

St. Mildred's – Lightbourn School
Part-Time and Contract Employees

Life Insurance	
Benefit	Flat \$25,000
Non-Evidence Maximum	Flat \$25,000
Termination	Age 80 or retirement, whichever is earlier
Accidental Death & Dismemberment	
Benefit	Flat \$25,000
Termination	Age 75, retirement or end of contract, whichever is earlier
Employee Optional Life	
Benefit	Units of \$10,000 for employee and/or spouse
Combined Maximum	\$500,000
Evidence of Insurability	All amounts require evidence of insurability
Termination	Age 70, retirement or end of contract, whichever is earlier
Optional Critical Illness	
Benefit	Units of \$10,000 to a maximum of \$250,000
Evidence of Insurability	All amounts over \$20,000 require evidence of insurability
Termination	Age 65, retirement or end of contract, whichever is earlier
Extended Health Care	
Drugs & Medicines	
Deductible	Amount equal to the Dispensing Fee
Co-insurance	80%
Maximum	Unlimited
Eligible Expenses	Legally Requiring a Prescription, Lowest Cost Alternative
Hospital	
Co-insurance	100%
Hospitalization Coverage	Semi-Private
Health Care	
Co-insurance	80%
Private Duty Nursing Care	\$10,000 for a maximum of 12 months per unrelated condition
Hearing Aid Benefit	\$500 every 5 plan years
Custom Made Orthopaedic Shoes and Foot Orthotics	\$500 per plan year
Ambulance	Included

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Paramedical Benefits	
Co-insurance	80%
Acupuncturist	\$500 each plan year combined for all paramedical practitioners, including x-rays
Audiologist	
Chiropractor	
Massage Therapist	
Naturopath	Chiropractor, Osteopath and Podiatrist/Chiropodist x-rays are limited to a combined maximum of 4 per plan year subject to a maximum of \$25 per x-ray. Medical Referral is required for Massage Therapist, Osteopath and Physiotherapist.
Osteopath	
Podiatrist/Chiropodist	
Physiotherapist	
Psychologist/Social Worker	
Speech Therapist	
Survivor Benefit	2 years
Out of Province/ Country Emergency	
Deductible	NIL
Co-insurance	100%
Maximum	Unlimited
Termination	Age 80, retirement or end of contract, whichever is earlier
Dental Care	
Deductible	NIL
Co-insurance	
Basic	80%
Major	No Coverage
Maximum	
Basic	\$2,000 each plan year
Major	No Coverage
Oral Recall Examination	9 months
Scaling / Root Planing	10 units
General Practitioner Fee Guide	Current
Accidental Dental	Included
Survivor Benefit	2 years
Termination	Age 80, retirement or end of contract, whichever is earlier

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Additional Benefits Available*	
Employee & Family Assistance Program	
Carrier	Shepell
Contact	1-844-880-9142 or workhealthlife.com
Termination	Age 80 or retirement or end of contract, whichever is earlier
Best Doctors*	
Benefit	Second Opinion Service for seriously ill Canadians
Contact	1-877-419-BEST (2378)
Consult+*	
Benefit	Virtual Health Care Services
Online Access	Sign into GroupNet, go to Coverages & Balances, select Health, scroll down to Other coverage to find the link to Consult+.
<p><i>* For Best Doctors and Consult+ must be enrolled in Healthcare to be eligible for coverage Above document is provided for summary purposes only. Should you have specific questions regarding benefit coverage, contact the Canada Life Group Customer Services Department at 1-800-957-9777.</i></p>	