable if the reattachment fails and the reattached part is removed within one year after the reattachment was performed.

**Repatriation:** If you or your dependents die as the result of an accident that is at least 150 kilometres away from your home, the AD&D benefit will pay up to \$2,500 for the preparation and transportation of your body to the place of burial or cremation less any amounts paid under this plan's global medical assistance benefit.

**Family Transportation Benefit:** If you or your dependents are hospitalized more than 150 kilometres from your home as a result of an injury for which benefits are payable under this benefit provision, the AD&D benefit will pay the actual expense incurred less any amount paid for the same expenses under this plan's global medical assistance benefit, up to \$2,000, for transportation and lodging expenses for one family member to join you.

Benefits for lodging are limited to moderate quality accommodation for the area of hospitalization. Telephone expenses and taxicab and car rental charges are included. Meal expenses are not covered.

Transportation expenses are limited to round trip economy class transportation. If a private vehicle is used, expenses are limited to \$.44 per kilometre travelled.

### **Programs and Subsidies** (not available under a Dependent AD&D claim)

There are other components of the AD&D benefit for which you may be eligible. Depending on your circumstance, you may be eligible for the following:

**Educational Benefit for Dependent Children:** If benefits are payable under this benefit provision for your death, the AD&D benefit will pay the tuition fees for enrolling your dependent children as full-time students at a post-secondary institution. To qualify for an educational benefit, a dependent child must have been enrolled as a full-time student at a post-secondary institution at the time of the accident causing your death, or he must have been enrolled as a full-time student at the secondary school level at the time of the accident causing your death and enrolls as a full-time student at a post-secondary institution within 365 days after the accident.

The AD&D benefit will pay up to 5% of the Principal Sum, or \$5,000, whichever is less, for each year of full-time post-secondary school enrolment. The AD&D benefit will pay the educational benefit each year for a maximum of four consecutive years upon receipt of proof of full-time enrolment.

No benefits will be paid for tuition expenses incurred before the accident, or room or board or other ordinary living, travelling, or clothing expenses.

**Occupational Training Benefit for Spouses:** If benefits are payable under this benefit provision for your death, the AD&D benefit will pay for expenses associated with your spouse's enrolment in an accredited occupational training program. The purpose of the training program must be to provide the spouse with at least the minimum qualifications required for employment in an occupation for which the spouse would not otherwise qualify.

The AD&D benefit will pay up to 10% of the Principal Sum, or \$10,000, whichever is less.

No benefits will be paid for expenses incurred more than three years after the accident causing your death, or room or board or other ordinary living, travelling, or clothing expenses.

**Educational Benefit:** If benefits are payable under this benefit provision for an injury that requires you to change occupations, the AD&D plan will pay the tuition fees for enrolling you as a student at a post-secondary institution for training in a new occupation. To qualify for an educational benefit, you must enrol at a post-secondary institution within 365 days after the accident. The AD&D plan will pay up to \$10,000.

No benefits will be paid for tuition expenses incurred before the accident, expenses incurred more than two years after the accident causing the injury, or room or board or other ordinary living, travelling, or clothing expenses.

**Wheelchair Benefit:** If benefits are payable under this benefit provision for an injury that requires the use of a wheelchair for you to be ambulatory, the AD&D plan will pay for alterations to your principal residence to make it wheelchair accessible and habitable, and modifications to a motor vehicle you use to make it accessible to and driveable by you.

Benefits for home alterations are payable only if the person or persons making the changes are experienced in home alterations for wheelchairs, and recommended by an organization recognized for providing support and assistance to wheelchair users.

Benefits for vehicle modifications are payable only if the person or persons making the changes are experienced in vehicle modification for wheelchairs, and the modifications are approved by the provincial vehicle licensing authority.

The AD&D plan will pay the actual expense incurred less any amount paid for the same expenses under this plan's healthcare benefit, up to \$10,000 for all home and vehicle modifications combined.

No benefits will be paid for expenses incurred more than 365 days after the accident, or for subsequent alterations to your home or vehicle after an initial claim for benefits has been made under this wheelchair benefit provision.

#### Keep in Mind:

If you die or suffer a loss due to an accident, the AD&D benefit also provides several programs and subsidies to help you or your family recover. You may be eligible for the following:

- *Retraining*: Up to \$10,000 to retrain you for an alternate occupation
- *Spousal Assistance*: Up to \$10,000 to retrain your spouse for active employment
- *Dependent Assistance*: Up to \$5,000 for your children's education

These programs and subsidies are available only with a claim for Member AD&D, not Dependent AD&D.

