



# Benefits

For Alberta and B.C. Team Members covered under Appendix A -  
West of the Collective Agreement with the TWU, USW Local 1944

(Regular Full Time and Regular Part Time)

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**This document summarizes the benefit plans for regular full-time and regular part-time team members covered by Appendix A - West of the collective agreement with the TWU, USW Local 1944. Team members must be Canadian Residents.**

**As a summary, it cannot contain all the details. In the case of any discrepancy, benefits will be paid according to official plan documents, contracts and applicable legislation.**

# Introduction to Your Benefits

## Eligibility

All regular full-time and regular part-time bargaining unit team members who are residents of Canada and who are covered under Appendix A - West of the collective agreement with the TWU, USW Local 1944.

## Dependents

Your eligible dependents are:

- your spouse – the person you're married to, or the person you have been living with in a conjugal relationship, for at least six months (includes same-sex partners). Your spouse must be removed from your benefit plans after 6 months of separation.
- your unmarried, dependent children (natural, adopted or of whom you are the legal guardian\*) who are substantially financially dependent on you and are:
  - younger than 21 (or of any age if they are disabled\*\*)
  - age 21 up to and including age 24 if they are attending a college, university or other accredited educational institution full-time

\* Legal guardianship must be obtained under Canadian laws and a court order must be provided as proof.

\*\* Coverage for a disabled dependent at any age is only available to individuals already covered by TELUS plans as an eligible dependent child.

### **Note:**

*This definition applies to all benefits except provincial health care where dependents are defined by each provincial plan.*

*You may be asked to substantiate that an individual you claim as a dependent meets the definition of dependent.*

## Benefit Choices

- accident insurance (employee, spouse and child)
- optional critical illness insurance (employee, spouse and child)
- dental \*
- extended health\*
- life insurance (employee, spouse and child)

Refer to the appropriate detailed information about each benefit plan.

*\*You may opt out of extended health and/or dental if you supply proof of coverage elsewhere. Proof of coverage could be in the form of a confirmation letter from the insurance carrier or from the employer, confirming that you are covered under another plan.*

Benefit Plan	Percentage of Cost Paid by TELUS
Extended Health	75%
Dental	90%
Primary Employee Life Insurance	100%
Optional Employee Life Insurance	Nil
Spouse and Child Life Insurance	Nil
Optional Employee, Spouse and Child Critical Illness Insurance	Nil
Optional Employee, Spouse and Child Accident Insurance	Nil

Each choice has a cost. In some benefit plans it's a flat rate and others are based on age (on March 1 at the start of the benefit year), gender and smoking status.

## Changing Your Choices

### At Any Time

At any time, you may:

- add or delete dependents when their eligibility changes
- change the beneficiary of the life insurance or accident insurance coverage for you, your spouse or your child
- apply for increased optional life insurance (you must complete an Evidence of Insurability form and the insurance company has to approve the increase in coverage before it takes effect.)
- opt out of coverage (opting out of extended health and dental coverage requires proof of coverage elsewhere) subject to the three-year lock-in provision in extended health or dental.

Changes will take effect the pay period after paperwork is received.

## At Annual Enrolment

You can review and change your choices during annual enrolment, with these limitations:

- If you enroll in extended health or dental there is a three-year lock-in. You must remain in the plan(s) for a minimum of three full calendar years.
- If you are opting out of extended health or dental, you must provide proof of coverage elsewhere.
- If you choose to increase your optional life insurance or your spouse's life insurance by any amount, you and/or your spouse will have to provide an Evidence of Insurability form. The insurance company must approve the increase in coverage before it takes effect.

## After a Life Event

The only other time you may change your benefit choices outside of the annual enrolment is after a life event. A life event includes:

- addition of a spouse (through marriage or six months in a common-law relationship)
- divorce or separation
- death of a spouse or child
- birth, adoption or legal guardianship of a child
- loss of your spouse's benefit coverage with his or her employer

To initiate a life event change, go to the 'Apply for a Life Event' on [go/flexit360](#) and apply within 31 days of the event.

## Adding an Eligible Dependent (not qualified as a Life Event)

If you need to add an eligible dependent to your existing extended health and/or dental plans during the year e.g. an overage dependent returns to school full-time, you may contact askHR.

## Tax Matters

The premium TELUS pays for the employee life insurance is a taxable benefit. Life insurance benefits paid to a beneficiary are not taxable.

## Coordination of Benefits

If your spouse has an employer-sponsored benefit plan that allows coordination of benefits for health and dental expenses, you need to compare those benefits with yours and determine how to get the maximum coverage.

It might be to your advantage to list each other and your children as dependents under both plans, or it could be better for one of you to have only single coverage (no dependents). You'll need to add up the cost, compare any deductibles and estimate your health and dental expenses for the coming year.

If you are able to coordinate benefits, you submit your own expenses for reimbursement from your health or dental plan, then to your spouse's plan.

Your spouse's expenses should be submitted first to his or her own plan, then to yours.

If you have dependent children, submit expenses first to the plan of the parent whose birthday is earliest in the year (this does not mean the oldest parent), then to the other parent's plan.

If you and your spouse are both covered, you may coordinate benefits as described above if the person incurring the expense has coverage as a team member and as a dependent of a team member.

## Submitting a Claim

TELUS provides limited personal information of team members, as required by each benefit carrier. This information is required so that the carrier can administer each team member's coverage and reimburse benefit claims. Each benefit carrier is required to agree with TELUS' privacy policy with regard to the use, storage and destruction of personal information.

Sun Life is the carrier for the extended health and dental plans. Great-West Life/Canada Life is the carrier for life and long term disability insurance. SSQ is the carrier for critical illness and accident insurance.

Be sure to make copies of all forms and receipts for your own records.

## Extended Health

Sun Life Policy number: 25495

## Prescription Drugs

You can use your Sun Life drug card for most prescription drug purchases. .  
Some prescription drugs require the submission of a paper claim form.

## Other extended health expenses

Most claims for extended health may be submitted electronically through the Sun Life Plan Member Services website and deposited directly into your bank account. Visit [www.sunlife.ca/member](http://www.sunlife.ca/member) to register and obtain a PIN number for online claims filing. Paper forms can be printed from the Sun Life website. The mailing address is on the bottom of the form.

If you access the BEACON program, full payment must be made by you before you can submit the claim to Sun Life for reimbursement. You must submit claims within 9 months of the end of the benefit plan year, or within 90 days after termination, whichever comes first.

To submit and track claims through my Sun Life Mobile, download the app to your BlackBerry from BlackBerry App World or to your iPhone from the Apple App Store. Android and other smartphone users can access my Sun Life Mobile at [www.mysunlife.ca](http://www.mysunlife.ca). For more information about the app and to view a demo, visit my Sun Life Mobile.

## Out-of-Province/Country Travel Emergency Medical Expenses

Mailing Address:  
Allianz Global Assistance  
4273 King Street East  
Kitchener, ON  
N2P 2E9  
Canada

Phone: 1-800-511-4610

## Dental

Sun Life Policy number: 25495

Dental claims may be submitted by your dentist or you, online or on paper.

- By your dentist electronically - dental claims may be submitted electronically if your dentist is on the Canadian Dental Association Network (CDAnet). It's important to tell your dentist your Sun Life policy number (25495) and Sun Life's carrier code (#16), or
- By you electronically - file your claim on-line at Sun Life's Customer Access Web Site and have your reimbursement deposited in your bank account. Sun Life may check the accuracy of the information given in support of your claim by asking you to send in the original receipts. Claim form and/or supporting documents may be requested by Sun Life within 12 months of you submitting your claim online. Visit [www.sunlife.ca/member](http://www.sunlife.ca/member) to register and obtain a PIN number for on-line filing, or
- By you on paper — if you'd rather submit a paper claim, your dentist can provide you with a form at the time of your appointment or you can obtain a dental claim form from Sun Life's Customer Access Web Site. If you print from Sun Life's Web Site, the form will be pre-filled with your personal information. Have the dentist's office complete their section, and then you complete the remaining sections, sign and mail the form to the address on the claim form.

You must submit claims within 9 months of the end of the benefit plan year or if leaving TELUS, within 90 days of your termination date.

## Life Insurance

Great-West Life/Canada Life Policy Numbers:

- primary life insurance: 175650
- optional life insurance: 175651

As early as possible, contact [benefits@telus.com](mailto:benefits@telus.com) or [service.delapaie@telus.com](mailto:service.delapaie@telus.com) to initiate a claim. The benefits team will send you a claim package to complete.

## Critical Illness Insurance

SSQ Policy Number:

- optional critical illness insurance: 1SP40

As early as possible, contact SSQ at [mcwclaims.spgroup@ssq.ca](mailto:mcwclaims.spgroup@ssq.ca) and a Customer Service Representative will send you a claim package to complete. A written notice of the critical illness on which the claim is based must be given within thirty (30) days after the date of the Diagnosis.

## Accident Insurance

SSQ Policy Numbers:

- primary accident insurance – 1M810
- optional accident insurance – 1M800

As early as possible, contact [benefits@telus.com](mailto:benefits@telus.com) or [service.delapaie@telus.com](mailto:service.delapaie@telus.com) to initiate a claim. The benefits team will send you a claim package to complete. A written notice of injury must be made within 30 days of the accident.

## Short Term Disability

If you become disabled, you may be eligible for benefits according to the short term disability provisions. In the event of a prolonged absence, you will need to provide evidence of disability from your physician.

## Long Term Disability

Great-West Life/Canada Life Policy Number: 175650

To receive Long Term Disability benefits, you will need to apply to Great-West Life/Canada Life with evidence of disability by submitting the required forms which will be provided to you during your Short Term Disability absence.

## Contact Information

If you have questions about your benefits, the enrolment process, your personal situation or to make a change to your beneficiary:

- Contact askHR by
  - asking a question online
  - chatting directly with a member of the askHR team
- Submit a question to askHR
- If you have questions about your extended health or dental, call Sun Life at 1 800 361 6212 (policy number 25495)
- to view extended health and dental claims on-line, visit the Sun Life Customer Access website ([www.sunlife.ca/member](http://www.sunlife.ca/member)) to register and obtain a PIN



# Health Benefits

## Provincial Health Care

Every province provides coverage for standard ward hospital accommodation, fees for required laboratory and radiology services, and fees charged by physicians and surgeons. Other benefits vary by province.

If you have any questions about what your provincial health care provides, contact the provincial health care agency where you live.

In order to qualify for coverage under the Extended Health portion of the plan, you must be covered under the appropriate provincial health care plan. If you are not eligible for coverage, you will need to purchase a temporary medical insurance product for persons awaiting Provincial Health Coverage until you qualify for coverage under the provincial health care plan in your province of residence.

## Extended Health Care

Your extended health plan is designed to pay for many medical expenses that are not covered by provincial health care. All maximums discussed in this section are per person - team member or dependent.

TELUS pays 75 per cent of the costs and team members pay 25 per cent.

Extended Health	2020 Twice monthly TELUS costs	2020 Twice monthly team member costs
• Employee Only	\$28.11	\$9.37
• Employee Plus 1 Dependent	\$56.23	\$18.74
• Employee Plus 2 or More Dependents	\$84.29	\$28.10

Extended Health	Coverage
Annual Deductible	No deductible
Prescription Drugs	Tier 1 covered at 90% Tier 2 covered at 80% Tier 3 covered at 35%
Vision	100% for one eye exam/2 years Glasses or contacts \$300 maximum every 2 benefit plan years
Hospital and Ambulance*	100%
In-Province Expenses (except Vision, Hospital and Ambulance which are at 100%)	80%
Out-of-Province/Country Emergency Expenses	100% to a lifetime maximum of \$5 Million

*\*Emergency ambulance services covered if transported to the nearest hospital.*

### Notes:

- *All maximums are per person*
- *All maximums are paid according to Sun Life's fee schedule which represents Reasonable and Customary fees in each province*
- *Children under 18 are eligible for one eye exam every benefit plan year under Vision*

## What's Covered

### Prescription Drugs

The plan provides coverage for drugs and medicines that, legally, require a prescription, have a Drug Identification Number, are subject to the Drug Coverage Limitations and Features, and are dispensed by a licensed pharmacist or physician, including:

- allergy serums when administered by a physician
- certain life-sustaining over-the-counter drugs
- drugs and medicines that require a prescription from a physician or dentist
- fertility drugs (expenses for fertility treatments are paid under Medical Services and Supplies, you must be participating in both a drug plan and Medical Services & Supplies plan to receive reimbursement for both drugs and treatment). Fertility drug plan costs will be combined with any fertility treatment costs under the Medical Services & Supplies to a lifetime maximum of \$15,000.
  - Please contact Sun Life to confirm if your fertility test, treatment and/or fertility drugs are an eligible expense. Eligible for paper claim submission only
- insulin preparations for diabetics, including testing supplies, needles and syringes
- narcotics – annual maximum \$3,000
- prescribed contraceptives
- smoking cessation drugs - lifetime maximum \$500
- treatment of erectile dysfunction limited to a benefit year maximum of \$1,200
- vitamin B-12 for treatment of pernicious anemia
- weight loss drugs (including B6 and B12 vitamins when administered in a medically supervised program). Annual maximum \$1,800, lifetime maximum \$5,000. Reimbursement includes the cost of drugs, not the cost of injection or administration.
  - Prior authorization is required. Anti-Obesity Special Authorization Drug forms can be obtained from Sun Life

**Note:** *compounds where the main ingredient does not require a prescription are not covered*

## Drug Coverage Limitations and Features

TELUS manages the escalating cost of prescription drug claims by partnering with TELUS Health and Sun Life to develop and implement programs that will help manage the costs of drug coverage. These features and limitations are as follows:

- **Tiered Reimbursement for Drugs:**
  - Tier 1 covered at 90%
  - Tier 2 covered at 80%
  - Tier 3 covered at 35%

The tiered approach to drug reimbursement will ensure that you get reimbursement for the drugs you need, and that you're getting effective and cost-efficient medication with each prescription purchase. The TELUS Forward Drug Plan recognizes that newer or more expensive drugs aren't necessarily better than other medications used to treat the same conditions, encouraging the use of drugs that are highly recommended by medical professionals, clinically effective, safe and provide the best value. Drugs are reviewed at least 10 times a year by a team of health professionals, including pharmacists and health economists that make up the TELUS Health Formulary Committee and an independent panel of experts, the Drug Review External Committee (DREC). DREC experts leverage their experience in clinical and pharmacoeconomic analyses to provide TELUS Health with an objective assessment.

### The drugs are sorted into three tiers:

**Tier 1** - Generic drugs are reimbursed at the Tier 1 level. Generic drugs contain the same active ingredients as their brand name counterparts and are lower in cost. Brand name drugs with a generic equivalent are covered at the Tier 1 level and reimbursed at the lowest cost generic level.

**Tier 2** - Brand name drugs for which generic equivalents are not available, but are cost-effective, safe, and highly recommended by clinicians as first-line therapy. This tier also includes drugs that require Prior Authorization; vaccines; and certain drugs that have annual or lifetime maximums (e.g. fertility, erectile dysfunction, anti-obesity, smoking cessation, narcotics). Some drugs in this Tier are only eligible for paper claim submission.

**Tier 3** – Drugs that are not generics or first line therapies in the treatment of specific medical conditions. If you take a Tier 3 drug, you can either switch to a Tier 1 or 2 alternative, or you can continue to take the drug you're on, but you'll have to pay more. Discuss alternate drug options with your doctor.

