

# 2020 Benefits Guide

Medisys & Copeman

# Table of Contents

|   |    |
|---|----|
| Benefits Eligibility                    | 4  |
| How to Enroll                           | 5  |
| 2020 Benefits Guide                     | 6  |
| Basic Life & Optional Life              | 7  |
| Accidental Death & Dismemberment (AD&D) | 8  |
| Optional Critical Illness               | 8  |
| Disability                              | 9  |
| Extended Health Care                    | 10 |
| Dental Care                             | 11 |
| Health Spending Account                 | 12 |
| Lifestyle Spending Account              | 13 |
| Employee & Family Assistance program    | 14 |

# Welcome to Your Benefits Guide!



At Medisys, we offer our employees a competitive and comprehensive benefits program to show how much we value your contribution. This benefits guide summarizes our program in a quick and easy-to-understand way. Please take a look at your plan documents for more details.



## Enrollment

Welcome to our team! As a new employee, you're eligible for coverage on your hire date. However, you must enroll in benefits within 31 days of your hire date.



## Bi-Annual Enrollment

Bi-Annual enrollment is your opportunity to review your current benefits and make changes for the upcoming two plan years. During bi-annual enrollment, you can add, change, or decline coverage. You can also add and/or drop dependents.



## Default Benefit Plans

If you are new employee and do not make your benefit plan selections during your open enrollment period, you will be defaulted to the Core plan with Single coverage. If you are an existing employee and have participated in enrolments before, you will be defaulted to your current benefits coverage, if you do not update your selections during this open enrollment period.



## Changing Your Benefits

Once you make your elections, you won't be able to make changes until the next enrollment period unless you experience a qualifying life event. Here are some examples of qualifying life events:

- **Change of legal marital status**  
(e.g., marriage, divorce, death of spouse/partner, legal separation)
- **Change in number of dependents**  
(e.g., birth, adoption, death of dependent, ineligibility due to age)
- **Change in employment or job status**

Please note: you must make changes to your benefits within 31 days of your qualifying event. If you don't make changes during this time, you may have to wait until the next enrollment period or another qualifying life event. Learn more about [qualifying life events](#).

## Benefits Eligibility

### Covering Yourself

You may enroll in the benefits program if you're an employee that works a minimum of 20 hours per week.

### Covering Your Family Members

Eligible dependents generally include your legally married spouse/partner and children up to age 26. Some age limitations may apply to certain insurance programs. Children include natural, adopted, step-children, or children obtained through court-appointed legal guardianship.



Learn more about [dependent eligibility](#).

### Covering Your Family Members

Please be prepared to share dependent eligibility information during enrollment—including date of birth. Other documentation is required depending on your benefit elections or qualifying life event.



**Take 10 minutes to make your selections.** It's easy. Just open your League app to get going. Chat with one of our **Benefits Concierge** reps if you need a hand. We're here to help.

Learn more about [getting started on League!](#)

## Benefit Offerings



### Extended Health Care



### Dental Care



### Short Term Disability



### Long Term Disability



### Basic Life



### Optional Life



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



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



### Optional Critical Illness



### Health Spending Account



### Lifestyle Spending Account



### Employee & Family Assistance Program

# How to Enroll

## *Your Enrollment Steps*

1

### STEP ONE

## Register with League

- Watch your inbox for an invite from League
- Follow the link to register with League
- Register with League in a few easy steps

2

### STEP TWO

## Make benefit selections

- Read through your plans and options
- Follow the step-by-step instructions to make your selections
- Chat live with Customer Care visit our [Help Center](#) if you have questions or need help

3

### STEP THREE

## Fill out and submit forms

- Download the necessary forms
- Read, fill out, and sign the forms
- Upload the signed forms and submit

4

### STEP FOUR

## Use your benefits

- Download the League app
- Open your personalized Digital Wallet
- Tap a benefits card
- Check coverage, submit claims, and get to your carrier portal



Remember: this is the only time during the year that you can make changes to your benefits unless you experience a [qualifying life event](#). Make sure you print and look over your benefits confirmation statement for accuracy.



Visit our [Help Center](#) to learn more about how to understand your benefits and use the League app!

# 2020 Medisys Benefits Guide

Medisys offers employees a robust insurance program. We partner with Desjardins to bring this coverage to you.

## Plan Highlights

At Medisys, we understand that one size never fits all. For that reason, we've outlined options with varying levels of coverage and flexibility. We want to be able to support the needs of our members (that's you!) and your loved ones.

### New this year



- ✓ We are pleased to introduce League and their exciting new features this year!

