



# Newfoundland & Labrador



Summary of benefits

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# Your Government of Newfoundland and Labrador summary of benefits

Welcome to your Government of Newfoundland and Labrador group insurance plan.

This is a trusted, popular plan with a long history of providing exceptional plan member support and experiences. With approximately 46,000 participants, your group insurance plan is designed to provide personalized support and flexible benefits options for you, your spouse and your children.

This summary of benefits outlines your eligibility for participation and the coverage available to you.

**Let's get started.**

# Eligibility

You're eligible for coverage under your Government of Newfoundland and Labrador group insurance plan if you fall into one of the following employee groups.

## Employment type

<b>Full-time</b>	Eligible as of the first day of employment. Full-time employees are required to participate in the plan.
<b>Part-time</b>	Eligible as of the first day of employment if employed on a permanent basis and working at least 50% of the minimum hours of a full-time employee. Part-time employees are required to participate in the plan.
<b>Temporary</b>	Eligible as of the first day of employment if employed for a period exceeding three months and 30 hours each week. Temporary employees hired for a period of less than three months who have their employment extended beyond three months are required to participate in the plan from the date of extension.
<b>Temporary call-in/ hourly/casual</b>	Eligible if employed for at least 50% of the normal working hours for their job classification in the previous calendar year.
<b>Retirees</b>	<p>Eligible if retired employee:</p> <ul style="list-style-type: none"><li>• receives a pension from the Public Service Pension Plan and was insured under the employer's benefit program the day before they retired, and:<ul style="list-style-type: none"><li>→ meets the eligibility criteria outlined in the Other Post-Employment Modification Act if they are a non-unionized employee; or</li><li>→ meets the eligibility criteria outlined in their collective agreement if they are a union employee.</li></ul></li><li>• receives a pension from the Uniformed Service Pension Plan, the Members of the House of Assembly Pension Plan and/or the Provincial Court Judges' Pension Plan and was insured under the employer's benefit program the day before they retired.</li></ul> <p>Retiree benefits for employees hired on or after April 1, 2020 have changed. See <a href="#">Government of Newfoundland and Labrador employee/retiree benefits website</a> for more information.</p>
<b>Elected members of Legislature</b>	Can join the plan on a voluntary basis.

## Not listed here?

Not all government employees are eligible for group insurance coverage. If you have questions about your eligibility, please contact your plan administrator or Human Resources representative for more information.

# Benefits list

## Mandatory benefits

- Basic group life insurance
- Dependant life insurance (only mandatory for plan members with family health insurance)
- Accidental death and dismemberment insurance
- Group travel insurance
- Supplementary health insurance

## Optional benefits

- Optional group life insurance
- Optional accidental death and dismemberment insurance
- Optional critical illness insurance
- Optional long-term disability insurance
- Optional dental care insurance

# Enrolment

### Here's how it works:

1. You'll be auto-enrolled for mandatory benefits as soon as you're eligible. Review these closely so you know exactly what you're covered for and if you'll need additional insurance. Most additional insurance will need to be applied for within 31 days of initial enrolment, so don't delay.
2. You can select from a list of optional benefits to supplement your mandatory plan.
3. When you undergo a major life event, review your benefits to make sure they still meet your needs.

## View your benefits online

Register on your benefits platform, **My Canada Life at Work™**.

Visit [mycanadalifeatwork.com](http://mycanadalifeatwork.com) and click **Register** to get started. You'll need your plan number and member ID, found on the front of your Benefit ID card. Once registered, you'll be able to view your coverage, submit and manage claims, find forms and more.