## What is Not Covered

No benefits are paid for injury or death resulting from:

- Intentionally self-inflicted injury or suicide
- Viral or bacterial infections, except pyogenic infections occurring through the injury for which loss is being claimed
- Any form of illness or physical or mental infirmity
- Medical or surgical treatment, except surgical reattachment
- War, insurrection or voluntary participation in a riot
- Service in the armed forces of any country
- Air travel serving as a crew member, or in aircraft owned, leased or rented by your employer, or air travel where the aircraft is not licensed or the pilot is not certified to operate the aircraft

## Limitations and Exclusions

This benefit pays out in the case of accidents. If you suffer a loss, the loss must occur within 365 days of the accident and the claim must be submitted to the benefits carrier within three months of the date of the loss. Coverage terminates on the date of retirement, or when you leave the Yukon government.



# Long Term Disability Insurance

## Sick Leave

Each employee earns 1.25 sick leave days per month, which accumulate and carry forward for the duration of your employment with the Yukon government. This bank of time is intended to provide you with 100% of your salary for each day you are absent from work due to a non-occupational illness or injury.

Your accumulated Sick Leave bank is reduced by one day for each day that you are absent from work. If you become sick, you should notify your supervisor immediately. You are required to complete an *Application for Leave* form indicating the dates and nature of your absence, and may be requested to provide a doctor's note.

## Long Term Disability (LTD)

Long Term Disability (LTD) benefits provide income protection if you are sick or injured for an extended period of time. LTD benefits are effective starting after 13 consecutive weeks of disability, or the expiry of your accumulated Sick Leave benefits (whichever is later).

If you become *totally disabled*, a monthly benefit will be paid to you equal to 70% of monthly earnings. The maximum monthly benefit is the lesser of \$11,000 or 85% of your gross pre-disability monthly income.

Long Term Disability (LTD)	Benefit amount
Employee	<ul style="list-style-type: none"> <li>• Effective starting after 13 consecutive weeks of disability, or expiry of accumulated Sick Leave benefits (whichever is later)</li> <li>• 70% of monthly earnings</li> <li>• Maximum monthly benefit is the lesser of \$11,000 or 85% of your gross pre-disability monthly income</li> </ul>

Q

What is the *waiting period*?

A

The *waiting period* related to LTD benefits is the first 13 weeks of your total disability, or when your sick leave benefits expire, whichever is later.

Q

What does *totally disabled* mean?

A

There are two different definitions depending on the time period being considered.

- During the waiting period and the next two years, you will be considered disabled if you have a medical condition which prevents you from doing your own job. You are not considered disabled if you can perform a combination of duties that regularly took at least 60% of your time to complete.
- After that, you will be considered disabled if you have a medical condition which prevents you from being gainfully employed in **any** job. Gainful employment is work you are medically able to perform, for which you have at least the minimum qualifications, and provides you with an income of at least 66 2/3% of the earnings from your former position.

If you stop being totally disabled while satisfying the waiting period or following LTD benefit payments and become totally disabled again, the periods of disability will be considered to be one period of disability within:

- One month if the two periods of disability are due to unrelated causes,
- Six consecutive months if the two disability periods are due to related causes, or
- Twelve consecutive months if the two disability periods are due to the same cause.

Loss of any license required for work will not be considered in assessing disability.

### **Other Income**

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

- Disability or retirement benefits you are entitled to on your own behalf under the Canada Pension Plan or Quebec Pension Plan
- Benefits under any Workers' Health and Compensation Act or similar law
- Loss of income benefits under an automobile insurance plan, to the extent permitted by law
- Benefits under the Quebec Parental Insurance Plan
- Disability payments in respect of the same disability from the Public Service Pension Plan (medical retirement)

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

- Your benefit under this plan
- The direct offset income sources listed above
- Loss of income benefits available through legislation, which you or another member of your family is entitled to on the basis of your disability
- The wage loss portion of any criminal injury award
- Disability benefits under a plan of insurance available through an association
- Employment income or retirement benefits related to any employment except for income from an approved rehabilitation plan, or employer sponsored short term disability or sick leave benefits (including pre-retirement leave), or any accrued entitlement (including severance pay). Termination pay, including salary paid in lieu of notice, are included as employment income under this provision.

Note: income from an individual disability policy is not included.

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

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

### **Vocational Rehabilitation**

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

Q

Are disability payments I receive taxable?