To determine what Tier your prescription drug will be covered under, please refer to the TELUS drug lookup tool ([go/druglookup](#)). Any prescriptions that require paper claim submissions are not shown in the drug lookup tool. Please contact Sun Life for confirmation of level of coverage.

- **Dispensing Fees:** The maximum eligible expenses for dispensing fees are capped at \$9 (per prescription) and subject to the Tier level of reimbursement. Where the dispensing fee charge is not broken out from the drug cost, a

percentage of the claim will be deemed to be a dispensing fee charge and reimbursement will be limited to \$9.

- **Generic:** The TELUS drug plan features mandatory generic substitution or the lowest cost alternative for drugs. This means that when you present your drug card at the pharmacy, your pharmacist will be alerted to fill your prescription with the generic or lowest cost alternative version of the drug you have been prescribed. If you choose to continue with a brand name drug that has a generic equivalent, you will be reimbursed at the generic or lowest cost level.
- **Prior Authorization Program:** prior authorization may be required for new prescriptions of specific, specialty drugs. In order to obtain special authorization, your physician will need to complete a form and submit it to Sun Life before the Plan will pay for the drug. This means that if you purchase one of the drugs covered by the Prior Authorization program before getting authorization, you will have to pay for the drug at the pharmacy and apply for authorization. Once approved, you may submit the receipt for your purchase with a claim form to Sun Life for reimbursement. Once authorization has been granted, you may use your prescription drug card to pay for the drug. Please refer to the Sun Life website or Mobile App for the most current information including the names of the drugs affected by this program.
- **Maintenance Program:** Through Sun Life's Maintenance Program, whenever possible long-term prescription refills (i.e., maintenance drugs) may be dispensed in a three to six-month supply instead of requiring you to refill the prescription each month. Fewer trips to the doctor and pharmacy for prescription renewals will save time and money (through fewer dispensing fees) - for you and TELUS. Prescriptions for maintenance drugs are limited to five per year per each maintenance drug. Once five prescriptions have been reached, the dispensing fee will no longer be paid until the new benefit plan year.
- **Trial Supplies:** Where appropriate, new prescriptions are dispensed in trial supplies. The Sun Life Trial Program targets drugs that are known to have a greater potential for side effects. The program does not include drugs normally dispensed in smaller quantities or that must be dispensed in their original packaging, or drugs that must be taken for longer periods to be effective. The program helps alleviate some of the waste and unnecessary costs that occur when the original drug dispensed does not work for the patient.

When you present your drug card to fill a prescription for a drug in the Trial Program, the pharmacist will suggest that you start with a trial size, usually a seven-day supply. If the drug proves to be suitable for you (i.e., you do not experience any side effects) the pharmacist will dispense the rest of the prescription after a few days. There will not be a second dispensing fee. If you do experience side effects or if the drug is not working, you or your pharmacist can talk to your doctor about an alternative drug.

## Vision Care

- frames with prescription lenses, prescription lenses only and contact lenses (\$300 maximum, every 2-year benefit period including safety glasses for adults and children 18 and over and once every benefit year for children under 18)
  - vision coverage can alternately be used towards laser eye surgery
- one eye examination every 2-year benefit period for adults and children 18 and over
- one eye examination every benefit period year for children under 18 (unless eye examinations are already covered by your provincial health plan)

*Note: Eye examination claims are paid according to Sun Life's fee schedule which represents usual and customary fees in each province.*

## **Emergency Ambulance Services**

Coverage includes charges, when medically necessary, for licensed ambulance service to the nearest hospital located in your province of residence, that is equipped to provide the type of care essential to the patient. Air transport is covered when time is critical and the patient's physical condition prevents the use of another means of transport.

## **Hospital Accommodation**

Additional charges for a semi-private or private room in a hospital or a hospital's extended care unit are covered, as well as the coinsurance charge of the extended care unit of a hospital.

Charges for rental of a telephone, television or similar equipment are not covered.

## ***In-Province Expenses reimbursed at 80%***

## Paramedicals

Where applicable, claims are not reimbursed until after the provincial plan has paid its annual maximum.

## **Psychology and Speech Therapy**

Speech Therapy and Psychology coverage up to combined maximum of \$5,000 each plan year. Psychology includes coverage for any treatment provided by your province of residence for the following registered or licensed practitioners:

- clinical counselor
- clinical psychologist
- psychotherapist
- social worker
- speech language pathologist

**Virtual therapy** - BEACON digital therapy is a confidential virtual Cognitive Behaviour Therapy (CBT) program that is an eligible expense under the psychology paramedical benefit. The full course of therapy is \$500 and includes up to 12 weeks of unlimited messaging with a BEACON therapist and 12 months of access to BEACON resources.

If you access the BEACON program, full payment must be made by you before you can submit the claim to Sun Life for reimbursement.

Visit the website to learn more: [www.mindbeacon.com/telus](http://www.mindbeacon.com/telus)

### **Additional Paramedicals**

Reimbursement is provided for treatment in your province of residence for the following registered or licensed practitioners:

- acupuncture
- athletic therapist
- audiologist
- chiropractor
- dietician
- massage therapist
- naturopath
- occupational therapist
- osteopath
- physiotherapist
- podiatrist

The combined maximum benefit payable in a calendar year for additional paramedicals is \$1,000 per team member or dependent.

**Note:**

*Claims are paid at 100% up to Sun Life's fee schedule which represents Reasonable and Customary (R&C) limits – the normal range of fees for the service/items in each province.*

### **Dental Accident Treatment**

Dental treatment is eligible if it is required and performed by a dentist within 52 weeks of the accidental injury while you or your dependents were covered under the plan. An accidental injury is an injury from a direct blow to the external mouth or face, resulting in immediate damage to the natural teeth. Damage caused by an object being placed in the mouth is not covered.

Payment is based on the Dental Association fee guide in the province where the service is performed. Temporary, duplicate or incomplete procedures are not reimbursed, nor are expenses for correcting unsuccessful procedures.

## Hearing Aids

Hearing aids and repairs for you and your dependents, to a maximum of \$1,500 for each ear every four calendar years. Batteries, recharging devices and other such accessories are not covered. Replacement will only be covered when a hearing aid cannot be satisfactorily repaired.

## Medical Supplies and Equipment

Medical services, tests and supplies are subject to annual, bi-annual or lifetime maximums. Reasonable and customary limits may also apply as determined by Sun Life.

A doctor's recommendation/referral is required for many of the following covered items. You may wish to check with Sun Life prior to making any purchase.

Coverage includes:

- artificial limbs or other prosthetic appliances
- blood glucose monitors
- braces provided they are not solely for athletic use
- custom made orthopedic shoes, orthopedic modifications to shoes, and orthotics (\$500 per benefit plan year) prescribed by a medical doctor, podiatrist or chiropractor. Must be dispensed by a podiatrist, chiropractor, pedorthist, orthotist or chiropractor.
- fertility tests and treatment costs will be combined with any fertility drug costs up to a lifetime maximum of \$15,000. Expenses for fertility drugs are paid under the drug portion of the plan. You must be participating in both a drug plan and Medical Services & Supplies plan to receive reimbursement for both drugs and treatment).
  - Please contact Sun Life to confirm if your fertility test, treatment and/or fertility drugs are an eligible expense. Eligible for paper claim submission only.
- diagnostic laboratory and x-ray examinations
- forms, cost of completion of:
  - Physician's Assessment Form (10053),
  - Functional Abilities Form (Form 10020), and
  - TELUS medical follow up forms (Form 10030 – 10070) which is required by TELUS
  - medical evidence forms required by Sun Life for coverage disabled dependents

Receipt must specify name of form. Fees charged by a Physician for medical examinations are not covered

- mastectomy prosthesis and brassieres
- ostomy and ileostomy supplies
- oxygen
- plaster of paris or fiberglass casts
- rental or purchase of durable equipment which is required for temporary



therapeutic use in the patient's home. Eligible durable equipment includes, but is not limited to, items such as:

- breathing machines and appliances
- insulin infusion pumps and continuous glucose monitor receivers, transmitters and sensors
  - coverage for dependent children is \$6,500 every four years
  - coverage for adults – documentation required, contact Sun Life for more information
- hospital beds
- traction kits
- wheelchair and wheelchair repairs
- special consideration is given if the cost of a required wheelchair exceeds the maximum coverage. Contact Benefits for more information
- stump stocks
- trusses, collars, splints and crutches
- walkers, canes and cane tips
- wigs and hairpieces (required as a result of medical treatment)

### **Gender Affirmation Coverage**

This coverage is available to all plan members and eligible dependents aged 18 and over. You or your dependent will be reimbursed after the surgery has been performed, provided all the criteria for coverage and surgery are met.

Coverage includes reimbursement of expenses for surgical procedures to align feminine or masculine features to the transitioned gender, such as facial bone reduction, cheek augmentation or adding pectoral implants.

There is a \$10,000 benefit year maximum with an overall \$50,000 lifetime maximum.

### **Private Duty Nursing**

Coverage includes fees for private duty in-home care by a registered nurse for an acutely ill patient. Coverage is based on the Reasonable and Customary fee for such service. The maximum coverage is \$25,000 over 3 consecutive benefit plan years per team member or dependent. Approval must be obtained before hiring a nurse. Contact Sun Life for the appropriate forms.

## **Out-of-Province/Country Travel Emergency Medical Expenses**

This benefit provides coverage if you or a dependent has a medical emergency while traveling outside your province or Canada on pleasure or business. To be eligible, expenses must be medically necessary and incurred within the first 6 months from the day you leave your home.

An emergency is a sudden, unexpected injury or disease that requires immediate medical attention and cannot wait until you or your eligible dependents are medically able to return home. If you or your eligible dependents have a medical condition that required treatment or a change in medication in the three months before you leave, discuss the stability of the medical condition with your physician. If a claim is questionable, you will be asked to provide medical information from your physician to show that the expenses could not have been foreseen.

To have your dependents covered by this benefit, you must choose couple or family coverage. For this coverage, the term “family members” refers to you and your eligible dependent(s).

## **Travel Assistance Services**

Allianz Global Assistance specializes in emergency medical assistance for travelers.

Multilingual coordinators at Allianz Global Assistance can access a worldwide network of professionals who offer help with medical, legal, and other travel-related emergencies.

The following emergency assistance services are available during the first 6 months of travel outside your province of residence:

- physician and hospital referrals
- ongoing monitoring of medical treatment if hospitalization is required
- coordination of transportation arrangements via ground or air ambulance if it is medically necessary to return the patient to Canada or transfer him or her to another hospital that is equipped to provide the required treatment
- payment assistance for hospital/medical expenses
- legal referrals
- telephone interpretation service
- message service for you, your family, friends and business associates

## **Hospital/Medical Expenses**

Eligible expenses are the Reasonable and Customary charges for the following, less the amount paid by a government plan:

- ward accommodation and auxiliary hospital services in a general hospital
- services of a physician
- economy air fare for the patient’s return to the province of residence for medical treatment
- licensed ground ambulance service to the nearest hospital equipped to provide the required treatment, or to Canada, when the patient’s physical condition prevents the use of another means of transportation

- emergency air ambulance service to the nearest hospital equipped to provide the required treatment, or to Canada, when the patient's physical condition prevents the use of another means of transportation, and if the patient requires a registered nurse during the flight, the services and return air fare for the registered nurse

If you or your eligible dependents incur expenses that are covered under your in-province extended health (such as the cost of prescription drugs), submit the expenses to Sun Life. These expenses are subject to the plan's reimbursement percentage.

### Eligible Hospital Medical Expenses

To ensure payment of these expenses:

- call the 24-hour Helpline immediately. If you are physically unable to call the Helpline yourself, have a family member, travelling companion or medical practitioner call for you. Simply showing your Sun Life drug card to a doctor, nurse or hospital personnel will NOT ensure payment of these expenses
- Allianz Global Assistance will verify your extended health coverage and provincial health care coverage so payments can be arranged on behalf of you and/or your eligible dependents
- you must sign an authorization form allowing Allianz Global Assistance to recover any amounts payable by your provincial health care plan
- for expenses that require you to pay a percentage, or that are not covered under the extended health plan or the provincial health care plan, you must reimburse Allianz Global Assistance for the amount of the payment that is not covered
- if you receive any subsequent bills for eligible expenses, forward them to Allianz Global Assistance to coordinate payments with your provincial health care plan and Sun Life
- if you do not call the 24-hour Helpline, or if a payment has not been arranged, follow the steps below even though the expense is over \$200

### Travel Assistance Expenses

Reasonable and customary charges for the following are eligible to the maximums shown:

- family assistance benefits to a maximum reimbursement of \$5,000 per travel emergency:
  - return transportation for eligible covered dependent children who are under 16, or who are handicapped, if left unattended because you or your spouse is hospitalized outside your province of residence
  - Allianz Global Assistance arranges the transportation of dependent children to your home, and if necessary, an escort will be provided to accompany the children. The maximum paid for return transportation is a one-way economy fare for each dependent child.
  - return transportation for family members, if the hospitalization of a family member prevents them from returning home on the originally scheduled,

pre-paid transportation, and consequently requires them to purchase new return tickets.

- the maximum extra cost of each return fare is one-way economy fare, less any amount reimbursed for the unused, return tickets.
- visit of one relative, if a family member is hospitalized for more than 7 days while traveling without a relative.

This includes meals and accommodation up to \$150 per day and round-trip economy transportation for one relative. These expenses are also covered when it is necessary for a relative to identify a deceased family member before the release of the body.

Relatives are your spouse, parents, children, brothers or sisters who are not eligible dependents.

- meals and accommodation to a maximum of \$150 per day per family if a trip is extended because a family member is hospitalized.
- preparation and transportation of a deceased family member to a maximum reimbursement of \$5,000.
  - necessary authorizations will be obtained and arrangements made for the return of the deceased to his or her province of residence.
  - preparation of the deceased includes expenses for cremation at the place of death. Return of the deceased includes a basic shipping container, but excludes expenses for burial, such as burial caskets and urns
- return of a vehicle to a maximum reimbursement of \$1,000.
  - if a family member dies or cannot operate a vehicle (owned or rented) because he or she is being returned to Canada for medical treatment, the benefit reimburses the cost of returning the vehicle to the home province or the nearest rental agency

## Exclusions and Limitations

Benefits are not paid for:

- expenses incurred more than 6 months after departure from your province of residence
- expenses for the regular treatment of an injury or disease which existed before you or your eligible dependents left your province of residence
- expenses incurred on a non-emergency or referral basis
- ineligible expenses (see What's Not Covered)
- expenses for treatment of a condition which was not considered to be stable during the three months before your departure

Emergency assistance services may not be available in certain countries due to conditions such as war, political unrest, epidemics, and geographic inaccessibility. For more information on traveling conditions and the availability of the Allianz Global Assistance in a particular country, please call the 24-hour Helpline shown below.

### The 24-hour Helpline

If you have lost your passport or visa, if you need to find a local legal advisor or if you require telephone interpretation services, call the 24-hour Helpline shown on your Travel Assist card. You can also leave important messages for family, friends and business associates on the Helpline and they can leave messages for you while you travel. Allianz Global Assistance holds messages for 15 days.

When you call the 24-hour Helpline, you will need to provide your policy number and member ID on your Sun Life drug card. Also be prepared to provide the provincial medical insurance plan/health card number of the family member who has the medical emergency. The numbers are necessary to process your claim.

