

# Glossary

## A

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### Accidental Insurance

Provides benefits coverage if you are injured as a direct result of an accident.

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

AD&D provides coverage for death or dismemberment resulting directly from accidental causes. Provides benefits in the event of loss of life, limbs or eyesight as the result of an accident.

## B

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### Beneficiaries

Beneficiaries are the person (or people) who will receive the proceeds of your life insurance policy when they pass away. Beneficiaries can be close family members or friends.

### Benefits

Medical benefits refer to the coverages, protections, and services that are included in your health insurance plan.

## C

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### Carrier

If you are asked to "check with your carrier", that simply means you should check with your insurance company.

### Claims

A health insurance claim is essentially an invoice that your provider sends to your health insurance company for the services you received.

### Critical Illness

A type of insurance that pays you a lump sum if you are diagnosed with a life-altering illness such as cancer, heart attack, stroke, Multiple Sclerosis or Parkinson's Disease.

## D

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### Dispensing fee

The charge for the professional services provided by a pharmacist when dispensing a prescription (not applicable in Quebec).

## E

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### Employee Assistance Program (EAP)

A confidential, short term, counseling service for employees with personal problems that affect their work performance. EAPs can help with things like stress, substance abuse, marital and family issues, preventative health and more.

### Extended Health Insurance

Your insurance that provides protections for hospital and medical expenses not covered by government programs and other health care expenses, such as prescribed drugs, medical appliances, ambulance, private nursing, etc.

## H

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### Health Spending Account (HSA)

A benefit that provides reimbursement for a wide range of health-related expenses, over and above regular benefit plans. HSA's are administered in accordance with Canada Revenue Agency guidelines. Money spent from this account is tax exempt (with the exception of Quebec residents)!

## L

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### Life Insurance

Insurance providing for the payment of benefits upon the death, whether by accident or otherwise, of the life insured.

## P

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### Paramedical

Services covered under the paramedical coverage are typically services provided by professionals, not in the public health system. Services include chiropractor, physiotherapy, massage therapy, naturopathy and more.

### Premium

A health insurance premium is a fixed cost you pay your insurer to keep your health insurance plan.

### Primary Care Provider (PCP)

PCPs are doctors (can be called family doctors, internists or general practitioners) who are your first point of entry to the health care system.

### Provider

You probably hear this term a lot. "Provider" is used to refer to a physician, healthcare professional, or healthcare facility.

## Q

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### Qualifying Life Event

A magical moment or event in your life that allows you to change their benefits selections from a previous enrollment period, or otherwise. These can include marriage or the birth of a child, for example.

## S

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### Short-Term Disability

Short-term and Long-term disability (STD & LTD) insurance pays you a percentage of your salary for a specified amount of time if you become ill or injured and cannot perform the duties of your job.