A

Yes, benefits you receive will be taxed.

### Medical Coordination

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

### Inflation Protection

The current benefit amount payable will be adjusted annually on January 1<sup>st</sup> of each year to reflect increases in the Consumer Price Index, to a maximum increase of 3% in any year.

### Limitations

No benefits are paid for:

- Disability arising from a disease or injury for which you received medical care before your insurance started. This limitation does not apply if you have been insured for LTD for at least 13 weeks and actively working continuously (up to 3 days of absence does not count) and have not been treated by a doctor or any medical personnel under the direction of a doctor for the condition, or you became totally disabled more than 12 months after your insurance took effect.
- Any period after you fail to participate or cooperate in a prescribed plan of medical treatment appropriate for your condition.
  - Depending on the severity of the condition, you may be required to be under the care of a specialist.
  - If substance abuse contributes to your disability, the treatment program must include participation in a recognized substance withdrawal program.
- Any period after you fail to cooperate in applying for other disability benefits, reapplying for such benefits, or appealing decisions regarding such benefits, where considered appropriate by the benefits carrier.
- Any period after you fail to participate or cooperate in an approved rehabilitation plan.
- Any period after you fail to participate or cooperate in a recommended medical coordination program.
- Any period after you fail to participate or cooperate in a required medical or vocational assessment.
- The scheduled duration of a leave of absence. This does not apply to any portion of a period of maternity leave during which you are disabled due to pregnancy.
- Any period in which you are outside Canada. This exclusion does not apply during the first 30 days of an absence, or if the benefits carrier pre-authorized the absence prior to your departure.
- Any period of incarceration, confinement, or imprisonment by authority of law
- Disability arising from war, insurrection, or voluntary participation in a riot.

# Glossary of Terms

**Accidental Death & Dismemberment (AD&D) Insurance:** Provides a financial benefit for death, dismemberment or loss resulting directly from an accident

**Benefits Carrier:** Canada Life

**Benefit Plan:** Refers to the benefits as provided for under the Yukon government's *Public Service Group Insurance Benefit Plan Act*

**Benefit Year:** April 1 to March 31

**Conversion Option:** An option to transfer a group insurance benefit to an individual plan with the benefits carrier when you retire or leave the Yukon government

**Coordination of Benefits:** A provision that provides reimbursement for expenses when a person is covered by two separate benefit plans, or covered as both an employee and a dependent under the Yukon government's Benefit Plan

**Deductible:** The dollar amount you must pay prior to reimbursement being made under the Benefit Plan

**Dental Fee Guide:** A dental fee guide is a manual, updated regularly by the provincial and territorial dental associations. The applicable fee guide is the one in force on the day when and in the province or territory where the expenses are incurred, or, for expenses incurred outside of Canada, in the member's province or territory of residence

**Dental Plan:** Provides coverage for dental expenses (e.g., routine check-ups or extensive procedures)

**Dental Treatment Plan:** A document prepared by your dentist and submitted to the benefits carrier to confirm coverage and reimbursement levels before a dental procedure is started

**Dependents:** Your spouse, either legally married or living common-law for at least one year immediately before application for coverage under the plan; your unmarried dependent children (natural, adopted or stepchild of you or your spouse or a child whom you or your spouse is the legal guardian and guardianship has been court ordered) under age 21, or under age 25 if attending school on a full-time basis; your physically or mentally disabled children who are entirely dependent on you for support and their disability occurred while covered under the Plan as a dependent child

**Eligible Expenses:** Charges for services and/or supplies that have been specifically included in the Extended Health and Dental contract as a benefit. An expense is incurred on the date the service is provided or the supply is received.

**Employee:** Refers to the employee of the Yukon government who has enrolled in the Benefit Plan

**Extended Health Care Plan:** Provides coverage for medically necessary expenses over and above those covered by the Yukon Health Care Insurance Plan

**Global Medical Assistance Benefit:** Provides you and your dependents with assistance in locating and coordinating medical services in the event of an emergency when you are travelling outside of the Yukon on vacation, business or education

**Life Event:** Situations that have an impact on the benefit coverage you need, such as: marriage, common-law relationships, birth/adoption of a child, divorce, loss or gain of spouse's employer coverage, or death of a dependent

**Life Insurance:** Provides protection for you and/or your dependents in the event of a death

**Long Term Disability (LTD):** Provides income replacement protection if you are unable to work for an extended period of time due to illness or injury

**Medical Evidence of Insurability:** Proof of good health. Typically, you fill out a form and answer a number of medical questions to provide proof of your or your dependent's physical condition. Providing medical evidence may be mandatory before your application for coverage is considered.