# We're here to help

If you need more detailed information or specific instructions, we're here to help:

<b>My Canada Life at Work</b>	<a href="http://mycanadalifeatwork.com">mycanadalifeatwork.com</a>
<b>Government of Newfoundland and Labrador employee/retiree benefits website</b>	<a href="http://gov.nl.ca/exec/tbs/working-with-us/employee-benefits/#Summary_of_Your_Benefit_Program">#Summary_of_Your_Benefit_Program</a>
<b>Benefits enrolment</b>	If you have questions about benefit enrolment or premium payments, including enrolling in optional benefits, please reach out to your plan administrator.
<b>Canada Life customer support</b>	If you have questions about coverage or claims, please call Canada Life at 1-844-349-5656

## Making changes to your coverage

The Government of Newfoundland and Labrador is here for you when life happens. You can make changes to your coverage within 31 days of most 'life events' – a major event that results in a significant change to your personal status or circumstances. Some examples include:

- Marriage
- Divorce or legal separation
- Adoption or a change in custody
- Termination of a spouse's coverage
  - If your spouse loses coverage under their employer's group insurance plan, you may add them to your coverage without limitations or evidence of insurability.
  - The application must be submitted within 31 days of loss of coverage

You can add your child to your coverage within 12 months of their date of birth without limitations or evidence of insurability.

## Maintaining and updating your insurance records

Your plan administrator and Human Resources representative are responsible for maintaining and updating your insurance records. As a plan member, you also have a set of responsibilities. A detailed list of your responsibilities can be found on [The Government of Newfoundland and Labrador employee/retiree benefits website](#).

## Claims submissions

### Electronic submission

Save time and paper by submitting many of your claims online. It's quick and easy.

1. Sign in to [mycanadalifeatwork.com](http://mycanadalifeatwork.com).
2. Sign up for direct deposit and choose how you'd like to receive claims details.

Now you're ready to submit claims online.

We're committed to protecting your plan from fraud and claims submitted electronically are subject to random audits. Please hold on to your receipts for 12 months.

### Paper submission

If you have everything you need and are ready to submit your claim:

1. Obtain a claim form on [mycanadalifeatwork.com](http://mycanadalifeatwork.com).
2. Complete the form (remember to include any supporting documents or information that is required) and return it to the address indicated on the form.

Submit claims as soon as possible.

If you're unsure of what's required or need help submitting your claim, please contact Canada Life at **1-844-349-5656**.

# Mandatory benefits

Your group insurance plan includes both mandatory and optional benefits. As a condition of your employment, you participate in the mandatory benefits plan. You can review the [eligibility requirements](#).

The premium you pay for the mandatory benefits is cost-shared 50/50 by you and The Government of Newfoundland and Labrador.

## Basic group life insurance

In the event of your death, life insurance is payable to your designated beneficiary. If you don't designate a beneficiary or your beneficiary dies before you, the benefit is paid to your estate.

**The amount payable is equal to:**

- Twice your annual salary if you're an active employee
- Twice your annual pension if you're retired and under the age of 65
- Maximum amount payable: \$1,000,000

## Dependant life insurance

If you select family health care coverage, you're automatically enrolled in basic dependant life insurance. In the event of the death of your spouse or dependant child, life insurance is payable to you.

**The amount payable is equal to:**

- Spouse: \$10,000
- Child: \$5,000

## Accidental death and dismemberment (AD&D) insurance

In the event of an accidental death, a benefit is payable to your designated beneficiary. If you don't designate a beneficiary or your beneficiary dies before you, the benefit is paid to your estate.

**The amount payable is equal to:**

- Twice your annual salary if you're an active employee
- Twice your annual salary if you're retired and under the age of 65
- Maximum amount payable: \$1,000,000

In the event of an accidental dismemberment or loss of use, a benefit is payable to you according to the schedule of losses outlined [here](#).

Only the largest applicable amount will be payable for injuries to the same limb resulting from any one accident.

## Group travel insurance

Whether you're travelling for business or on vacation, your travel insurance covers unexpected medical emergencies while away from home. Your group travel insurance includes:

- Emergency medical coverage for the first 90 days of a trip within Canada
- Emergency medical coverage for the first 30 days of a trip outside of Canada
- 24-hour emergency assistance by calling the toll-free number on your Benefit ID card
- Maximum coverage: \$2,000,000 per person, per incident
- 100% coverage of the reasonable and customary charges

**Please note:** Coverage for any one trip can't exceed 90 days. The insured person is required to return to their province of residence for a minimum of 48 hours before a new coverage period can begin.