### The Helpline

Canada and USA

Call toll-free **1 800 511 4610**

All other countries

Call collect 1 202 296 7493

Fax 1 202 313 1528

## What's Not Covered

The extended health plan does not cover exclusions listed previously and the following:

- services or supplies payable or available (regardless of waiting list) under any government-sponsored plan or program, except as described below under Integration with government programs.
- Implants, prosthetic or medical devices (examples of these devices are gastric lap bands, breast implants, spinal implants and hip implants).
- Equipment that Sun Life considers ineligible (examples of this equipment are orthopaedic mattresses, exercise equipment, air-conditions or air-purifying equipment, whirlpools and humidifiers).
- Any services or supplies that are not usually provided to treat an illness, including experimental or investigational treatments. Experimental or investigational treatments mean treatments that are not approved by Health Canada or other government regulatory body for the general public.
- Services or supplies that do not qualify as medical expenses under the Income Tax Act (Canada).
- Services or supplies for which no charge would have been made in the absence of this coverage.

The plan will not pay for benefits when the claim is for an illness resulting from:

- The hostile action of any armed forces, insurrection or participation in a riot or civil commotion
- Any work for which a covered person was compensated that was not done for the employer who is providing this plan
- Participation in a criminal offence.

Integration with government programs:

This plan will integrate with benefits payable or available under the government-sponsored plan or program (the government program).

The covered expense under this plan is that portion of the expense that is not payable or available under the government program, regardless of:

- Whether the person has made an application to the government program.
- Whether coverage under this plan affects the person's eligibility or entitlement to any benefits under the government program, or
- Any waiting lists.
- 

## The Details

### Sun Life Drug Card

Your Sun Life drug card can be used when you purchase prescription drugs as the card allows for point-of-sale processing of your prescription drug claims (see Submitting a Claim).

- at the time of purchase, present your Sun Life drug card and proof of identity to the pharmacist. If you are unable to use your Sun Life drug card, pay for your prescription drugs and submit a paper claim (see Submitting a Claim)
- claims for fertility drugs, tests and treatments can only be submitted by paper claim
- your extended health benefit plan will pay its portion of the claim immediately. You will be responsible for any expenses not paid by Sun Life. To receive full reimbursement through coordination with other coverage, you can complete a claim form and submit it to Sun Life
- you can use your Sun Life drug card at most pharmacies in Canada and with other providers who are eClaims enabled

### *Continuation of Coverage during Absence from Work*

#### Disability Leave

If you are disabled and are receiving short term disability benefits, coverage continues and premiums are deducted. If you are receiving long term disability benefits, coverage continues and premiums are waived until you return to work or reach age 65, as long as you continue to be employed by TELUS and in accordance with the terms of the applicable plan.

#### Maternity/Parental/Compassionate Care/Family Care Giver Leave

Your benefits continue during maternity/parental/compassionate care/family care giver leave and premiums are required.

### **Other Leaves of Absence**

If you are on a personal leave of absence or another type of unpaid leave, you must make arrangements with Benefits if you want your benefits coverage to continue during your absence. You must pay the TELUS portion of the premiums as well as your own.

### ***If Your Coverage Terminates***

If your extended health coverage terminates for any reason, you may apply, within 31 days, for personal coverage under one of Sun Life's individual extended health plans, subject to the conditions of the particular plan you choose.

### **Submitting a Claim**

You can file your claim on-line at Sun Life's Customer Access Web Site and have your reimbursement deposited directly in your bank account. Visit [www.sunlife.ca/member](http://www.sunlife.ca/member) to register and obtain a PIN number for on-line claims filing.

Alternately, you can complete the applicable claim form that you can obtain from Sun Life's Customer Access Web Site. If you print from Sun Life's Web Site the form will be pre-filled with your personal information. The mailing address is on the bottom of the form.

To ensure quick and accurate reimbursement, complete the entire form including your policy number (25495). Include your name and team member identification number. You can find these numbers on your Sun Life drug card.

You must submit claims within 9 months of the end of the benefit plan year or if leaving TELUS, within 90 days of your termination date.

## **The Timing**

### ***When Coverage Starts***

Coverage for your dependents will be backdated to your date of hire after you enroll. If you are enrolling at annual enrolment, coverage starts on March 1.

### ***When You Can Make Changes***

See Changing your Choices in the Introduction section.

### ***When Coverage Ends***

Your extended health coverage ends on the day your employment ends.

## The Dental Plan

The dental plan is designed to help you pay for services that maintain or restore healthy teeth and gums.

TELUS pays 90% of the cost and Team Members pay 10% of the cost.

Dental	2020 Twice monthly TELUS costs	2020 Twice monthly team member costs
• Employee Only	\$28.71	\$3.19
• Employee Plus 1 Dependent	\$57.40	\$6.38
• Employee Plus 2 or More Dependents	\$86.15	\$9.57

Dental	Coverage
Basic Services	100% Two annual recalls
Major Services	70% \$2,500 benefit year annual maximum
Orthodontic Services	50% \$3,000 lifetime maximum

### Notes:

*All maximums are per person.*

*Claims are paid to the maximums in the Sun Life fee guide.*

*Specialist fees are limited to 120% of the General Practitioner fee guide.*

### Basic preventative and restorative services

- recall exam – when the dentist performs a recall oral examination and interpretations of x-rays, if applicable (once every 6 months, maximum 2 per benefit plan year)
- polishing /cleaning and topical fluoride treatment (once every 6 months, maximum 2 per benefit plan year)
- root planning and scaling (combined maximum of 16 units per benefit plan year and can be scheduled more often than recall exams)
- fillings – amalgam, composite, acrylic or equivalent
- tooth extractions
- removal of impacted teeth and related anesthesia
- pit and fissure sealants (children under 18)
- space maintainers for missing primary teeth
- appliance to prevent teeth clenching a grinding
- prosthetic (dentures, retainer's etc.) repairs



- endodontics – root canal therapy and root canal fillings
- periodontics – treatment of gum disease
- examinations
  - complete exam (once every 5 years)
  - emergency exam (once every 12 months)
  - limited perio exams (once every 6 months)
  - specific exams (once every 12 months)
- x-rays
  - bitewing (once every 12 months)
  - complete series OR panorex (once every 24 months)

### Major services:

- inlays and onlays
- crowns and repairs to crowns
  - implants are covered up to the cost of non-implant crowns or prostheses. Surgery and facility charges are not covered.
- Prosthodontic services – construction and insertion of bridges or standard dentures
- Repair of bridges

Where a lower-cost alternative treatment provides an adequate treatment solution, the benefit paid is limited to the lower-cost alternative.

Replacement of an existing denture, crown or bridge is limited to once in a five-year period.

### Orthodontic services:

- treatment for improperly aligned teeth (braces)
  - adjustments, repairs, maintenance
  - examinations
  - laboratory procedures
  - removable or fixed appliance or a combination of both

### What's Not Covered

The following dental expenses are not eligible for reimbursement:

- procedures performed primary to improve appearance.
- The replacement of dental appliances that are lost, misplaced or stolen
- Charges for appointments that a person does not keep

- Charges for completing claim forms
- Services or supplies for which no charge would have been made in the absence of this coverage
- Supplies usually intended for sport (i.e. mouthguards)
- Procedures or supplies used in full mouth reconstruction (capping all of the teeth in the mouth), vertical dimension corrections (changing the way the teeth meet) including attrition (worn down teeth), alteration or restoration or occlusion (building up and restoring the bite), or for the purpose of prosthetic splinting (capping teeth and joining teeth together to provide additional support)
- Transplants and repositioning of the jaw
- Experimental treatments

The plan will not pay for dental work resulting from:

- The hostile action of any armed forces, insurrection or participation in a riot or civil commotion
- Teeth malformed at birth or during development
- Participation in a criminal offence

## The Details

### Fee Guide

Payments are based on the maximums specified in the current Dental Association fee guide in the province where the service is performed. Specialist fees are paid at 120% of the General Practitioner fee guide.

Check with your dentist in advance to determine what portion of the cost of work is covered. If the dentist charges more than what the plan covers, you will have to pay the difference between the plan payment and your dentist's fees.

### Pre-Approval

If expensive or extensive dental work is required, your dentist may submit an outline of the proposed services to Sun Life to determine what fees and services your dental plan covers and whether pre-authorization is required.

## Continuation of Coverage during Absence from Work

### Disability Leave

If you are disabled and are receiving short term disability benefits, coverage continues and premiums are deducted. If you are receiving long term disability benefits, coverage continues and premiums are waived until you return to work or reach age 65, as long as you continue to be employed by TELUS and in accordance with the terms of the applicable plan.

### Maternity/Parental/Compassionate Care/Family Care Giver Leave

Your benefits continue while you are on maternity/parental/compassionate care /family care giver leave and you continue to pay your share of the premium.

### **Other Leaves of Absence**

If you are on a personal leave of absence or another type of unpaid leave, you must make arrangements with Benefits if you want your benefit coverage to continue during your absence. You must pay the TELUS portion of the premiums as well as your own.

### **Submitting a Claim**

Dental claims may be submitted electronically if your dentist is on the Canadian Dental Association Network (CDAnet). It's important to tell your dentist your Sun Life policy number (25495) and Sun Life's carrier code (#16).

You can file your claim on-line at Sun Life's Customer Access Web Site and have your reimbursement deposited directly in your bank account. Visit [www.sunlife.ca/member](http://www.sunlife.ca/member) to register and obtain a PIN number for on-line claims filing.

If you would rather submit a paper claim, your dentist can provide you with a form at the time of your appointment or you can obtain a dental claim form from the Sun Life website. Have the dentist's office complete their section, then you complete the remaining sections and mail the form to the address provided on the claim form.

Claims must be submitted to Sun Life within 9 months of the end of the benefit plan year or, if leaving TELUS, within 90 days of leaving the company.

### **The Timing**

#### **When Coverage Starts**

Coverage for your dependents will be backdated to your date of hire after you enroll. If you are enrolling at annual enrolment, coverage starts on March 1.

#### **When You Can Make Changes**

See Changing your Choices in the Introduction section.

#### **When Coverage Ends**

Your dental coverage ends on the day your employment ends.

# Time off Benefits

## Vacation

Every TELUS team member is entitled to annual vacation. The number of days depends on your years of service. The vacation year is from January 1 through December 31. If you work part-time or job share, your vacation is pro-rated based on your hours of work.

Please refer to myHR or your collective agreement for details on your vacation entitlement.

# Life Insurance

## Employee Life Insurance

Employee Life Insurance pays a lump sum to your beneficiary upon your death.

### Primary Coverage

The coverage is equal to your annual base salary. TELUS pays 100 per cent of the cost for Primary coverage. If you die, payment is made to your named beneficiary.

**Note:** for Regular Part Time team members who work 51% or more time, coverage is equal to one times the salary of a Regular Full Time team member; for Regular Part Time team members who work 50% or less time, coverage is equal to 50%.

You may purchase additional optional coverage in \$10,000 units, to a maximum of 100 units, or \$1,000,000. The cost depends on:

- your age at March 1 each year
- your gender and
- whether you are a non-smoker or a smoker

Each year at annual enrolment, you can increase your optional coverage by one \$10,000 unit without providing medical evidence.

You will receive Primary coverage without providing any medical information. If you choose to purchase additional units of employee life insurance, you must complete and submit an Evidence of Insurability form. The insurance company must approve the additional coverage before it will take effect.

### Optional Spouse Life Insurance

Optional Spouse Life Insurance pays a lump sum to the beneficiary upon the death of your spouse.

The cost depends on

- your spouse's age on March each year,
- your spouse's gender and
- whether your spouse is a non-smoker or a smoker

You may purchase Optional Spouse Life Insurance in units of \$10,000 to a maximum of \$1 million or 100 units.

Your spouse must complete an Evidence of Insurability form and the insurance company must approve the coverage before it will take effect.

The monthly cost per unit of \$10,000 of additional employee or spouse life insurance is:

Your Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
Less than 30	0.25	0.42	0.15	0.24
30 – 34	0.25	0.45	0.20	0.30
35 – 39	0.27	0.54	0.24	0.40
40 – 44	0.46	0.91	0.36	0.59
45 – 49	0.84	1.63	0.59	0.94
50 – 54	1.50	2.59	0.96	1.47
55 – 59	2.47	4.25	1.59	2.34
60 – 64	3.57	6.10	2.27	3.27
65 – 69	5.42	8.77	2.92	4.14
70 - 72	10.83	17.54	5.84	8.29

### Dual Coverage

If your spouse also works for TELUS and is eligible for coverage, you may both purchase spouse life insurance.

### Optional Child Life Insurance

Optional Child Life Insurance pays a lump sum to the beneficiary if one of your children your child dies from any cause. You can cover eligible dependent children once they are 24 hours old. Only children who qualify as eligible dependent children may be covered under child life insurance.

The amount you choose covers each of your children. The cost is the same regardless of the number of children and each child is insured for the same amount.

You may purchase optional child life insurance coverage in units of \$10,000 to a maximum of two units or \$20,000. The monthly cost is \$0.86 per \$10,000 unit.

### Dual Coverage

If your spouse also works for TELUS, you may each purchase child life insurance for a total of \$40,000 in coverage. Each plan covers all children.

## Life Insurance Details

### Smoking Status

You are a non-smoker if you have not smoked or used cigarettes, e-cigarettes, cigarillos, pipe, cigars, nicotine patch and/or gum, chewing tobacco, hookah, or tobacco or nicotine products in any other form even once, within the last twelve months.

You declare your smoking status when you first enroll. If you start smoking during the year, you must report this in order to keep your coverage valid. Otherwise, if you are enrolled as a non-smoker but there is evidence you have used any of the products listed above, the insurance carrier might declare the policy invalid and refuse to pay your beneficiaries.

You may also declare non-smoking status during the year.

Optional Child Life insurance coverage is not affected if your child does not meet the above definition of non-smoker.

## **Evidence of Insurability**

Evidence of good health means that you are not a significant risk for a life insurance company that provides coverage on your life. To provide this evidence, you must complete an Evidence of Insurability form available on [go/flexit360](#).

You do not have to complete an Evidence of Insurability form for Primary Plan coverage.

If you apply to increase your optional life insurance coverage by \$20,000 (two units) or more at annual enrolment, you must complete an Evidence of Insurability form.

At any other time, you must complete an Evidence of Insurability form if you apply to increase your additional life insurance coverage by any amount.

In addition to the Evidence of Insurability form, the insurance carrier might ask you for more information, a blood test or a medical examination.

## **Continuation of Coverage during Absence from Work**

### **Disability Leave**

If you are disabled and are receiving short term disability benefits, coverage continues and premiums are deducted. If you are receiving long term disability benefits, premiums are waived until you return to work or reach age 65.

### **Maternity/Parental/Compassionate Care/Family Care Giver Leave**

Coverage continues during maternity/parental/compassionate care/family care giver leave and premiums are required.

### **Other Leaves of Absence**

If you are on a personal leave of absence or another type of leave, you must make arrangements with Benefits if you want your benefit coverage to continue during your absence. You will be responsible for the cost of the benefit plans.

## **Conversion of Coverage**

You may convert your primary or optional employee or optional spouse life insurance coverage to a personal policy of equal or lesser value to a maximum of \$200,000 if you are age 65 or younger and:

- you leave TELUS
- you are no longer eligible for coverage, or
- you become disabled without qualifying to have your premiums waived

You may not convert your child life insurance coverage to a personal policy.

