

EMPLOYEE BENEFITS HIGHLIGHT SHEET- Evangelical Covenant Church of Canada

(Please refer to the booklet for complete plan details)

Eligibility:

- Employees must work at least 25 hours a week to be eligible under the plan

Classes:

- A – Manitoba Employees
- B – British Columbia Employees
- C – Alberta Employees
- D – Ontario Employees
- E – Saskatchewan Employees
- F – Quebec Employees

Life Insurance:

- Life benefit equal to 2 x annual earnings up to a maximum of \$1,000,000
- Non-Evidence Maximum Limit \$400,000
- At age 65, the Life benefit will reduce by 50% and terminate at age 70
- Conversion privilege; upon termination of your insurance you have 30 days to convert your Life coverage to an individual policy with no medical questions asked

Accidental Death & Dismemberment:

- Matches Life Insurance Benefit

Dependent Life:

- \$15,000 life benefit in the event of death of a spouse
- \$7,500 life benefit in the event of death of a child
- Conversion privilege; upon termination of your insurance you have 31 days to convert your Dependent Life coverage to an individual policy with no medical questions asked

Long Term Disability:

- Monthly benefit is 60% of gross earnings – non-taxable
- Maximum monthly is \$5,000
- Benefit will commence 112 days after the date of disability
- Benefit duration: 5 years
- Benefit terminates at age 65

Extended Health Care:

- Ambulance & Semi-Private Hospital reimbursed at 100%
- Prescription Drugs reimbursed at 80%
 - Includes a pay-direct prescription card
- Out of country coverage reimbursed at 100%
 - Be sure to read Manulife's pre-existing condition brochure prior to departure
 - Coverage will not be provided for employees travelling to countries listed on the Government of Canada travel advisory bulletin where travel is not recommended or high-risk
- All other services reimbursed at 100% including:
 - Orthopedic shoes: \$150 per calendar year, Custom-Made Orthotics: \$400 every 3 calendar years
 - Doctor's note is required. Please contact our office for claim submission guidelines
 - Hearing aids: \$500 every 5 calendar years
 - Paramedical Practitioners at \$500, per practitioner per benefit year, including Chiropractor, Osteopath, Podiatrist/Chiroprapist, Massage Therapist, Naturopath, Speech Therapist, Physiotherapist, Acupuncturist, Psychologist.
 - *Reimbursement for paramedical practitioners will be based on the reasonable & customary fee guide & province of residence*

Vision Care:

- One eye exam every 12 month for children
- One eye exam every 24 months for adults

Dental:

- Basic Services reimbursed at 80% up to \$1,000 calendar maximum (per person)
 - Cleanings, fillings, x-rays, root canals etc.
- 6-month recall exams
- For any work over \$500, we recommend submitting a pre-estimate to Manulife prior to having the work completed

For claim inquiries call Manulife Financial at 1-800-268-6195 with your plan and certificate number /plan member id ready. Manulife has an on-line website where you can submit claims online, check if a claim has been paid, see who is covered under your plan and pull off claim forms. You can register at www.manulife.ca/groupbenefits by selecting 'Plan Member' and entering your Plan Number (108752). You will need your certificate number/plan member id to register.

This plan has been arranged by **Life Benefit Solutions Inc.** at 1-866-605-5433; feel free to contact us should your inquiry not be resolved to your satisfaction.