To qualify for coverage, you must have been in stable medical condition for a minimum of three months before travelling. This includes:

- No hospitalization
- No change in treatment or prescription drug dosage
- No symptoms

Expenses incurred for trip cancellation aren't covered under your group travel insurance plan.

You can extend your out-of-country coverage for yourself and your dependants for an additional 7, 15 or 30 days under the out-of-country extension benefit. You'll need to purchase the additional coverage before your base group travel insurance ends.

Call Canada Life Individual Health Services at **1-800-565-4066** to purchase the coverage over the phone. You'll be asked to provide an email address for Canada Life to email your Certificate of Insurance to you.

## Supplementary health insurance

This provides benefits that aren't covered under the provincial medical services and hospital insurance programs.

Supplementary health insurance includes:

### Prescription drug benefit

Drug claims can be processed directly at your pharmacy using your Benefit ID card.

The prescription drug benefit reimburses 100% of the ingredient cost but mark-up and dispensing fees aren't eligible for reimbursement.

Your prescription drug program provides you with immediate access to more than 3,000 prescription drugs. Certain other medications require **Special Authorization** before your prescription is eligible for coverage.



## Vision care benefit

This benefit helps cover the cost of eye exams, glasses, contacts and laser eye surgery. Different conditions apply to each, please review them carefully.

### Eye examination

- Maximum for adults: one eye exam every three years up to \$70
- Maximum for dependants under the age of 18: one eye exam every year up to \$70
- Reimbursement: 80%

### Eyeglasses and contact lenses

\$250 maximum every three calendar years for adults and every year for dependant children under the age of 18, if there has been a change in the child's prescription.

### Laser eye surgery

- Lifetime maximum: up to \$450
- Reimbursement: 100%

When the laser eye surgery benefit is used, the insured person won't be eligible to receive a benefit payable for vision care for six years after the surgery.

## Emergency ambulance benefit

This benefit helps cover transportation to the nearest hospital or medical facility in the event of an emergency.

- Maximum per insured person, per year:
  - Out of province: \$1,000 (\$500 for residents of Labrador)
  - Within the province: \$500 (\$1,000 for residents of Labrador)
- Reimbursement: 80%

## Non-emergency transportation benefit

This benefit helps cover non-emergency medical transportation within Canada. To qualify for this benefit, you must:

1. Be referred by an attending medical practitioner
2. Travel to the nearest medical facility where services are available
3. Have travelled at least 80 kms one-way from the community you live within
  - Maximum: \$300 per insured person, per calendar year
  - Reimbursement: 80%

This benefit doesn't reimburse meals, hotel accommodation or aesthetic surgery.

## Hospital benefit

If you and/or your insured dependants need hospitalization, you are covered for the difference between a hospital's private or semi-private room and standard ward rate, for an unlimited number of days.

- Maximum benefit payable: \$85 per day
- Reimbursement: 100%

## Extended health care benefit

The extended health care benefit covers services including home nursing care, paramedical services, medical equipment and supplies. For a detailed list of what's included in the benefit, go to the [appendix](#).

- 80% coverage – for claims up to \$5000
- 90% coverage – for claims between \$5000 - \$10,000
- 100% coverage – for claims over \$10,000

## Out-of-province benefit

This benefit helps cover expenses incurred outside of your home province when the required medical treatment isn't readily available in your home province.

- Coverage is provided for the following:
  - Semi-private hospital accommodation
  - Hospital out-patient services
  - Physicians' fees
  - Lab tests and x-rays
  - Other eligible expenses that would have been covered in your home province
- Reimbursement: 80%

If the treatment required is readily available in Canada but you choose to seek treatment outside of the country, benefits will be limited to the reasonable and customary charges of the nearest Canadian medical centre equipped to provide the treatment.

It's recommended that you submit a treatment plan for review in advance so Canada Life can advise you of the amount payable before you incur the expense.

## Can I opt-out of supplementary health benefits?

You can opt-out if your spouse is also a provincial government employee covered under the Government of Newfoundland and Labrador group insurance plan and has family coverage.