You must apply and make your first premium payment within 31 days after your change of status.

## The Timing

### When Coverage Starts

- your Primary Plan life insurance coverage takes effect on the day you are hired
- at annual enrolment, if you apply for the one unit of additional coverage that does not require an Evidence of Insurability for takes effect on March 1
- your child life insurance coverage will be backdated to your date of hire after you enroll, or March 1 if you are enrolling during the annual enrolment
- additional coverage that requires an Evidence of Insurability form takes effect once the insurance carrier approves the application
- coverage increases cannot take effect during any Leave of Absence

### When You Can Make Changes

You may change your life insurance choices as follows:

#### At any time

- you may change a revocable beneficiary by going to go/flexit360 and selecting Beneficiaries on the top left of the home page. Make your changes, sign and date the form and mail to the Benefits team at 6 – 3777 Kingsway, Burnaby BC V5H 3Z7. Retain a copy for yourself. Refer to the Contact Information to initiate a change of beneficiary. To change an irrevocable beneficiary, email [benefits@telus.com](mailto:benefits@telus.com)
- you may apply to increase the amount of your additional employee life insurance. An Evidence of Insurability application is available on go/flexit360. If you increase your life insurance, coverage starts once the insurance carrier approves the Evidence of Insurability application
- you can cease child life insurance coverage if you no longer have any eligible dependent children

#### At any annual enrolment

- you may change your amount of life insurance to start March 1. You may increase your coverage by one unit of \$10,000 without completing an Evidence of Insurability form
- increases of \$20,000 or more require that you complete an Evidence of Insurability form
- increased coverage starts once the insurance company approves the Evidence of Insurability application

#### After a qualifying life event

- you may apply to increase your life insurance after a qualifying life event. Increased coverage starts once the insurance company approves the Evidence of Insurability application.



## When Coverage Ends

Life insurance coverage ends on the earliest of the date:

- you turn age 72
- your employment ends

You may arrange to convert your coverage to a personal policy (see Conversion of Coverage).

## Considerations

When you are deciding whether to buy additional employee, spouse or child life insurance, you might want to consider some of the following points:

- how many dependents you have – if several people are counting on you or your spouse for financial support, you might choose a larger amount of life insurance; if you have no dependents at all, you may not need additional life insurance
- the age of your dependents – if you have small children you may want enough life insurance to help pay for their education
- the self-sufficiency of your family members – for example, if your spouse works and you have no young children you might choose less Optional Life coverage
- the amount of debt you would leave – a large mortgage might be a reason to have more life insurance
- funeral expenses
- other life insurance policies you might have, including:
  - an individual policy
  - a spouse's employer-sponsored plan
  - a policy through a professional association or other organization
- other possible sources of payment to your beneficiaries in case of your death:
  - Canada/Quebec Pension Plan – lump sum or continuing income
  - TELUS Group RRSP

## Beneficiary

- it is better to name an individual as a beneficiary rather than your estate, because the payment will be faster and more direct. If the insurance payment goes to your estate it will be used to settle debts before it is paid out to the beneficiaries of your estate
- if you name a child under age 18 as a beneficiary you should also designate a trustee to administer the funds, or a public trustee will be appointed
- You may name contingent beneficiaries for your insurance coverage. A contingent beneficiary is a person who will receive the payment if all named beneficiaries have predeceased you or die at the same time.
- If the person or persons named as your beneficiaries or your contingent beneficiaries are not alive, then the payment will go to your estate.

- TELUS benefits department must have a signed copy of your confirmation statement listing your named beneficiaries on file in order for them to be valid

### **Tax Matters**

Your beneficiary does not have to pay income tax on the life insurance payment. If your estate is the beneficiary, the funds may be subject to estate taxes.

Employer-paid life insurance is a taxable benefit under the Income Tax Act. Therefore, premiums TELUS pays for your Employee Life Primary Plan coverage is a taxable benefit. You pay for additional coverage with after-tax payroll deduction so it is not a taxable benefit.

Team members in Manitoba, Ontario and Quebec are required to pay provincial sales tax on life insurance premiums.

## Critical Illness Insurance

Critical illness insurance provides you with a lump-sum payment in the event that you are stricken by a serious illness, for example, cancer, heart attack, or stroke. Critical Illness Insurance is intended to insure those who are currently healthy. This insurance may help you deal with the additional costs of treatment and recovery that provincial health care and extended health plans don't cover, for example:

- child care
- lost wages for yourself or a caregiver
- new treatment options
- travel expenses such as transportation and accommodation

## Optional Employee Critical Illness

You must be under age 72 when you enroll for first time. You can buy employee critical illness insurance in \$10,000 units. Proof of good health is required for any coverage increases with the exception of new hires, life events or at annual enrolment where the first \$50,000 is available without proof of good health. The minimum amount you can purchase is \$10,000 and the maximum is \$200,000. The cost depends on:

- your age on March 1 each year
- whether you are male or female, and
- whether you are a non-smoker or a smoker

## Optional Spouse Critical Illness

There is no Primary coverage. The coverage is optional. Both you and your spouse must be under age 72 for first time enrolment.

You can buy spouse critical illness insurance in \$10,000 units. Proof of good health is required for any coverage increases with the exception of new hires, life events or at annual enrolment where the first \$50,000 is available without proof of good health. The minimum amount you can purchase is \$10,000 and the maximum is \$200,000. The cost depends on:

- your spouse's age on March 1 each year
- whether your spouse is male or female, and
- whether your spouse is a non-smoker or a smoker

## Dual Coverage

If your spouse also works for TELUS and is eligible for Critical Illness Insurance, you may each purchase this insurance for a total of up to \$400,000 in coverage.

## Optional Employee and Spouse Critical Illness Insurance Rates

Monthly Cost Per Unit of \$10,000				
Your Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
Less than 30	1.01	1.19	0.95	1.12
30-34	1.40	1.93	1.66	2.22
35-39	1.71	2.46	2.05	3.15
40-44	2.49	4.17	2.76	5.01
45-49	4.08	8.06	3.86	7.87
50-54	6.54	14.79	5.15	10.97
55-59	10.21	24.74	6.85	14.21
60-64	16.68	39.49	9.63	18.19
65-69	31.82	68.97	16.51	28.63
70 - 72	60.72	123.12	30.47	50.43

### Optional Child Critical Illness

Critical illness insurance pays you a lump sum payment in the event that your child is stricken by one of twenty five covered serious illnesses, such as cancer, heart attack, or stroke and survives the diagnosis as described under What's Covered. Child critical illness insurance covers an additional six child-specific conditions. There is no Primary Plan. The coverage is optional however you must have employee or spouse critical illness insurance to be able to purchase child critical illness insurance. You must be under age 72 for first time enrolment.

You can buy child critical illness insurance in \$5,000 units to a maximum of \$20,000.

Child critical illness insurance can only be purchased at time of hire, life event or annual enrolment. Coverage does not require proof of good health.

If you buy child critical illness insurance, all your eligible dependent children are covered, regardless of how many you have.

Only children who qualify as dependent children for your benefits may be covered under child critical illness insurance.

### Dual Coverage

If your spouse also works for TELUS and is eligible for Child Critical Illness insurance, you may each purchase this insurance for a total of \$40,000 in coverage. Each plan covers all children.

## Child Critical Illness Insurance Rates

The monthly cost is \$1.95 per \$5,000 unit.

## What's Covered

**Critical Illness** means a deterioration of health or bodily disorder which, while the individual's insurance is in force, leads to an initial Diagnosis of one of the illnesses or medical conditions covered under the insurance or to a covered surgery, according to the following list of Critical Illnesses. In addition, for the Diagnosed illness to be recognized as a Critical Illness for the purposes of the plan, the Diagnosis must be made by a Specialist and confirm that it meets the criteria indicated in the "Definitions of Covered Illnesses" section. For any covered surgery, a Specialist must confirm that it is medically necessary.

Aortic surgery	Liver failure of advanced stage
Aplastic anemia	Loss of independent existence
Bacterial meningitis	Loss of limbs
Benign brain tumour	Loss of speech
Blindness	Major organ failure on waiting list
Cancer (life-threatening)	Major organ transplant
Coma	Motor neuron disease
Coronary angioplasty	Multiple sclerosis
Coronary artery bypass surgery	Muscular dystrophy
Crohn's disease requiring surgery	Occupational HIV infection
Deafness	Paralysis
Dementia, including Alzheimer's disease	Parkinson's disease and specified atypical Parkinsonian disorders
Dilated cardiomyopathy	Primary pulmonary hypertension
Ductal carcinoma in situ of the breast	Progressive systemic sclerosis
Fulminant viral hepatitis	Severe burns
Heart attack	Severe rheumatoid arthritis
Heart valve replacement or repair	Stage 1A malignant melanoma
Hip replacement surgery	Stage A (T1a or T1b) prostate cancer
Kidney failure	Stroke
Knee replacement surgery	Systemic lupus erythematosus

Any Critical Illness or health problem which is not defined in the above list is not covered according to this benefit and therefore, no benefit is payable in respect of such illness.

## **Eighteen Additional Child-Specific Conditions**

**Critical Illness** with respect to an Insured Dependent Child means one of the following illnesses, conditions or surgical operations which, while the individual's insurance is in force, leads to an initial Diagnosis of one of the illnesses or medical conditions covered under the insurance or to a covered surgery, according to the following list of Critical Illnesses. In addition, for the Diagnosed illness to be recognized as a Critical Illness for the purposes of the plan, the Diagnosis must be made by a Specialist and confirm that it meets the criteria indicated in the "Definitions of Covered Illnesses" section. For any covered surgery, a Specialist must confirm that it is medically necessary.

Benign brain tumour	Kidney failure
Blindness	Loss of speech
Cancer (life-threatening)	Major organ failure on waiting list
Cerebral palsy	Major organ transplant
Coma	Mental deficiency
Congenital heart disease requiring surgery	Muscular dystrophy
Cystic fibrosis	Paralysis
Deafness	Severe burns
Down's syndrome	Spina bifida cystica

Any Critical Illness or health problem which is not defined in the above list is not covered according to this benefit and therefore, no benefit is payable in respect of such illness.

**Aortic Surgery** means undergoing of surgery for disease of the aorta requiring excision and surgical replacement of any part of the diseased aorta with a graft. Aorta means the thoracic and abdominal aorta but not its branches. The surgery must be determined to be medically necessary by a specialist physician. The insured person must survive for 30 days following date of surgery.

**Exclusion:** No benefit will be payable under this condition for angioplasty, intra-arterial procedures, percutaneous trans-catheter procedures or non-surgical procedures.

**Aplastic anemia** means a definite Diagnosis of a chronic persistent bone marrow failure, confirmed by biopsy, which results in anemia, neutropenia and thrombocytopenia requiring blood product transfusion, and treatment with at least one (1) of the following:

- marrow stimulating agents;
- immunosuppressive agents;
- bone marrow transplantation.

**Bacterial meningitis** means a definite Diagnosis of meningitis, confirmed by cerebrospinal fluid showing growth of pathogenic bacteria in culture, resulting in neurological deficit documented for at least ninety (90) days from the date of Diagnosis.

**Exclusion:** No benefit will be payable under this condition for viral meningitis.

**Benign Brain Tumour** means a definite Diagnosis of a non-malignant tumour located in the cranial vault and limited to the brain, meninges, cranial nerves or pituitary gland. The tumour must require surgical or radiation treatment or cause Irreversible objective neurological deficit(s).

**Exclusion:** No benefit will be payable under this condition for pituitary adenomas less than 10 mm.

In addition, no benefit will be payable under this condition if one of the following occurred to the Insured Person within the first ninety (90) days following the last time the Insured Person's coverage under this benefit became effective:

- signs, symptoms or investigations that lead to a Diagnosis of benign brain tumour (covered or not), regardless of when the Diagnosis was made; or
- a Diagnosis of benign brain tumour (covered or not).

**Restriction:** This medical information as described above must be reported to the Insurer within six (6) months of the date of the Diagnosis. If this information is not provided within this period, the Insurer has the right to deny any claim for Benign brain tumour or any Critical Illness caused by any benign brain tumour or by its treatment.

**Blindness** means a definite Diagnosis of the total and Irreversible loss of vision in both eyes, evidenced by the corrected visual acuity being 20/200 or less in both eyes; or the field of vision being less than 20 degrees in both eyes.

**Cancer (Life-threatening)** means a definite Diagnosis of a tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The following types of cancer are included: carcinoma, melanoma, leukemia, lymphoma and sarcoma.

**Exclusion:** No benefit will be payable under this condition for any of the following:

- lesions described as benign, pre-malignant, uncertain, borderline or non-invasive, carcinoma in situ (Tis) or tumors classified as Ta;
- malignant melanoma skin cancer that is less than or equal to 1.0 mm in thickness, unless it is ulcerated or is accompanied by lymph node or distant metastasis;
- any non-melanoma skin cancer, without lymph node or distant metastasis;
- prostate cancer classified as T1a or T1b, without lymph node or distant metastasis;
- papillary thyroid cancer or follicular thyroid cancer, or both, that is less than or equal to 2.0 cm in greatest diameter and classified as T1, without lymph node or distant metastasis;
- chronic lymphocytic leukemia classified less than Rai stage 1;
- malignant gastrointestinal stromal tumours (GIST) and malignant carcinoid tumours, classified less than the American Joint Committee on Cancer (AJCC)

stage 2.

In addition, no benefit will be payable under this condition if one of the following occurred to the Insured Person within the first ninety (90) days following the last time the Insured Person's coverage under this benefit became effective:

- signs, symptoms or investigations that lead to a Diagnosis of Cancer (covered or not), regardless of when the Diagnosis was made; or
- a Diagnosis of cancer (covered or not).

**Restriction:** This medical information as described above must be reported to the Insurer within six (6) months of the date of the Diagnosis. If this information is not provided within this period, the Insurer has the right to deny any claim for Cancer or any Critical Illness caused by any Cancer or by its treatment.

References: For the purposes of the policy, the terms Tis, Ta, T1a, T1b, T1 and AJCC Stage 2 are to be applied as defined in the American Joint Committee on Cancer (AJCC) cancer staging manual, 7th Edition, 2010. Also for the purposes of the policy, the term Rai staging is to be applied as set out in KR Rai, A Sawitsky, EP Cronkite, AD Chanana, RN Levy and BS Pasternack: Clinical staging of chronic lymphocytic leukemia. Blood 46:219, 1975

**Cerebral palsy** means the definite Diagnosis of a chronic disorder that appears in the first few years of life, caused by damage to the motor areas of the brain, characterized by varying degrees of limb weakness, involuntary movements and speech problems.

**Coma** means a definite Diagnosis of a state of unconsciousness with no reaction to external stimuli or response to internal needs for a continuous period of at least ninety six (96) hours, and for which period the Glasgow coma score must be four (4) or less.

**Exclusion:** No benefit will be payable under this condition for any of the following:

- a medically induced coma; or
- a coma which results directly from alcohol or drug use; or
- a Diagnosis of brain death.

**Congenital heart disease requiring surgery** means the definite Diagnosis of any serious cardiac malformation present at birth, for which corrective surgery has been performed.

**Coronary Artery Bypass Surgery** means the undergoing of heart surgery to correct narrowing or blockage of one or more coronary arteries with bypass graft(s).

**Exclusions:** No benefit will be payable under this condition for any of the following: angioplasty; intra-arterial procedures; percutaneous trans-catheter procedures or non-surgical procedures.