**Medically Necessary:** Services and supplies generally recognized by the Canadian medical profession as effective, appropriate, and required in the treatment of an illness in accordance with Canadian medical standards.

**Member:** Refers to the employee of the Yukon government who has enrolled in the Benefit Plan

**Prescription Drug Card:** A card you use when you want to fill a drug prescription with your pharmacist that allows them to process your claim with the benefits carrier electronically and immediately. This card is only eligible under the Extended Health Care Plan

**Principal Sum:** A lump-sum payment made upon your accidental death or bodily loss, or your dependent's accidental death or bodily loss

**Reasonable and Customary Charges:** Charges that the benefits carrier determines are reasonable and customary and are normally made to people in that area

**Waiver of Premium:** A provision that allows you to continue benefit coverage without paying premiums, if you become totally disabled

**Yukon Health Care Insurance Plan:** The mandatory, Government-sponsored health insurance plan that pays for basic medical services for residents of the Yukon

# Who to Call

**Extended Health Care and Dental Care:** Questions about eligibility for benefits for you or your dependents should be directed to the Public Service Commission. Questions about your coverage or claims should be directed to the benefits carrier at 1-888-381-4401. Your policy number and ID number will be required.

**Accidental Death & Dismemberment, Life Insurance and Long Term Disability:** Questions about your coverage or eligibility for benefits should be directed to the Public Service Commission.

**Public Service Pension Plan (PSPP) Supplementary Death Benefit:** More information is available at <https://www.canada.ca/en/treasury-board-secretariat/services/pension-plan/plan-information/survivor-benefits-pension.html>. Questions should be directed to the Public Service Pension Centre, Public Services and Procurement Canada at 1-800-561-7930.

**Yukon Health Care Insurance Plan:** General inquiries at 867-667-5209.

## Canada Life Online

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

- information and details on Canada Life's corporate profile and their products and services
- news releases
- contact information
- claim forms and the ability to submit certain claims online

## Canada Life Online Services for Plan Members

As a Canada Life plan member, you can also register for My Canada Life at Work at [www.canadalife.com](http://www.canadalife.com). To access this service, click on the Sign In link, or go to <https://my.canadalife.com/sign-in>. Follow the instructions to register. Make sure to have your plan and ID numbers available before accessing the website.

This service enables you to access the following and much more, within a user friendly environment twenty-four hours a day, seven days a week:

- your benefit details and claims history
- personalized claim forms
- online claim submission for medical and dental
- update direct deposit information
- view or print ID cards
- extensive health and wellness content

Using the GroupNet Mobile app, you can access certain features of My Canada Life at Work to:

- submit many of your claims online
- access personalized coverage information about benefits, claims and more – quickly and easily, any time
- view card information
- locate the nearest provider who has access to Provider eClaims, through a built-in GPS mapping tool

# Important Information

**Access to Documents:** You have the right, upon request, to obtain a copy of the policy, your application and any written statements or other records you have provided to the insurance carrier such as evidence of insurability, subject to certain limitations.

**Legal Actions:** For insured benefits, every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.

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

**Appeals:** For insured benefits, you have the right to appeal a denial of all or part of the insurance or benefits described in the contract as long as you do so within one year of the initial denial of the insurance or a benefit. An appeal must be in writing and must include your reasons for believing the denial to be incorrect.

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

**Benefit Limitation for Overpayment:** For insured benefits, if benefits are paid that were not payable under the policy, you are responsible for repayment within 30 days after Canada Life sends you a notice of the overpayment, or within a longer period if agreed to in writing by Canada Life. If you fail to fulfil this responsibility, no further benefits are payable under the policy until the overpayment is recovered. This does not limit Canada Life's right to use other legal means to recover the overpayment.

For non-insured benefits, if benefits are overpaid you are responsible for repayment within six months, or within a longer period if agreed to by your employer. If you fail to fulfill this responsibility, further benefits will be withheld until the overpayment is recovered. This does not limit your employer's right to use other legal means to recover the overpayment.

**Liability for Benefits:** Your employer has entered into an agreement with the benefits carrier whereby your employer will have full liability for Extended Health Care (except Global Medical Assistance) and Dental benefits as outlined in this booklet. This means your employer has agreed to fund these benefits and they are, therefore, uninsured. All claims will, however, be processed by the benefits carrier.