To opt-out of supplementary health insurance, you must provide your spouse's Canada Life ID number, found on their Benefit ID card, when enrolling in the plan or making this change to your coverage.

For complete details and limitations on supplementary health insurance visit [Government of Newfoundland and Labrador employee/retiree benefits website](#).

## Termination of mandatory benefits

Your mandatory benefits end when you leave your job with The Government of Newfoundland and Labrador or you no longer meet the eligibility criteria.

If your benefits with The Government of Newfoundland and Labrador terminate, you may be entitled to convert the coverage you have lost to an individual plan with Canada Life without having to submit medical evidence of insurability. To find out more about your conversion options please contact Canada Life at 709-778-7073 or 1-877-514-2778 or for details specific to individual health plans, visit [myinsuranceplan.ca/nfld](http://myinsuranceplan.ca/nfld).

# Optional benefits

Below you'll find an outline of the optional benefits available to you.

Optional benefits can be applied for at any time. However, if not applied for within 31 days of your eligibility for enrolment or within 31 days of a qualifying life event\*, there may be additional steps for you or your dependants to take – these are outlined at the bottom of each section below. If you'd like to enrol for optional benefits please contact your plan administrator.

You're responsible for the full cost of optional benefits you select.

*\*You can add your child to your coverage within 12 months of their date of birth without limitations or evidence of insurability.*

## Optional group life insurance

Optional life insurance offers benefits beyond what you're covered for under the basic plan. You can apply to purchase additional group life insurance from \$10,000 to \$300,000 (in units of \$10,000) on behalf of yourself and/or your spouse.

- You must be insured under basic group life insurance.
- If you apply during your initial eligibility window, you will be eligible for up to \$100,000 in coverage for yourself without medical evidence of insurability.
- If you apply outside your initial eligibility window, you will be eligible for up to \$100,000 in coverage if you can sign a Declaration of Good Health.
- Coverage of more than \$100,000 for yourself requires medical evidence of insurability and won't take effect until your application is approved by Canada Life.
- Coverage up to \$100,000 for your spouse can be applied for at any time if your spouse can sign a Declaration of Good Health.
- Coverage of more than \$100,000 for your spouse requires medical evidence of insurability and won't take effect until the application is approved by Canada Life.

If your benefits with The Government of Newfoundland and Labrador terminate, you may be entitled to convert the coverage you have lost to an individual plan with Canada Life without having to submit medical evidence of insurability. To find out more about your conversion options please contact Canada Life at 709-778-7073 or 1-877-514-2778.

## Optional accidental death and dismemberment (AD&D) insurance

This provides additional AD&D insurance for you and/or your spouse and dependants, you're covered any time whether you're at work, traveling or at home. The amount of coverage varies depending on if you have an employee-only or family plan.

Employee-only plan	Family plan
Purchase any amount of coverage between \$10,000 and \$300,000 in units of \$10,000	Your spouse is insured for 40% of the benefit you've selected
	Dependant children are insured for 5% of the selected amount
	If don't have dependant children, your spouse will be insured for 50% of the benefit selected
	If you don't have a spouse, each dependant child will be covered for 10% of your benefit

- You must be insured under basic group AD&D to add this benefit.
- The injury must result in death or dismemberment within 365 days of the accident.
- Only one amount (the largest applicable) will be payable for injuries to the same limb resulting from any one accident.
- Your accidental death insurance benefit is paid to your designated beneficiary(ies) or if none survive you, to your estate.
- Accidental death insurance benefits for your spouse and/or dependants are paid to you.
- Claims must be made within 365 days of the date of death.

## Optional critical illness insurance

Optional critical illness insurance pays a one-time cash payment to you in the event you, your spouse or your dependants are diagnosed with a defined critical illness. Critical illnesses can result in a long recovery period and unexpected expenses.

- The amounts payable vary per insured person:
  - Employee: \$25,000
  - Spouse: \$10,000
  - Dependant: \$5,000
- Evidence of insurability is required to be eligible.
- Employees must have this coverage for their family to also be insured.
- Only one critical illness benefit is payable for each insured person, per lifetime.