### Contact Information



#### Desjardins

1-800-263-1810

[groupservice@dfs.ca](mailto:groupservice@dfs.ca)



#### League

[help@league.com](mailto:help@league.com)

## Extended Health & Dental Plans

### Option 1

#### Core Plan

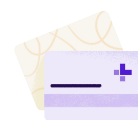
A simple plan offering for those with relatively low needs and/or coverage through another plan. This plan allows additional flex credits that can be used towards a League Health Spending Account (HSA) or a League Lifestyle Spending Account (LSA) for some extra cushioning, so you have more flexibility.

### Option 2

#### Enhanced Plan

A more comprehensive plan for those who may have frequent medical appointments or a pre-existing condition. This plan has the highest monthly cost but you get the highest level of coverage.

## League Benefits



See your coverage at a glance in your **digital wallet**.



Get answers and advice with **Health Concierge**.

Get speedy answers to your questions about benefits, coverage, or navigating your League app with **Benefits Concierge**.



Get exclusive access to The Well content library plus offers and discounts on products & services to power your healthy lifestyle with **Marketplace**.

# Basic Life & Optional Life



## Here's a summary of your options

Life Insurance is an important source of financial protection for your family in the event you pass away. Medisys' benefit program aims to make sure you and your loved ones are covered.

|                          | Employee   | Spouse  | Children  |
|--------------------------|--|---|---|
| Basic Life               |  |   |   |
| Coverage                 | 1x annual earnings to a maximum of \$1,000,000   | No Coverage   | No Coverage   |
| Evidence of Insurability | Non-evidence maximum (NEM): \$500,000<br>(evidence required for amounts over NEM)                |   |   |
| Termination Age          | 70 or retirement, whichever occurs first   |   |   |
| Optional Life            |  |   |   |
| Coverage                 | Units of \$10,000, maximum of \$1,000,000 combined with basic life                               | Units of \$10,000, maximum of \$500,000   | Units of \$5,000, maximum of \$25,000                         |
| Evidence of Insurability | Required for amounts exceeding \$50,000 at initial enrollment and at each periodic re-enrollment | Required for amount exceeding \$10,000 at initial enrollment of the spouse                | No evidence required  |
| Termination Age          | When the employee turns 70 or retires, whichever occurs first                                    | When the spouse or employee turns 70 or when the employee retires, whichever occurs first | When the employee turns 70 or retires, whichever occurs first |



Blog Post

[Check out our 5 tips for picking the right plan](#)

# Accidental Death & Dismemberment (AD&D)



## Here's a summary of your options

Accident Insurance is an important source of financial protection for you and your loved ones if you are seriously injured in an accident or pass away.

|                          | Employee  | Spouse  | Children  |
|--------------------------|---|---|---|
| Basic AD&D               |   |   |   |
| Coverage                 | 1x annual earnings to a maximum of \$500,000                  | No Coverage   | No Coverage   |
| Termination Age          | 70 or retirement, whichever occurs first                      |   |   |
| Optional AD&D            |   |   |   |
| Coverage                 | Units of \$10,000, maximum of \$500,000                       | Units of \$10,000, maximum of \$500,000   | Units of \$5,000, maximum of \$25,000                         |
| Evidence of Insurability | No evidence required  |   |   |
| Termination Age          | When the employee turns 70 or retires, whichever occurs first | When the spouse or employee turns 70 or when the employee retires, whichever occurs first | When the employee turns 70 or retires, whichever occurs first |

# Optional Critical Illness



## Here's a summary of your options

Critical Illness Insurance is an important source of financial protection for you and your loved ones and allows members who become critically ill to focus on recovering and managing their illness by providing them with a lump sum payment.

|                                  | Employee  | Spouse  | Children  |
|----------------------------------|---|---|---|
| <b>Optional Critical Illness</b> |   |   |   |
| Coverage                         | Units of \$10,000, maximum of \$200,000                       | Units of \$10,000, maximum of \$200,000   | Units of \$5,000, maximum of \$25,000                         |
| Evidence of Insurability         | Required for amounts exceeding \$20,000                       | Required for amounts exceeding \$10,000   | No evidence required  |
| Termination Age                  | When the employee turns 70 or retires, whichever occurs first | When the spouse or employee turns 70 or when the employee retires, whichever occurs first | When the employee turns 70 or retires, whichever occurs first |



# Short Term Disability & Long Term Disability



## Here's a summary of your options

Medisys' disability plans (Short Term Disability and Long Term Disability) provides you with regular benefit payments to replace lost income because of a disability due to illness or injury.

### Core Plan

| Short Term Disability  |   |
|------------------------|---|
| Schedule               | 65% of weekly earnings <sup>1</sup> to a maximum of \$1,500<br>(integrated with employment insurance) |
| Benefits tax status    | Taxable   |
| Elimination period     | Accident/hospitalization: none<br>Illness: 7 days   |
| Maximum benefit period | 16 weeks  |
| Termination age        | Age 70 or retirement, whichever occurs first  |

Short-term disability insurance is registered as a Supplementary Unemployment Benefit plan (SUB plan) with Employment Insurance. The SUB plan applies to permanent employees (levels 1 – 9) and to personal trainers (after a 24-month waiting period). Temporary employees are not entitled to the SUB plan. Instead of the SUB plan, permanent employees (levels 10 – 15) are entitled to salary continuation coverage.