**Cystic fibrosis** means the definite Diagnosis of a genetic disease affecting the sweat and mucous glands particularly in the lungs and digestive system, characterized by excess production of thick mucous leading to chronic progressive respiratory disease and nutritional problems.

**Deafness** means a definite Diagnosis of the total and Irreversible loss of hearing in both ears, with an auditory threshold of 90 decibels or greater within the speech threshold of 500 to 3,000 hertz.



**Dementia, including Alzheimer's Disease** means the definite Diagnosis of dementia, which must be characterized by a progressive deterioration of memory and at least one of the following areas of cognitive function:

- aphasia (a disorder of speech);
- apraxia (difficulty performing familiar tasks);
- agnosia (difficulty recognizing objects);
- disturbance in executive functioning (e.g. inability to think abstractly and to plan, initiate, sequence, monitor, and stop complex behaviour) which is affecting daily life.

The following is also required:

- dementia of at least moderate severity, which must be evidenced by a Mini State Exam of 20/30 or less, or equivalent score on another generally medically accepted test or tests of cognitive function; and;
- evidence of progressive worsening in cognitive and daily functioning either by serial cognitive tests or by history over at least a six (6) month period.

**Exclusion:** No benefit will be payable under this condition for affective or schizophrenic disorders, or delirium.

**Dilated cardiomyopathy** means a condition of impaired ventricular function resulting in significant physical impairment of at least Class III of the New York Heart Association Classification of Cardiac Impairment. The Diagnosis of dilated cardiomyopathy must be confirmed by echocardiographic abnormalities demonstrating new abnormal cardiac function with a persistent low ejection fraction (less than 40%) for at least 3 months.

New York Heart Association Class III cardiomyopathy impairment means that the patient is comfortable at rest and is symptomatic during less than ordinary daily activities despite the use of medication and dietary adjustment, with evidence of abnormal ventricular function on physical examination and laboratory studies.

**Exclusion:** No benefit will be payable under this condition for ischemic and toxic causes (including alcohol, prescription and non-prescription drug use) of dilated cardiomyopathy.

**Down's syndrome** means the definite Diagnosis of a congenital condition caused by an extra copy of chromosome 21, primarily characterized by varying degrees of mental retardation, though other defects, particularly congenital heart disease, may be present.

**Fulminant viral hepatitis** means a definite Diagnosis of a sub-massive to massive necrosis of the liver caused by any virus leading precipitously to liver failure. Payment under this condition requires satisfaction of all of the following:

- (a) a rapidly decreasing liver size as confirmed by abdominal ultrasound;
- (b) necrosis involving entire lobules, leaving only a collapsed reticular framework to include histology, if available;
- (c) rapidly deteriorating liver function tests;
- (d) deepening jaundice.

**Exclusion:** No benefit will be payable under this condition for:

- chronic hepatitis; or
- liver failure caused by alcohol, toxins and/or drugs.

**Heart Attack** means a definite Diagnosis of the death of heart muscle due to obstruction of blood flow, that results in:

Rise and fall of biochemical cardiac markers to levels considered diagnostic of myocardial infarction, with at least one (1) of the following:

- heart attack symptoms;
- new electrocardiogram (ECG) changes consistent with a heart attack; or
- development of new Q waves during or immediately following an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty.

**Exclusions:** No benefit will be payable under this condition for any of the following:

- elevated biochemical cardiac markers as a result of an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty, in the absence of new Q waves; or
- ECG changes suggesting a prior myocardial infarction, which do not meet the heart attack definition as described above.

**Heart valve replacement or repair** means the undergoing of Surgery to replace any heart valve with either a natural or mechanical valve or to repair heart valve defects or abnormalities.

**Exclusion:** No benefit will be payable under this condition for any of the following: angioplasty; intra-arterial procedures; percutaneous trans-catheter procedures; non-surgical procedures.

**Kidney Failure** means a definite Diagnosis of chronic Irreversible failure of both kidneys to function, as a result of which regular haemodialysis or peritoneal dialysis is required, or renal transplantation initiated.

**Liver failure of advanced stage** means a definite Diagnosis of Liver failure due to cirrhosis and resulting in all of the following:

- (a) Permanent jaundice;
- (b) Ascites;
- (c) Encephalopathy.

**Exclusion:** No benefit will be payable under this condition for any liver failure secondary to alcohol or drug use (except those taken as prescribed by a Physician).

**Loss of Independent Existence** means a definite Diagnosis of the total inability to perform, by oneself, at least two (2) of the following six (6) Activities of Daily Living for a continuous period of at least ninety (90) days with no reasonable chance of recovery.

Activities of Daily Living are:

- Bathing - the ability to wash oneself in a bathtub, shower or by sponge bath, with or without the aid of assistive devices.
- Dressing - the ability to put on and remove necessary clothing, braces, artificial

- limbs or other surgical appliances, with or without the aid of assistive devices.
- Toileting - the ability to get on and off the toilet and maintain personal hygiene, with or without the aid of assistive devices.
  - Bladder and Bowel Continence - the ability to manage bowel and bladder function with or without protective undergarments or surgical appliances so that a reasonable level of hygiene is maintained.
  - Transferring - the ability to move in and out of a bed, chair or wheelchair, with or without the aid of assistive devices.
  - Feeding - the ability to consume food or drink that already has been prepared and made available, with or without the aid of assistive devices.

**Loss of limbs** means a definite Diagnosis of the complete severance of two (2) or more limbs at or above the wrist or ankle joint as the result of an accident or medically required amputation.

**Loss of Speech** means a definite Diagnosis of the total and Irreversible loss of the ability to speak as the result of physical injury or disease, for a period of at least 180 days.

**Exclusion:** No benefit will be payable under this condition for all psychiatric related causes.

**Major Organ Failure on Waiting List** means a definite Diagnosis of the Irreversible failure of the heart, both lungs, liver or bone marrow, and for which transplant must be medically necessary. To qualify under major organ failure on waiting list, the Insured Person must become enrolled as the recipient in a recognized transplant centre in Canada or the United States that performs the required form of transplant Surgery. For the purposes of the Survival Period, the date of Diagnosis is the date of the Insured Person's enrolment in the transplant centre.

**Major Organ Transplant** means a definite Diagnosis of the Irreversible failure of the heart, both lungs, liver or bone marrow, and transplantation must be medically necessary. To qualify under Major organ transplant, the Insured Person must undergo a transplantation procedure as the recipient of a heart, lung, liver or bone marrow, and limited to these entities.

**Exclusion:** No benefit will be payable under this condition for any organ transplant other than those described above.

**Mental deficiency** means the definite Diagnosis of an intellectual deficiency, as demonstrated by an intelligence quotient (IQ) on standardized testing of less than 70.

**Motor neuron disease** means a definitive Diagnosis of one (1) of the following:

- Amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease);
- Primary lateral sclerosis;
- Progressive spinal muscular atrophy;
- Progressive bulbar palsy; or
- Pseudo bulbar palsy

**Multiple Sclerosis** means a definite Diagnosis of at least one (1) of the following:

- two (2) or more separate clinical attacks, confirmed by magnetic resonance imaging (MRI) of the nervous system, showing multiple lesions or demyelination; or
- well-defined neurological abnormalities lasting more than six (6) months, confirmed by MRI imaging of the nervous system, showing multiple lesions of demyelination; or
- a single attack, confirmed by repeated MRI imaging of the nervous system, which shows multiple lesions of demyelination which have developed at intervals at least one (1) month apart.

**Muscular dystrophy** means a definite Diagnosis of all of the following:

- (a) Clinical presentation including skeletal muscle weakness, muscle pain and myotonia;
- (b) Characteristic electromyography changes;
- (c) Muscle biopsy confirming Diagnosis of muscular dystrophy.

**Occupational HIV Infection** means a definite Diagnosis of infection with Human Immunodeficiency Virus (HIV) resulting from accidental injury during the course of the Insured Person's normal occupation, which exposed the person to HIV contaminated body fluids. The accidental injury leading to the infection must occur while this coverage is in force.

- (a) Payment under this condition also requires satisfaction of all of the following:
- (b) The accidental injury must be reported to the Insurer within fourteen (14) days of the accidental injury;
- (c) A serum HIV test must be taken within fourteen (14) days after the accidental injury and the result must be negative;
- (d) A serum HIV test must be taken between ninety (90) days and one hundred and eighty (180) days after the accidental injury and the result must be positive; the Insured Person must survive at least fourteen (14) days following the date of this second serum HIV test;
- (e) All HIV tests must be performed by a duly licensed laboratory in Canada or the United States;
- (f) The accidental injury must have been reported, investigated and documented in accordance with current Canadian or United States workplace guidelines.

**Exclusion:** No benefit will be payable under this condition if:

- the Insured Person has elected not to take any available licensed vaccine offering protection against HIV; or
- a licensed cure for HIV infection has become available prior to the accidental injury; or
- HIV infection has occurred as a result of non-accidental injury including, but not limited to, sexual transmission and intravenous (IV) drug use.

**Paralysis** means a definite Diagnosis of the total loss of muscle function of two (2) or more limbs as a result of injury or disease to the nerve supply of those limbs, for a period of at least ninety (90) days following the precipitating event.

### **Parkinson's Disease and specified atypical Parkinsonian disorders**

Parkinson's disease means a definite Diagnosis of primary Parkinson's disease, a permanent neurologic condition which is characterized by bradykinesia (slowness of movement) and at least one of: muscular rigidity or rest tremor.

Specified atypical Parkinsonian disorders (SAPD) means a definite Diagnosis of progressive supranuclear palsy, corticobasal degeneration, or multiple system atrophy.

The Diagnosis of Parkinson's disease or specified atypical Parkinsonian disorder must be made by a neurologist. In all cases, the Insured Person condition must exhibit objective signs of a progressive deterioration in function for at least one year, for which the treating neurologist has recommended dopaminergic medication or other generally medically accepted equivalent treatment for Parkinson's disease.

**Exclusion:** No benefit will be payable under this condition for any other type of Parkinsonism.

In addition, no benefit will be payable under Parkinson's disease or specified atypical Parkinsonian disorders if one of the following occurred to the Insured Person within the year following the last time the Insured Person's coverage under this benefit became effective:

- signs, symptoms or investigations that lead to a Diagnosis of Parkinson's disease or atypical Parkinsonian disorders or any other type of Parkinsonism, regardless of when the Diagnosis was made; or
- a Diagnosis of Parkinson's disease, atypical Parkinsonian disorders or any other type of Parkinsonism.

**Restriction:** This medical information as described above must be reported to the Insurer within six (6) months of the date of the Diagnosis. If this information is not provided during this period, the Insurer has the right to deny any claim for Parkinson's disease or specified atypical Parkinsonian disorder or any Critical Illness caused by Parkinson's disease or Parkinsonian disorders or by their treatments.

**Primary pulmonary hypertension (idiopathic pulmonary arterial hypertension and familial pulmonary arterial hypertension)** means a definite Diagnosis of primary pulmonary hypertension with a substantial right ventricular enlargement confirmed by investigations including cardiac catheterization, resulting in permanent Irreversible physical impairment to the degree of at least Class IV of the New York Heart Association Classification of Cardiac Impairment.

The New York Heart Association Classification of Cardiac Impairment (source: Current Medical Diagnosis and Treatment-39th Edition) states the following about Class IV:

"Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest."

**Exclusion:** No benefit will be payable under this condition for any other type of pulmonary arterial hypertension.

**Progressive systemic sclerosis** means a definite Diagnosis of Progressive systemic scleroderma with systemic involvement of the heart, lungs or kidneys. The Diagnosis must be unequivocally supported by clinical and serological evidence and with biopsy results when available.

**Exclusion:** No benefit will be payable under this condition for:

- Localized scleroderma (linear scleroderma or morphea); or
- Eosinophilic fasciitis; or
- CREST syndrome.

**Severe Burns** means a definite Diagnosis of third degree burns over at least 20% of the body surface.

**Spina bifida cystica** means the definite Diagnosis of a congenital defect caused by failure of the spine to close properly allowing the spinal cord and its protective covering (meninges) to protrude through the skin, characterized by varying degrees of the following:

- (a) hydrocephalus;
- (b) paralysis;
- (c) bowel problems; and
- (d) bladder problems.

**Exclusion:** No benefit will be payable under this condition for Spina Bifida Occulta.

**Stroke** means a definite Diagnosis of an acute cerebrovascular event caused by intracranial thrombosis or haemorrhage, or embolism from an extra-cranial source, with:

- acute onset of new neurological symptoms; and
- new objective neurological deficits on clinical examination;

persisting for more than thirty (30) days following the date of Diagnosis.

These new symptoms and deficits must be corroborated by diagnostic imaging testing.

**Exclusion:** No benefit will be payable under this condition for any of the following:

- transient ischaemic attacks; or
- intracerebral vascular events due to trauma; or
- lacunar infarcts which do not meet the definition of stroke as described above.

### **Complementary Benefit in Case of Certain Illnesses (applicable to an Insured Employee and Insured Spouse)**

In addition to the Critical Illnesses described under section "Definitions of Covered Illnesses", the following illnesses, as defined hereunder, are covered under the Complementary Benefit in Case of Certain Illnesses.

1. Coronary angioplasty
2. Crohn's disease requiring surgery
3. Ductal carcinoma in situ of the breast

4. Hip or knee replacement surgery
5. Severe rheumatoid arthritis
6. Stage A (T1a or T1b) prostate cancer
7. Stage 1A malignant melanoma
8. Systemic lupus erythematosus

**Coronary angioplasty** means the undergoing of an interventional procedure to unblock or widen a coronary artery that supplies blood to the heart to allow an uninterrupted flow of blood.

**Crohn's disease requiring surgery** means the unequivocal Diagnosis of Crohn's disease confirmed by results of typical endoscopy and histopathology findings. Also, the Insured Person must exhibit intra-abdominal or anal abscesses or fistulas, or intestinal obstruction or perforation, or intractable disease not responding to non-surgical management. In addition, symptoms must have persisted despite optimal non-surgical therapy and a surgical intervention including at least one bowel segment resection must be medically necessary.

**Ductal carcinoma in situ of the breast** means the Diagnosis of this illness, as confirmed by biopsy.

**Hip or knee replacement surgery** means an open Surgery resulting in the total prosthetic replacement of either the hip or the entire knee (known as total knee replacement), subject to the following:

- For hip replacement to qualify under this insurance, the femoral stem must be replaced. Also, this procedure should be performed in both total arthroplasty and hemiarthroplasty (both monopolar and bipolar).
- For knee replacement to qualify under this insurance, all three compartments of the knee (medial, lateral and patellofemoral) must be replaced.

**Exclusions:** No benefit will be payable under this condition for arthroscopic treatment of joint surfaces or revision of previous total hip or knee replacements

**Severe rheumatoid arthritis** means the definite Diagnosis of severe seropositive rheumatoid arthritis, that must involve widespread joint destruction affecting at least 3 large joints (these are shoulders, elbows, hips, knees, and ankles), as well as 3 small joints (these are metacarpophalangeal joints, proximal interphalangeal joints, thumb interphalangeal joints, joints of the wrists and second through fifth metatarsophalangeal joints). The Diagnosis must be confirmed by clinical and radiological evidence of joints destruction and deformity.

**Stage A (T1a or T1b) prostate cancer** means the definite Diagnosis of this illness, as confirmed by pathological examination of prostate tissue.