For a full list of covered illnesses visit [The Government of Newfoundland and Labrador employee/retiree benefits website](#).

No benefits are paid for critical illnesses resulting directly or indirectly from certain events. These limitations can be found on [The Government of Newfoundland and Labrador employee/retiree benefits website](#).

You can apply for this benefit at any time, but you'll be required to provide evidence of insurability to Canada Life.

## Optional long-term disability (LTD) insurance

Optional long-term disability insurance provides you with regular income to replace income lost due to disease or injury. You can apply for this benefit outside of your eligibility period, but you'll be subject to evidence of insurability. These benefits begin after the waiting period is over and continue until you're no longer disabled.

- The waiting period is 119 days or all or a portion of your accumulated sick leave, to a maximum of 480 days – whichever you choose.
- You're covered for 66.67% of your regular pay up to \$10,000 or 85% of your pre-disability take-home pay – whichever is less.
- To be eligible for this program, you must participate in one of the following pension plans:
  - The Public Service Pension Plan
  - The Uniformed Services Pension Plan
  - The Members of the House of Assembly Pension Plan
  - The Provincial Court Judges' Pension Plan
- Your LTD insurance terminates when you reach age 65 or when you retire, whichever is earlier.

Limitations apply to this benefit. Review these limitations on [The Government of Newfoundland and Labrador employee/retiree benefits website](#).

## Optional dental care insurance

Dental care insurance is available to all active and retired employees and eligible dependants. You're covered for basic and major restorative services.

Basic	Major restorative
Covered at 80%	Covered at 70%
No annual or overall maximum	Maximum of \$1250 per insured person per calendar year
<b>Services include:</b> <ul style="list-style-type: none"> <li>• Diagnostic</li> <li>• Preventative</li> <li>• Restorative</li> <li>• Endodontic</li> <li>• Periodontic</li> <li>• Removable prosthodontic</li> <li>• Surgical</li> <li>• Adjunctive general</li> </ul>	<b>Services include:</b> <ul style="list-style-type: none"> <li>• Extensive restoratives</li> <li>• Prosthodontic (non-removable)</li> <li>• Major surgical procedures</li> </ul>

You can still apply outside of your eligibility period but will be considered a late applicant and limited to a \$100 maximum per insured person for the first 12 months of coverage.



# Appendix

## Extended health care benefits

Further details on your extended health care benefits are below. Where no maximum eligible expense is noted, reasonable and customary rates will apply.

### Home nursing care

Services for active medical care by a registered nurse, licensed practical nurse and registered nursing assistant at the insured person's residence are eligible for coverage if:

1. Written authorization has been provided by the attending physician.
2. These services have been authorized by Canada Life.
  - Maximum lifetime eligible expense of \$10,000 per insured person

Reimbursement won't be made when the services are custodial in nature.

### Paramedical services

Covered paramedical practitioners include: acupuncturist, chiropracist and podiatrist, chiropractor, massage therapist\*, naturopathic doctor, occupational therapist, physiotherapist and athletic therapist, osteopath, psychologist and social worker, and speech therapist\*.

- Maximum: \$500 annually per practitioner.

*\*A physician's referral is required for coverage of these services.*

### Medical equipment and supplies

This benefit helps cover the rental or purchase of a wide range of medical supplies, appliances and prosthetic devices. A complete list of medical equipment and supplies covered by this benefit is included on [The Government of Newfoundland and Labrador employee/retiree benefits website](#).

## Waiver of premium

If you're an active employee and become disabled while you're insured, Canada Life may waive the premiums on certain benefits. If approved for your waiver of premium, you'll maintain the same coverage as if you were actively working. For more details about waiver of premium contact your plan administrator.

**Your premiums will continue to be waived until one of the following occurs:**

- You're no longer disabled as defined by the policy
- You regularly retire
- You turn 65

**Waiver of premium applies to the following benefits:**

- Basic participant and basic dependant life insurance benefit
- Basic participant accidental death and dismemberment benefit
- Optional participant and optional spouse life insurance benefit
- Optional accidental death and dismemberment benefit
- Optional critical illness benefit
- Optional participant long-term disability benefit



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