- Elimination period based on: calendar days
- Benefit period based on: calendar days

For Copeman and Medisys Leaders and employees in levels 10+, no change to Short Term Disability. Please reach out to your P&C Business Partner for further details.

### Core Plan

### Enhanced Plan

| Long Term Disability      |  |  |
|---------------------------|--|--|
| Schedule                  | 50% of monthly earnings <sup>1</sup> to a maximum of \$7,500 | Core plan + 15% of monthly earnings <sup>1</sup> to a maximum of \$2,500           |
| Evidence of Insurability  | No evidence required   | Evidence of insurability is required when changing from Core plan to Enhanced plan |
| Benefit tax status        | Taxable  | Non taxable<br>(Core plan portion taxable)   |
| Cost of living adjustment | None   | None   |
| Elimination period        | 16 weeks   | 16 weeks   |
| Maximum benefit period    | To age 65  | To age 65  |
| Termination age           | Age 65 or retirement, whichever occurs first                 | Age 65 or retirement, whichever occurs first                                       |

Long-term disability insurance applies to permanent employees (levels 1-15) and to personal trainers (after a 24-month waiting period). Temporary employees are not entitled to this coverage

<sup>1</sup>Earnings correspond to the regular rate of pay paid by the employer, excluding any dividends, bonuses commissions or overtime pay

# Extended Health Care

## Plan Highlights



Our health care plan helps cover the cost of medically necessary expenses such as prescription drugs, the services of many health-care professionals, medical equipment, and other expenses that are not covered by your provincial health plan.

|  | Core Plan   | Enhanced Plan  |
|--|---|--|
| Prescription Drugs   |   |  |
| Deductible   | \$10 per prescription<br>Dispensing fee cap of \$11 per prescription  | \$5 per prescription<br>Dispensing fee cap of \$11 per prescription  |
| Coinsurance  | 80% up to the RAMQ annual maximum out-of-pocket amount per certificate, per calendar year, and 100% thereafter                                      |  |
| Hospital   |   |  |
| Coinsurance  | 80% semi-private room   | 80% private room   |
| Covered Services & Supplies  |   |  |
| Private nursing care   | 80%; \$5,000 per 12 months  | 80%; \$10,000 per 12 months  |
| Orthotics and arch supports  | Not covered   | 80%; One pair up to \$300 per 12 months  |
| Orthopaedic shoes  | Not covered   | 80%; One pair up to \$300 per benefit year   |
| Hearing aids-including batteries   | Not covered   | 80%; \$500 per 60 months   |
| Paramedical Services   |   |  |
| Psychologist, social worker, registered clinical counsellor, psychotherapist and marital/couple/family therapist   | 80%; Combined maximum of \$500 per benefit year   | 80%; Combined maximum of \$1,000 per benefit year  |
| Physiotherapist, physical rehabilitation therapist and sports therapist  | 80%; Combined maximum of \$300 per benefit year   | 80%; Combined maximum of \$750 per benefit year (including a \$500 per benefit year cap for massage therapist within this maximum) |
| Other specialists:<br>Acupuncturist, audiologist, chiropractor, dietician, massage therapist, naturopath, occupational therapist, osteopath, podiatrist and speech therapist | Not Covered   |  |
| Vision Care  |   |  |
| Coinsurance  | Not Covered   | 80%; \$250 every 24 months<br>Eye Exams: 1 exam every 24 months (adults); 1 exam every 12 months (children)                        |
| Emergency out-of-country (Travel)  |   |  |
| Coinsurance  | 100%; lifetime maximum payable amount of \$5,000,000/insured person. Coverage during the first 60 days of a stay outside your province of residence |  |
| Termination Age  | Retirement  |  |

The benefit year is from April 1 to March 31. Except indicated otherwise, the maximums shown are per covered person.