**Stage 1A malignant melanoma** means the Diagnosis of a melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without Clark level IV or V invasion. The Diagnosis of this illness must be confirmed by biopsy.

**Systemic lupus erythematosus** means the definite Diagnosis of systemic lupus erythematosus, that must involve renal system which requires corticosteroid treatment for a continuous period of six (6) months and permanent impairment of kidney function



tests that show Glomerular Filtration Rate (GFR) below 30mL/min/1.73m<sup>2</sup>. In addition, a positive ANA test must be present.

**Exclusions:** No benefit will be payable under this condition for any other forms of lupus, such as discoid lupus and those forms with only hematological and joint involvement.

If the Insured Employee or Insured Spouse is Diagnosed with one of the illnesses indicated previously in this section while the benefit is in force and all conditions of the Survival Period have been met and subject to the limitations specified in the "Re-Entry Conditions" section, the Insurer will pay the Insured Employee or the Insured Spouse:

1. 10% of the Principal Sum, subject to a maximum of \$25,000, for the following conditions:
  - Coronary angioplasty
  - Ductal carcinoma in situ of the breast
  - Stage A (T1a or T1b) prostate cancer
  - Stage A malignant melanoma

The payment of the Complementary Benefit in Case of Certain Illnesses in group (1) above comes in addition to the Principal Sum and can only be paid once in a lifetime, in accordance with the limitations specified in the "Re-Entry Conditions" section.

2. 10% of the Principal Sum, subject to a maximum of \$10,000, for the following conditions:
  - Crohn's disease requiring surgery
  - Severe rheumatoid arthritis
  - Systemic lupus erythematosus

The payment of the Complementary Benefit in Case of Certain Illnesses in group (2) above comes in addition to the Principal Sum and can only be paid once in a lifetime, in accordance with the limitations specified in the "Re-Entry Conditions" section.

3. 10% of the Principal Sum, subject to a maximum of \$10,000, for the following conditions:
  - Hip replacement surgery
  - Knee replacement surgery

The payment of the Complementary Benefit in Case of Certain Illnesses in group (3) above comes in addition to the Principal Sum and can only be paid once in a lifetime, in accordance with the limitations specified in the "Re-Entry Conditions" section.

### **Cancer Recurrence Benefit (applicable to an Insured Employee and Insured Spouse)**

The Insurer will pay a Principal Sum amount if the Insured Employee or Insured Spouse is Diagnosed a subsequent time with Cancer and that more than sixty (60) months have passed since the previous Cancer Diagnosis and no treatment relating directly or



indirectly to Cancer has been received within that sixty (60) month period (treatment does not include preventive medications and follow up visits to the doctor).

The subsequent Diagnosis must be made while coverage is in force.

#### **Multiple Event Coverage (applicable to an Insured Employee and Insured Spouse)**

If an Insured Employee or Insured Spouse is Diagnosed with a covered Critical Illness for which the Principal Sum (or 10% of the Principal Sum under the Complementary Benefit in Case of Certain Illnesses) has been paid and is then Diagnosed with another covered Critical Illness, the Insurer will pay a Principal Sum amount (or 10% of the Principal Sum thereof under the Complementary Benefit in Case of Certain Illnesses) subject to the limitations specified in the "Re-Entry Conditions" section.

To give rise to a benefit payment under Multiple Event Coverage, the subsequent Diagnosis must be made ninety (90) days or more after the date another covered condition was Diagnosed.

#### **Re-Entry Conditions (applicable to an Insured Employee and Insured Spouse)**

If a benefit amount has already been received for a Covered Critical Illness of an Insured Employee or Insured Spouse, coverage continues for that person, provided payment of premium is continued. Subsequent benefit payments are subject to the Re-entry Exclusions Appendix.

#### **Second Medical Opinion Program**

SSQ Insurance Company Inc., in cooperation with AXA Assistance Canada Inc. provides the Second Medical Opinion program to persons insured under the Critical Illness Insurance Policy.

1. The following services will be provided, free of charge unless stated otherwise, to any Insured Person diagnosed with one of the Critical Illnesses covered under the above mentioned Policy:
  - (a) Selection of the specialist best suited to provide medical services included in the Second Medical Opinion program pertaining to the Insured Person's diagnosed Critical Illness;
  - (b) Transmission, to the selected specialist, of necessary and pertinent medical documents received from the Insured Person or attending physician;
  - (c) Communication of the second medical opinion's schedule, as established after evaluation;
  - (d) Arrangements for a meeting with the selected specialist, if deemed necessary and if the Insured Person agrees to the meeting. The expenses incurred will be charged to the Insured Person;
  - (e) Analysis of the medical documents and rendering of a diagnosis by the selected specialist as well as recommendations on treatment options, all registered in a medical report;
  - (f) Transmission of the medical report to the Insured Person and the attending physician;
  - (g) At the Insured Person's request, referral to three (3) specialists medically qualified to treat the Insured Person.

2. The services listed below will be provided for out of country medical care to any Insured Person diagnosed with a Critical Illness covered under the Critical Illness Insurance Policy. Incurred expenses will be charged to the Insured Person:
- (a) Arrangements to set up medical appointments with attending physicians or specialists outside Canada;
  - (b) Admission in medical clinics located outside Canada;
  - (c) Hotel reservations;
  - (d) Travel arrangements;
  - (e) Referrals for translation services or interpreter services when appropriate;
  - (f) Administrative assistance for settlement of medical fees and claims, relative to medical services or treatments received outside Canada, if such assistance is requested by the Insured Person. Insured Persons requiring Second Medical Opinion Program services must contact AXA Assistance and must be prepared to give the following information:
    - the name of the person calling, telephone number and relationship to the insured employee;
    - the insured employee's name, and Policy Number 1SP40;
    - the name, address and telephone number of the attending physician's workplace, and such information for specialists when applicable.

The telephone number is 1-877-266-6550.

AXA Assistance will help make arrangements for the Insured Person to get a second opinion or out of country care needed. However, neither SSQ Insurance Company Inc. nor AXA Assistance will be responsible in any way for the availability, unavailability, quantity, quality or results of any medical services or treatment received or for the failure to obtain such services or treatment.

SSQ Insurance Company Inc. may provide cards which show the telephone number to be used in order to access the services of the Second Medical Opinion program. The service is available 24 hours a day, 365 days a year.

## The Details

### Multiple Event Coverage for Employee and Spouse

If you and/or your spouse is diagnosed with a covered critical illness for which a benefit has been paid and later diagnosed with a different covered critical illness (at least 90 days after the payment), you/or your spouse will receive another full benefit, subject to certain re-entry exclusions.

### Conversion of Coverage

If you and/or your spouse are under the age of 65 and lose coverage through a change in employment, marital status, or you retire, you may convert coverage for you and/or

your spouse for up to \$100,000 and for up to \$20,000 for your child, by calling SSQ within 31 days of loss of coverage.

### **Evidence of Insurability**

Evidence of good health means that you are not a significant risk for the insurance company. To provide this evidence, you must complete a Declaration of Insurability form available on [go/flexit360](http://go/flexit360).

You must complete a Declaration of Insurability form if you apply to increase coverage beyond the non-evidence maximums available at annual enrolment, as a new hire, or following a life event.

In addition to the Declaration of Insurability form, the insurance company might ask you for more information, a blood test or a medical examination.

## **Continuation of Coverage during Absence from Work**

### **Disability Leave**

If you are disabled and are receiving short term disability payments, coverage continues and premiums are deducted. If you are receiving long term disability benefits, you may arrange to continue coverage and premiums are required as long as you continue to be employed by TELUS and in accordance with the terms of the applicable plan.

### **Maternity/Parental/Compassionate Care/Family Care Giver Leave**

Coverage continues during maternity/parental/compassionate care/family care giver leave and premiums are required.

### **Other Leaves of Absence**

If you are on a personal leave of absence or another type of leave, you must make arrangements with the Benefits team if you want your benefit coverage to continue during your absence. You will be responsible for the cost of the benefit plans.

## **The Timing**

### **When Coverage Starts**

At annual enrolment, coverage not requiring a Declaration of Insurability takes effect on March 1.

For a new hire, coverage not requiring a Declaration of Insurability application will be backdated to your date of hire after you enroll.

Coverage requiring a Declaration of Insurability application takes effect once insurance company approves the application.

### **When You Can Make Changes**

You may change employee or spouse critical illness insurance choices as follows:

### **At any time**

You may apply to increase the amount of critical illness insurance by completing a Declaration of Insurability form for critical illness insurance, available on [go/flexit360](https://go.flexit360). The increased coverage starts once the insurance company has approved your application.

You may change employee, spouse or child critical illness insurance choices as follows:

### **At any annual enrolment**

You may change the amount of critical illness insurance to start March 1. Increased coverage that requires a Declaration of Insurability application starts once the insurance company approves the application.

### **After a qualifying life event**

You may apply to increase the amount of critical illness insurance after a qualifying life event by completing a Declaration of Insurability form, available on [go/flexit360](https://go/flexit360). If the increase requires a Declaration of Insurability application, increased coverage starts once the insurance company approves the application.

### **When Coverage Ends**

Critical illness insurance ends on the earliest of the date:

- your employment ends
- you or your spouse reach age 72
- your spouse and/or child no longer qualifies as an eligible dependent

Note: Child Critical Illness Insurance will end for any child for whom a claim is paid. Coverage will continue for the remaining eligible children who have not yet claimed.

### **Considerations**

When you are deciding whether to buy employee, spouse, or child life critical illness insurance, you might want to consider some of the following points:

- the financial situation for family members if you, your spouse, or your child were to suddenly become unwell
- possible unpaid time away from work
- possible need to hire a caregiver
- child care expenses
- expense of new treatment options
- possible travel expenses such as transportation and accommodation

### **Tax Matters**

You do not have to pay income tax on the lump sum critical illness insurance payment. You pay for this optional coverage with after-tax payroll deduction, so it is not a taxable benefit.

## Accident Insurance

Accident insurance is in addition to business travel accident insurance.

### Employee Accident Insurance

Employee accident insurance pays a lump sum to your beneficiary if you die as the result of an accident, or to you if you lose – or lose the use of – limbs, sight, hearing or mobility.

You can buy optional employee accident insurance coverage in \$10,000 units, to a maximum of 50 units, or \$500,000. The monthly cost is \$0.09 per \$10,000 unit.

### Optional Spouse Accident Insurance

Spouse accident insurance pays a lump sum to the beneficiary if your spouse dies as the result of an accident, or to your spouse if he or she loses – or loses the use of – limbs, sight, hearing or mobility.

You may choose optional spouse accident insurance in units of \$10,000 to a maximum of \$500,000 (50 units). The monthly cost is \$0.09 per \$10,000 unit.

### Optional Child Accident Insurance

Child accident insurance pays a lump sum to the beneficiary if your child dies as the result of an accident, or to you if your child loses – or loses the use of – limbs, sight, hearing or mobility.

You may choose optional child accident insurance in units of \$10,000 to a maximum of \$50,000 (5 units). The monthly cost is \$0.09 per \$10,000 unit.

### Dual Coverage

If your spouse also works for TELUS and is eligible for spouse accident insurance, you may both purchase spouse accident insurance. The combined maximum accident insurance coverage on one life, whether team member or spouse cannot exceed \$500,000.

If your spouse is eligible for child life insurance, you may both purchase child accident insurance, but the combined coverage cannot exceed \$50,000.

## What's Covered

The benefits described here are paid only if the death or loss is the result of an accident. Benefits are not paid if the death or loss results from any other cause.

The following lump sum payments are made for losses:

### Specific Loss Accident Indemnity Schedule

Two Times Coverage Amount	quadriplegia (total paralysis of upper and lower limbs) paraplegia (total paralysis of both lower limbs) hemiplegia (total paralysis of upper and lower limbs of one side of the body)
Full Coverage Amount	life entire sight of both eyes speech and hearing in both ears one hand and one foot both hands or both feet one hand and entire sight of one eye one foot and entire sight of one eye
4/5 of Coverage Amount	one arm or one leg
3/4 of Coverage Amount	entire sight of one eye speech hearing in both ears one hand or one foot
2/5 of Coverage Amount	hearing in one ear thumb and index finger or at least four fingers of one hand
1/3 of Coverage Amount	all toes of one foot

### Coverage Specific to Employee Accident Insurance:

#### Assault Benefit

If you are injured and suffer a Specific Loss payable under the 'Specific Loss Accident Indemnity Schedule', which was caused by an assault on premises owned or rented by TELUS or if the assault occurred during a TELUS approved business trip, you are eligible for an additional payment of 10% of your coverage up to a maximum of \$25,000.

## **Daycare**

If you die, the person who actually incurred the Daycare expenses will be reimbursed for each dependent child under 13, five per cent of your coverage amount for up to five consecutive years to a maximum of \$5,000 per year for their expenses while the dependent child is attending a legally licensed daycare. They must be enrolled in the daycare on the date you die or within one year after your death.

## **Education**

If you die, the person who actually incurred the Education expenses will be reimbursed for each dependent child five per cent of your coverage amount for up to five consecutive years to a maximum of \$5,000 per year for their expenses while the dependent child is enrolled as a full-time student at an accredited institution, college or university on the date you die or within one year after your date of death.

## **Extension of Family Coverage**

If you die from any cause, coverage will be continued for your insured spouse and/or insured dependent children up to six (6) months, without payment of premium.

## **Occupational Training**

If you die as a result of an injury which results in payment under the 'Specific Loss Accident Indemnity Schedule', your spouse will receive payment for any reasonable and necessary expenses for a formal occupational training program within three years of your death, to a maximum of \$15,000 in order to qualify for a new occupation. This does not include room and board or other ordinary living, travel or clothing expenses.

## **Permanent Total Disability**

If you are injured, become totally disabled within three hundred and sixty-five (365) days after the date of the accident, and the total disability continues for a period of twelve (12) consecutive months from the start of the disability and becomes permanent at the end of this period, you are eligible for 100% of your coverage less any amount paid as the result of the same accident under the section entitled "Specific Loss Accident Indemnity Schedule".

## **Rehabilitation**

If you sustain an injury which results in a Loss payable under the "Specific Loss Accident Indemnity Schedule", and you are required to participate in a rehabilitation program, you are paid up to \$15,000 for any reasonable and necessary expenses incurred within three years after the date of such loss.

## **Survivor's Benefit**

If you are injured and payment is made under the "Specific Loss Accident Indemnity Schedule", and you subsequently die within 365 days after the date of the accident, an additional payment is made to each surviving insured dependent child, during the twelve (12) months following your death.

## **Workplace Modification and Accommodation**

If you sustain an Injury which results in a Loss payable under the "Specific Loss Accident Indemnity Schedule", and you require special adaptive equipment or modification to your workplace, your employer will be paid up to \$5,000 for this expense.

## **Coverage Specific to Employee and Optional Spouse Accident Insurance:**

### **Common Disaster Benefit**

If both you and your insured spouse are injured and die as a result of a common accident, the coverage for your insured spouse, if less than yours, will be increased up to the amount of your coverage. The total payable under this benefit is \$1,000,000.

### **Psychological Therapy Benefit**

If you or your spouse are injured and suffer a Specific Loss payable under the "Specific Loss Accident Indemnity Schedule", you are eligible for psychological therapy provided by a professional counsellor within 365 days of the injury. The maximum benefit payable is for 12 sessions or a maximum of \$5,000, whichever comes first.