# Dental Care

## Plan Highlights



Our dental plan helps to cover a wide range of dental services, from regular check-ups to major procedures such as root canals and crowns. These procedures may be provided by a licensed dentist, dental hygienist or denturist.

|                                 | Core Plan                                    | Enhanced Plan                                |
|---------------------------------|--|--|
| <b>Coinsurance</b>              |  |  |
| Preventative                    | 80%  | 90%  |
| Basic Services                  | 80%  | 90%  |
| Endodontics & Periodontics      | 80%  | 80%  |
| Major Restorative Services      | 50%  | 50%  |
| Orthodontics                    | Not Covered                                  | 50% for children under age 19                |
| <b>Maximums</b>                 |  |  |
| Preventative and basic services | Combined maximum of \$1,500 per benefit year | Combined maximum of \$2,500 per benefit year |
| Major restorative services      |  |  |
| Orthodontics                    | Not Covered                                  | \$2,000 lifetime                             |
| Recall Exam                     | 1 per 12 months                              | 1 per 6 months                               |
| Complete Exam                   | 1 per 24 months                              | 1 per 24 months                              |
| <b>Termination Age</b>          | Retirement                                   |  |

The benefit year is from April 1 to March 31. Except indicated otherwise, the maximums shown are per covered person.

# Health Spending Account

Get a top up to your medical plan if you hit your medical maximums!



## Plan Highlights

A Health Spending Account (HSA) is like a bank account through which you may be reimbursed for health and dental expenses up to a predetermined annual credit amount. These credits may be used to cover expenses not covered by your group health plan such as, acupuncture treatments or to top-up expenses not fully covered by our group health plan

### Submitting Claims

Check out your League Digital Wallet for simple, easy-to-follow instructions as well as full coverage details

## League Benefits



Submit claims and get reimbursed in no time.



Help Center

[Learn how to submit an HSA claim](#)

## Qualified HSA Expenses

|   |                           |     |                              |
|---|---------------------------|-----|------------------------------|
| ✓ | Medical Professionals     | ✓   | Chiropractor                 |
| ✓ | Prescription Drugs        | ✓   | Naturopath                   |
| ✓ | Vision                    | ✓   | Dietician                    |
| ✓ | Dental                    | ✓   | Laser eye surgery            |
| ✓ | Health Services & Devices | ✓   | Orthopedic shoes             |
|   |                           | ✓   | Executive health assessments |
|   |                           | ... | And many more!               |

### Source of funds

Remaining flex credits after selecting your coverage options may be placed in your health spending account (HSA)

### Credit carry-over provision

At the end of the benefit year, any credits remaining in the HSA will be carried over to the following benefit year. Unused flex credits will be forfeited after 2 benefit years.

# Lifestyle Spending Account

Use the funds from this account to pay for lifestyle & wellness services that support your unique needs!



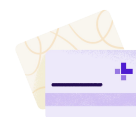
## Plan Highlights

Fuel your way of life with the Lifestyle Spending Account (LSA). You can use the funds from this account to purchase a variety of products or services any way you like. Please keep in mind that the LSA is a taxable benefit, usage will be applied to payroll.

### Submitting Claims

Check out your League Digital Wallet for simple, easy-to-follow instructions as well as full coverage details

## League Benefits



Submit claims and get reimbursed in no time.



Help Center

[Learn how to submit an LSA claim](#)

## Qualified LSA Expenses

|   |                          |     |                                       |
|---|--------------------------|-----|---------------------------------------|
| ✓ | Gym memberships          | ✓   | Family Health & Wellness              |
| ✓ | Yoga                     | ✓   | Sports & Recreation                   |
| ✓ | Meditation               | ✓   | Commuting                             |
| ✓ | Diet & Nutrition         | ✓   | Alternative & Complementary Therapies |
| ✓ | Home Services & Products | ✓   | Patient Care & Facilities             |
| ✓ | Mental Health & Wellness | ✓   | Personal Development                  |
|   |                          | ... | And many more!                        |

### Source of funds

Remaining flex credits after selecting your coverage options may be placed in your lifestyle spending account (LSA)

### Credit carry-over provision

At the end of the benefit year, any credits remaining in the LSA will be forfeited.

# Employee & Family Assistance Program (EFAP)



## Plan Highlights

With Homewood Health Employee & Family Assistance Program (EFAP) you can access a robust set of tools and resources. Whether you need more information on a specific health topic, want to try a self-directed e-learning course or need some help locating child or elder care services, this service provides immediate and confidential assistance for any work, health or life concerns for you and your immediate family.

### Contact Info

1-800-663-1142 | [contact@homewoodhealth.com](mailto:contact@homewoodhealth.com)  
[Homeweb.ca](http://Homeweb.ca)

## League Benefits



Chat live with a health professional to get speedy help with any health questions or concerns with **Health Concierge**

## What kinds of issues can this program help you with?

|   |                                  |     |                           |
|---|----------------------------------|-----|---------------------------|
| ✓ | Childcare and parenting services | ✓   | Grief and Loss            |
| ✓ | Elder and family care services   | ✓   | Smoking cessation program |
| ✓ | New parent support               | ✓   | Nutritional coaching      |
| ✓ | Legal advisory services          | ✓   | Career counselling        |
| ✓ | Financial advisory services      | ✓   | Relationship solutions    |
| ✓ |                                  | ... | And many more!            |