## **Coverage Specific to Optional Child Accident Insurance:**

### **Enhanced Child Benefit**

In the event that your insured dependent child is injured and suffers a Specific Loss under the "Specific Loss Accident Indemnity Schedule", except for Loss of Life, you will be paid double the benefit unless the dependent child dies within 90 days after the date of the accident.

## **Coverage for Optional Employee, Spouse and Child Accident Insurance:**

### **Air bag benefit**

If you are injured and suffer a Specific Loss payable under the "Specific Loss Accident Indemnity Schedule" and the "Seat Belt Benefit", and if an air bag was deployed, you are eligible for an additional benefit up to a maximum of \$10,000.

### **Air Travel**

The coverage includes injuries that occur:

- from being struck by an aircraft
- while getting on or off an aircraft
- while riding as a passenger (not as a pilot or crew member) in an aircraft that is properly licensed and flown by a pilot who is certified to fly the aircraft



Accident insurance does not cover injuries that occur while piloting or riding as a passenger in a TELUS-owned or leased aircraft.

### **Bereavement Benefit**

If you die as a result of an injury payable under the “Specific Loss Accident Indemnity Schedule”, your Spouse and /or Dependent children will be eligible for grief counseling to a maximum of \$2,500. If your child dies, you or your spouse will be eligible.

### **Brain Damage**

If you suffer brain damage as a result of an injury, you may be eligible for 100% of your coverage less any payment already made under the “Specific Loss Accident Indemnity Schedule”.

### **Carjacking Benefit**

If you are injured during a carjacking of a vehicle you were operating, getting in or out of, or riding in as a passenger and suffer a loss payable under the Specific Loss under the “Specific Loss Accident Indemnity Schedule”, you are eligible for an additional payment of 10% of your coverage to a maximum of \$10,000.

### **Comatose Benefit**

In the event that a Physician determines that you have become comatose within 365 days of an injury and you have been comatose for six (6) consecutive months, you will be eligible for 100% of your coverage amount less any amount that was paid for a Specific Loss under the “Specific Loss Accident Indemnity Schedule”.

### **Cosmetic Disfigurement Benefit**

You are covered for cosmetic disfigurement resulting from burns sustained in an injury.

### **Escalation Benefit**

If you are injured and receive payment under any of the sections entitled “Specific Loss Accident Indemnity”, “Permanent Total Disability Indemnity”, “Comatose Benefit” or “Brain Damage Benefit”, you will be eligible for escalated payments based on the number of continuous years your coverage has been in force.

### **Exposure and Disappearance**

You are covered for any eligible loss resulting from unavoidable exposure to the elements or in the event that you disappear and are not found within one year of the sinking or wrecking of a conveyance in which you were riding, it will be presumed that you have died.

### **Family Transportation**

If, following an injury which results in a Loss payable under the “Specific Loss Accident Indemnity Schedule”, you are hospitalized more than 150 kilometers from your home, reasonable transportation and accommodation expenses are payable to one (1) immediate family member or family representative, to a combined total of \$25,000. They must travel by the most direct route to the hospital, and coverage does not include board or other ordinary living, travel or clothing expenses.

## **Funeral Expense Benefit**

If you die as a result of an injury which results in payment under the "Specific Loss Accident Indemnity Schedule", a benefit of up to \$5,000, less any payment made for any expenses for preparation of the remains for travel paid or payable under the section entitled "Repatriation Benefit", will be paid to the person who has incurred the funeral expenses.

## **Home Alteration and/or Vehicle Modification**

If you lose, or lose the use of both feet or both legs or become quadriplegic, paraplegic or hemiplegic, the coverage pays up to \$15,000 for modifications to your home and/or vehicle to accommodate a wheelchair. This applies to expenses incurred within three years of the accident.

## **Hospital Indemnity**

If you are injured in an accident and are required to stay in a hospital for the treatment of the injury for at least four (4) consecutive days, you will be eligible for a daily payment for a period of up to 365 days payable from the first day of hospitalization. The daily payment is calculated at one-thirtieth of one percent (1/30 of 1%) of your coverage amount, to a maximum of \$2,500.

## **Identification**

If you die as a result of an injury which results in payment under the "Specific Loss Accident Indemnity Schedule", and you are more than 50 kilometers from home and unaccompanied by an immediate family member, up to \$25,000 will be paid for one (1) immediate family member or family representative to travel to identify your body if required by policy or similar governmental authority.

## **Public Transportation Benefit**

If you die as a result of an injury which results in payment under the "Specific Loss Accident Indemnity Schedule" while you were riding as a passenger in a regularly scheduled public land, air or water conveyance licensed to carry fare-paying passengers, including a train, bus, taxi, subway, tramway, boat or commercial airplane, and payment is made under the section entitled "Specific Loss Accident Indemnity", an additional payment of one hundred percent (100%) of your coverage will be made.

## **Repatriation**

If you die as a result of an injury which results in payment under the "Specific Loss Accident Indemnity Schedule" more than 50 kilometers from your home, up to \$25,000 is paid to prepare and transport your body.

## **Seat Belt**

If you suffer a loss under the "Specific Loss Accident Indemnity Schedule" as the result of an accident while you are driving or riding in a vehicle and wearing a properly fastened seat belt, you will receive an additional ten per cent of the amount payable for the loss up to a maximum of \$50,000.

## **Surgical Reattachment**

If you suffer an injury which results in the complete severance of a limb or appendage or part of either a limb or appendage and it is surgically reattached within three hundred and sixty-five (365) days, whether or not you regain use of the severed limb or appendage, you may be eligible for some or all of the benefit payable under the "Specific Loss Accident Indemnity Schedule".

## **What's Not Covered**

Benefits are paid only if death or loss results from an accident, not from any other cause. Accident insurance does not provide benefits for loss due to:

- self-inflicted injuries, suicide or attempted suicide, whether the Insured Person was sane or insane;
- war whether declared or undeclared, and whether or not the Insured Person was actually participating therein;
- civil commotion, riot, insurrection, armed conflict if the Insured Person was participating therein;
- the Insured Person's service, whether as a combatant or non-combatant, in the armed forces of any country;
- the Insured Person riding as a passenger or otherwise in any vehicle or device for aerial navigation, other than as provided in the section entitled "Aircraft Coverage";
- medical treatment or surgery, except if medical treatment or surgery was needed because of an accident

## **The Details**

### **Conversion of Coverage**

If you are under the age of 72 and lose coverage through a change in employment or you retire, you may convert coverage up to \$250,000 by calling SSQ within 31 days of loss of coverage. There is no conversion of coverage for spousal insurance.

### **Evidence of Insurability**

An Evidence of Insurability form is not required for accident insurance.

### **Continuation of Coverage during Absence from Work**

#### **Disability Leave**

If you are disabled and are receiving short term disability benefits, coverage continues and premiums are deducted. If you are receiving long term disability benefits, premiums are waived until you return to work or reach age 65, as long as you continue to be employed by TELUS and in accordance with the terms of the applicable plan.

## **Maternity/Parental/Compassionate Care/Family Care Giver Leave**

Coverage continues during maternity/parental/compassionate care/family care giver leave and premiums are required.

## **Other Leaves of Absence**

If you are on a personal leave of absence or another type of leave, you must make arrangements with Benefits if you want your benefit coverage to continue during your absence. You will be responsible for the cost of the benefit plans.

## **The Timing**

### **When Coverage Starts**

If you are a new team member, your employee accident insurance coverage will be backdated to your date of hire after you enroll. If you are enrolling at annual enrolment, coverage starts on March 1.

### **When You Can Make Changes**

#### **At any time**

You can change your beneficiary by going to go/flexit360 and selecting Beneficiaries on the top left of the home page. Make your changes, sign and date the form and mail to the Benefits team at 6 – 3777 Kingsway, Burnaby BC V5H 3Z7. Retain a copy for yourself.

#### **At any Annual Enrolment**

You may change the amount of employee accident insurance (up to the maximum allowed) to start March 1.

#### **After a Qualifying Life Event**

You may change the amount of your insurance (up to the maximum amount).

### **When Coverage Ends**

Your accident insurance coverage ends on the earliest of the date:

- you turn 72
- your employment ends

### **Considerations**

When you are deciding whether to buy accident insurance, most of the considerations for life insurance apply.

Other factors that might increase the risk of accident and affect your decision include:

- participation in sports
- amount of travel

## **Beneficiary**

The same factors apply as for life insurance.

## **Tax Matters**

Employer-paid accident insurance is a taxable benefit under the Income Tax Act. Therefore, the Primary Plan coverage is a taxable benefit. You pay for additional coverage or spouse or child coverage with after-tax payroll deduction so it is not a taxable benefit.

Team members in Manitoba, Ontario and Quebec are required to pay provincial sales tax on accident insurance premiums.

Your beneficiary does not have to pay income tax on the accident insurance benefit. If your estate is the beneficiary, the funds may be subject to estate taxes, but this won't happen if you name an individual.

The payment you receive following an injury is not taxed.

## Business Travel Accident Insurance

Business travel accident insurance provides a lump sum benefit for accidental death, dismemberment or permanent disability sustained while traveling on company business. Benefits are paid in addition to any other insurance benefits that may be paid through your employee insurance plans

### The Primary Plan

Coverage is three times your annual base salary up to a maximum limit as defined in the policy and is payable on death as a result of a covered accident. Twice this amount is paid if paralyzed. Various percentages are paid for dismemberment. The extent of the coverage depends on the team member's travel status at the time of loss. Trips must be authorized and paid for by the company.

### Eligibility for Insurance

- all active TELUS team members under the age of 70.
- a TELUS team member's spouse is covered for up to \$50,000 and dependent children for up to \$10,000 while traveling with the team member on a business or relocation trip provided such trip is authorized by or taken at the direction of TELUS and TELUS is paying the travel expenses. This applies to Accidental Death and Dismemberment only.
- guests of TELUS traveling on company business or on company aircraft are covered for up to \$500,000.

The company pays the full cost of coverage.

The policy is issued to TELUS by AIG Insurance Company of Canada.

### Beneficiary

In the event of Accidental Loss of Life, the benefit is payable to the beneficiary named for your Primary Employee Life Insurance. In the absence of such a designation, the beneficiary will be your estate.

### Tax Matters

Your beneficiary does not have to pay income tax on the accident insurance benefit. The payment you receive following injury is not taxed.

### Other Provisions

#### In the case of Death:

##### Of a team member:

- a repatriation benefit of up to \$15,000 to return the team member's body back home if the accident is more than 150 km. from home
- if the team member dies more than 150 km. from home, an identification benefit of up to \$5,000 will be paid for an immediate family member to travel to identify the Employee's body if required

- educational and day care benefit for dependent children up to \$5,000 per year for up to four consecutive years
- bereavement benefits up to \$1,000 (single) or \$2,000 (family) for grief counseling for 12 months.

### **Of any Insured Persons:**

- funeral expense benefit to a maximum of \$5,000

### **In the case of Injury:**

- accidental medical treatment up to \$10,000 for expenses not covered by the Provincial Plan
- emergency evacuation to the nearest hospital benefit of up to \$100,000
- family transportation benefit of up to \$15,000 if required to attend to the injured team member more than 150 km from home
- rehabilitation benefit for special training of up to \$15,000
- home alteration and vehicle modification benefit of up to \$15,000
- in-hospital indemnity benefit of up to \$1,000 per month for 12 months

### **Seat Belt Rider**

If a team member's injury or death results while he/she is a passenger or a driver of a private passenger automobile and it has been verified that his/her seat belt was properly fastened, any benefit payment made will be increased by 10%.

## **What's Not Covered**

### **Exclusions**

- accidents that occur during normal travel between the team member's home and work
- accidents that occur during any vacation, even if combined with a trip that otherwise falls under this plan
- accidents that occur while on active duty in the armed forces
- declared or undeclared war (this exclusion does not apply for business trips to high risk locations)
- accidents that occur while operating/riding in any vehicle or device used for aerial navigation that is not a commercial airline or a company owned/leased aircraft used strictly for transporting passengers from point to point
- suicide or self-inflicted injuries

### **Limitations**

- 'Loss of Use' must be permanent and total; benefits are payable after the condition has lasted for one year

- all losses must occur within one year of the accident date
- the maximum payable as a result of any one TELUS owned, leased or chartered aircraft accident is \$15 million

## War Risk

Coverage is provided for injuries or death while traveling on company business caused by or resulting from declared or undeclared war or any such act worldwide (other than the Insured Person's country of permanent residence). Should war occur among the major powers of Europe or Asia, coverage is automatically terminated.

## Claims

In the event of an accident that results in a loss covered under this benefit, please contact TELUS Risk Management and provide details of the accident. Please note that notice of a claim must be forwarded to our insurers within thirty (30) days from the date of the accident or the beginning of the disability due to sickness.



## Short Term Disability

The Short Term Disability (STD) plan is a primary Plan that may provide income if you are unable to work due to illness or injury. STD payments are based on your length of service as shown in the table below.

TELUS pays 100 per cent of the cost of the STD plan.

For the purposes of this section, “Health Services” refers to both the internal TELUS department and also third party companies contracted by TELUS to perform functions on TELUS Health Services’ behalf.

### Short Term Disability Schedule

Years of Service	Days at 100%	Days at 70%
0 to 3 months	NIL	NIL
4th month to 2 years	10	120
3rd year to 5 years	25	105
6th year to 10 years	75	55
11th year to 15 years	100	30
16th year+	130	NIL

**Note:** For Regular Part Time team members, pay is pro-rated based on hours worked.

### What’s Covered

An illness or injury that prevents you from performing the essential duties of your own occupation and is supported by medical evidence from an appropriate licensed treating physician. Subject to the conditions set out below in “What’s Not Covered”.

## The Details

### Benefit Payment Amount

- For regular full time team members, STD payments are based on base pay and regular sales compensation payments as determined by the Sales Compensation team. For regular part time team members, STD payments are based on base pay and regular sales compensation payments as determined by the Sales Compensation team and pro-rated based on hours worked.

A team member in receipt of STD payments will receive payments that are equal to or greater than the maximum payment they would receive under the Employment Insurance program if they were in receipt of EI benefits for the same period of time (for 2020, this means they would receive at least \$573/week or

- \$113.60/day). For regular part-time team members, this amount will be further pro-rated based on hours worked
- The number of days that you can receive STD payments is based on the STD days available to you at the start of disability.
  - Subject to the specific provisions below, STD payments are for working days only and will not exceed 182 calendar days or the elimination period for Long Term Disability benefits, whichever comes first.
  - The passing of a service anniversary while receiving STD payments will not increase the number of STD days available to you.

## Requirements for Payment

STD payments depend upon evidence of disability and will only be made when you:

- Report the absence to your manager within the 2 hours prior to the start of your working day or shift or in unavoidable circumstances, within 2 hours after the start of your working day or shift.
- Have applied for STD payments by submitting the completed medical documentation for absences that exceed or are expected to exceed 5 continuous working days. The medical documentation must be completed by an appropriate licensed treating physician and returned within a reasonable timeframe not to exceed 14 calendar days from the first day of absence.
- Are under the active and continuous care of an appropriate licensed treating physician and adhere to recommended treatment plans.
- Provide the supporting medical documentation if and when requested, including requests where absences are frequent or interfere with job duties.
- Actively participate in all appropriate medical, rehabilitative, and assessment processes.
- Refrain from participating in any activities, including travel, that are inconsistent with your medical restrictions and limitations and could interfere with recovery or treatment schedule.
- Maintain regular contact with your manager and Health Services.
- Provide supporting medical documentation, if requested, prior to a return to work.
- Permit Health Services, by signing an appropriate medical consent, to contact your involved medical professionals as necessary to assist in determining eligibility for STD payments, to assist in assessments, and/or developing a return to work program when required.
- Consult with a third party physician appointed by Health Services.
- Participate in the required return to work program, if appropriate.

## Using and Renewing Your STD Coverage

The STD days available to you are depleted by the amount of time you are away from work due to illness or disability including incidental sick absences.

- If you return to work and again become ill or disabled you are eligible for the remainder of your STD days, as set out in the chart above.

- The full number of STD days, in accordance with the chart above is renewed after you have worked for 3 months without a disability/sick absence.

### **Disability Related to Last Paid Absence**

If you have fully exhausted the number of STD days available to you, and return to work for less than 3 months, then become ill or disabled for the same cause or a cause related to your previous disability, you will not receive any further STD payments from TELUS.

### **Disability Unrelated to Last Paid Absence**

If you have exhausted some or all of your STD days, return to work for at least one month without a disability/sick absence, and then incur an illness or disability unrelated to your last paid illness or disability absence, you will be eligible for additional STD payments subject to the following terms:

- Your absence is 7 or more consecutive working days.
- You will be paid at 70% of the Benefit Payment Amount as described above (or an amount equal to the EI maximum amount, as applicable)
  - The STD payments are available for up to a maximum of 15 consecutive weeks. If a longer period is required to bridge any additional time needed to provide continuous income until Long Term Disability benefit payments are available, consideration will be given to extending STD payments at 70% if an application for Long Term Disability is made and approval is likely.
- You must provide appropriate supporting medical documentation and approval from Health Services.

The intent of these additional STD payments is to provide income replacement for substantial disability absences when your regular STD payments have been exhausted. You will not be entitled to these additional STD payments to provide income replacement for incidental absences when your regular STD payments have been exhausted.

### **Related Disability During LTD Elimination Period**

If you have returned to work for 31 calendar days and relapse with a related illness or disability and are required to restart your elimination period for LTD benefits, consideration will be given to provide STD payments at 70% (or an amount equal to the EI maximum amount, as applicable) to bridge the new LTD elimination period.

In order to receive these payments, you must:

- Provide appropriate supporting medical documentation and obtain approval from Health Services, and
- apply for LTD and approval must be likely.

## What's Not Covered

STD payments will not be paid:

- For the scheduled period of an approved leave of absence.
- When your absence is as a result of elective surgery (e.g. cosmetic surgery), unless documented as medically necessary.
- When you are also receiving vacation pay or statutory holiday pay.
- If your absence is during a scheduled vacation period.
- If you are working for another employer or are engaged in other paid work.
- If your illness or injury is covered by workers' compensation.
- When your absence is as a result of leaving Canada for surgical intervention, unless the reason for seeking surgery outside of Canada is deemed reasonable by Health Services (e.g. faster), the payment STD benefits has been pre-approved by Health Services, and you have agreed to the following:
  - Provide contact information (phone, email) as to where you can be reached while away,
  - remain in contact with Health Services and comply with requests for information,
  - provide medical/functional restriction information in English or French, and
  - provide an estimated time for return to Canada – the expectation is that as soon as you are able to travel, you return to Canada to continue with your recovery.

In addition, STD payments will not be made if the disability is directly or indirectly due to:

- Service in the Canadian Armed Forces or the armed forces of another country
- Riots, wars, or willful participation in disorderly conduct
- Injuries or disease sustained while committing a criminal offence
- Drugs or alcohol, except where you are receiving continuing treatment under the care of an appropriate licensed physician and are cooperating fully with all appropriate medical, rehabilitative, and assessment processes
- Serving a prison sentence

## Third Party Actions

If TELUS provides you with STD payments as a result of an injury, disease or medical condition for which a third party is or may be liable to you for damages either in whole or in part then all payments provided to you by TELUS are a loan. As a condition of your receipt of any STD payments from TELUS you must enter into a loan agreement committing to your repayment obligations. TELUS will be entitled to repayment of the full amount of the STD payments provided to you out of any monies recovered by you from the third party. However, TELUS may, at its sole discretion, forgive some of the repayment amount due to your partial recovery from the third party of income-related

losses or repayment liability to TELUS. TELUS may, at its sole discretion, forgive some of the repayment amount by reasonable legal fees and disbursements incurred by you to recover monies from the third party.

You have certain obligations to TELUS that are conditions of your receipt of STD payments including:

- Promptly notifying TELUS that you may have a legal claim against a third party
- Claiming amounts from the third party sufficient to repay TELUS for the full amount of STD payments provided to you
- Regularly updating TELUS about the status of your legal proceedings
- Refraining from entering into any settlement with the third party that does not provide for full repayment to TELUS of all STD payments provided or payable to you, unless you have advance written consent from TELUS to do so.
- Providing TELUS with a signed authorization and irrevocable direction for a third party or your lawyer to repay TELUS out of any monies recovered from the third party.
- Should TELUS request, providing TELUS with all information and documents relevant to TELUS confirming the allocation of the settlement monies and the appropriateness of such allocation as per the above

TELUS will reduce all STD payments that remain payable to you after settlement or judgment by the amount of any monies recovered from the third party for income-related losses or your repayment liability to TELUS.

If you fail to comply with any of the above noted obligations to TELUS, TELUS reserves the right, at its sole discretion, to immediately terminate any STD payments that have been commenced, cease paying any future STD payments in the future and obtain immediate repayment of the full amount of any STD payments provided to you plus interest.

## **The Timing**

### ***When Coverage Starts***

Your short term disability coverage starts on the first day after you have completed 3 months of service.

### ***When Coverage Ends***

Coverage ends:

- If you have depleted your coverage and have not renewed it by returning to work
- On the day your active employment ends

## **Tax Matters**

You pay income tax at your regular rate on the short term disability pay you receive.

## **Long Term Disability (LTD)**

The long term disability plan is a Primary Plan that provides income if you are ill or suffer from an illness or injury and are unable to work for a prolonged period (more than 182 calendar days).

TELUS pays 100 per cent of the premiums for long term disability coverage.

### **Primary Plan**

After you have been totally disabled for 182 calendar days, you may be eligible for long term disability which pays 70 per cent of your base salary at the time you became disabled. Your LTD benefits are indexed by the increase in the Consumer Price Index to a maximum of 2 per cent annually. The maximum monthly benefit is \$15,000 plus indexing.

### **Tax Matters**

The premium that TELUS pays is not a taxable benefit. If you become disabled, you pay income tax at the regular rate on the long term disability benefits you receive.

## **What's Covered**

### **Total Disability**

You are considered totally disabled if illness or injury prevents you from working at your own occupation for the 182 calendar day elimination period and the following 12 months. After that, your disability must prevent you from being gainfully employed in any occupation that you are qualified for or could become qualified for through education, training or experience.

### **Recurring Disability**

A second period of disability is treated as a continuation of the previous disability if the medical evidence provided shows the same cause and your disability starts within 182 calendar days of the end of the previous disability. In this case, benefits for the second period of disability begin immediately.

If you return to work for more than 182 days then become disabled again from the same cause, the disability is treated as a new claim. A 182 day elimination period applies, during which you may make application for short term disability benefits.

If the disability results from causes unrelated to your previous disability and you returned to work for at least one day, this is treated as a new disability and a new 182 calendar day elimination period applies. Short term disability benefits will only be paid during this elimination period if you have returned to work for at least 22 consecutive working days. The short term disability benefit available is then 15 weeks at 70% of pay (see Short Term Disability – Special Circumstance).

## What's Not Covered

No Long Term Disability benefits are paid for:

- A pre-existing condition which is a disability arising from a disease or injury for which you received medical care before your insurance started. Medical care is considered to be obtained when you consult a doctor, uses medication on the advice of a doctor, or receives other medical services or supplies.
  - Any period in which you fail to participate or cooperate in a reasonable and customary treatment program. A reasonable and customary treatment program is a systematic treatment that is performed or prescribed by a legally licensed doctor of medicine; and
  - is of the nature and frequency usually required for the condition involved.

Depending on the severity of the condition, you may be required to be under the care of a specialist.

If substance abuse contributes to your disability, the treatment program must include participation in a recognized substance withdrawal program.

- Any period after you fail to cooperate in applying for other disability benefits, reapplying for such benefits, or appealing decisions regarding such benefits, where considered appropriate by Great-West Life/Canada Life.
- Any period after you fail to participate or cooperate in an approved rehabilitation plan.
- Any period after you fail to participate or cooperate in a recommended medical coordination program.
- Any period after you fail to participate or cooperate in a required medical or vocational assessment.
- The scheduled duration of a leave of absence.
- This does not apply to any portion of a period of maternity leave during which you are disabled due to pregnancy.
- Any period in which you are outside Canada. This exclusion does not apply during the first 30 days of an absence, or if Great-West Life/Canada Life pre-authorized the absence prior to your departure.
- Any period of incarceration, confinement, or imprisonment by authority of law.
- Disability arising from war, insurrection, or voluntary participation in a riot.
- Any period in which you are outside of Canada. This exclusion does not apply during the first 30 days of an absence or if Canada Life pre-authorized the absence prior to your departure.

### Treatment Program

Benefits are not paid if you do not participate or cooperate in a reasonable and customary treatment program.

## The Details

### Elimination Period

The first 182 calendar days of disability is called the elimination period. During this time, you may apply for the short term disability benefit.

### Claim

You must initiate a claim within 182 calendar days of the start of the disability.

### Reduction of Long Term Disability Payment

Your monthly long term disability benefit will be reduced by any benefit you receive from:

- the Canada/Quebec Pension Plan (excluding CPP/QPP cost-of-living increases and dependent benefits)
- US Social Security
- Workers' Compensation
- income, disability benefits or retirement benefits related to any employment
- disability benefits from an automobile policy, where permitted by law

Your payment from the long term disability plan may be further reduced so that your income, including your long term disability payment together with income from sources other than the above, does not exceed 85 per cent of your pre-disability gross earnings.

Sources of income might include:

- benefits paid under a group plan
- benefits paid from a government plan (excluding employment insurance)
- retirement or pension benefits
- third-party liability payments
- CPP/QPP disability benefits including benefits for dependent children
- Termination pay, severance benefits, and any similar termination or employment benefits, including any salary paid in lieu of notice

### Rehabilitation

Rehabilitation is work-related activity or training that may help you return to your own occupation or find another one. The insurance company, Great-West Life, deals with your rehabilitation strategy on an individual basis, taking into account your abilities, needs and circumstances.

The goal of a rehabilitation plan is to help you return to work in:

- your own occupation
- a modified occupation, still working for TELUS, or
- a different occupation that uses your transferable skills

A comprehensive rehabilitation program is one that lasts longer than 12 consecutive months. The goal is to help you return to work in:

- a different occupation that requires extensive or prolonged training, or
- a self-employed capacity



If you do not participate in a rehabilitation plan or program recommended or approved by Great-West Life, your LTD payments will be discontinued.

## **Salary**

Salary is your regular pay in the 12 months before you became disabled.

## **Termination of LTD Payments**

You receive the benefit for as long as you meet the definition of total disability. The benefit ends on the earlier of:

- recovery
- reach age 65, or
- death

## **The Timing**

### **When Coverage Starts**

Your long term disability coverage starts on your first day of work.

### **When Coverage Ends**

Coverage ends:

- on the day you are no longer actively at work,
- on the day your employment ends, or
- six months before your 65th birthday, whichever comes first.

### **Tax Matters**

The premium that TELUS pays for Primary LTD coverage is not a taxable benefit. If you become disabled, you pay income tax at the regular rate on the long term disability benefits you receive.

## Glossary – Benefits

### Annual Base Salary

Your regular annual pay before deductions. Your salary for life and disability benefits is your regular annual pay before deductions.

### Beneficiary

A person designated by a plan member, or by the terms of the benefit plan, who is entitled to a benefit under that plan.

### Child/Children

See dependents.

### Contingent Beneficiary

You may name contingent beneficiaries for your insurance coverage. A person designated by a plan member, who will receive an insurance payment if all named beneficiary(ies) have predeceased them or die at the same time. If none of the named beneficiary(ies) or contingent beneficiary(ies) are living, the payment will go to the Estate.

### Conversion

A provision in a group policy, which allows you to change from group coverage to an individual policy if:

- your employment ends
- you become ineligible for the benefit
- you became disabled without qualifying for waiver of premium

### Deductible

The amount of out-of-pocket expenses that you must pay for a benefit before the plan begins to pay.

### Dependents

Eligible dependents are:

- your spouse – the person you are married to, or the person you have lived with in a conjugal relationship for at least six months (includes a same-sex partner)
- your unmarried dependent children younger than 21
- an unmarried child under 21 of whom you are the legal guardian (or over 21 if he or she is disabled)
- legal guardianship must be obtained under Canadian laws. A court order must be provided as proof.
- your unmarried dependent children over 21 and under 25 while they are in full-time attendance at a college, university or other accredited educational institute
- your unmarried dependent children of any age who are disabled
  - coverage for a disabled dependent at any age is only available to individuals already covered by TELUS plans as an eligible dependent child

### **Disability/Disabled**

A condition that renders you incapable of performing your occupation. The long term disability plan has a specific definition of totally disabled (see below).

### **Dual Coverage**

You and your spouse's coverage under the same benefit plan.

### **Long Term Disability (LTD)**

An illness or injury that results in an inability to work for a prolonged period – one that lasts more than 182 calendar days.

### **Pre-existing Condition – Long term Disability**

For long term disability, a pre-existing condition is a disability arising from a disease or injury for which you received medical care before your insurance started. Medical care is considered to be obtained when you consult a doctor, use medication on the advice of a doctor, or receive other medical services or supplies.

### **Pre-existing Condition – Critical Illness**

A pre-existing condition means the existence of symptom(s) within a twelve (12) month period preceding the Insured Person's effective date of individual coverage which would cause a reasonably prudent person to seek Diagnosis, care or treatment; or an illness or condition for which the Insured Person, during twelve (12) months prior to the effective date of his individual coverage, incurred medical expenses, received medical treatment, took prescribed or non-prescribed drugs or consulted a Physician.

### **Reasonable and Customary**

Reasonable and customary charges (R&C) means the established maximum charge that Sun Life will reimburse for specific services and/or products in the province/territory where the expense is incurred. Sun Life determines the appropriate R&C by consulting the published fee guides for national and provincial/territorial associations of practitioners, where applicable.

### **Short Term Disability**

An illness or non-occupational injury that prevents you from working for a period of less than 182 calendar days.

### **Spouse**

See dependents.

### **Total Disability / Totally Disabled**

You are considered totally disabled if illness or injury prevents you from working at your own occupation for the 182 calendar day elimination period and the following 12 months. After that, your disability must prevent you from being gainfully employed in any occupation that you are qualified for or could become qualified for through education, training or experience.

## **Workers' Compensation**

A government-sponsored program that covers the cost of medical care and periodic payments to team members who suffer job-related illnesses or injuries and to dependents of those killed in industry.

*The information in this document is a general description of your employer-sponsored benefit plans. This document is a summary and as such cannot contain the full plan details. In the event of any misunderstanding or discrepancy, benefits will be paid according to the applicable contracts, policies, plan documents and legislation. TELUS reserves the right to amend or discontinue these plans at any time.*