

Group: 27029 – FYi Eyecare Services & Products Inc.

Leaders

Plan rules

If no selection is made during the enrolment period

If you are a new plan member and do not make a selection during the enrolment period, you will automatically be defaulted to the Everyday option with individual coverage.

If you are an existing plan member and do not make a selection during the re-enrolment period, you will keep your current coverage options and coverage type.

In both cases, your coverage will be valid until the next re-enrolment period.

Changing options or coverage type

You cannot make any changes to your option and/or coverage type before January 1, 2023, unless you have a life event (e.g., birth, marriage, etc.).

Disclaimer

This guide is an overview of the group insurance plan offered by iA Financial Group. In case of discrepancy between this guide and official plan documents, the official plan documents shall apply.

Group Insurance Customer Service



1-877-422-6487

Monday to Friday, 8:00 am to 8:00 pm (Eastern time)



groupinsurance@ia.ca

Basic benefits included in your plan

Description	
Life insurance	<p>For you:</p> <ul style="list-style-type: none"> ✓ 1x annual salary <ul style="list-style-type: none"> ○ Up to a maximum of \$500,000 ✓ Amount reduces by 50% at age 65 ✓ Coverage terminates when you reach age 70 or at your retirement, whichever occurs first <p>For your dependents:</p> <ul style="list-style-type: none"> ✓ Spouse: \$5,000 ✓ Coverage terminates when you reach age 70 or at your retirement, whichever occurs first ✓ Children: \$2,500/child ✓ Coverage terminates when your child is no longer considered a dependent child
Accidental death and dismemberment (AD&D)	<p>For you:</p> <ul style="list-style-type: none"> ✓ 1x annual salary <ul style="list-style-type: none"> ○ Up to a maximum of \$500,000 ✓ Amount reduces by 50% at age 65 ✓ Coverage terminates when you reach age 70 or at your retirement, whichever occurs first
Short-term disability	<ul style="list-style-type: none"> ✓ 66.67% of weekly income <ul style="list-style-type: none"> ○ Up to a maximum of \$1,500/week ✓ Non-taxable benefit ✓ Payable on the 1st day if accident/injury and 8th day if illness ✓ Payable for 16 weeks ✓ Coverage terminates when you reach age 65 or at your retirement, whichever occurs first
Long-term disability	<ul style="list-style-type: none"> ✓ 66.7% of the first \$6,000 of monthly income and 50% of the balance <ul style="list-style-type: none"> ○ Up to a maximum of \$8,000/month ✓ Non-taxable benefit ✓ Payable after 112 days ✓ Two first years: disability evaluation based on ability to perform your own occupation ✓ After two years: disability evaluation based on ability to perform any occupation ✓ Coverage terminates when you reach age 65 or at your retirement, whichever occurs first

Choose your option for health and dental care

You must choose the same option for health and dental care, as well as the same coverage type (individual, couple, single parent or family). Covered Dependents must be the same for health and dental care.

Plan members residing in the province of Québec must be covered under a spouse's plan to select the Wellness option.

	Wellness	Lifestyle	Everyday
Health care			
Prescription drugs		✓	✓
Reimbursement based on the generic version with the lowest cost		80%	100%
Medical expenses		✓	✓
Reimbursement		80%	100%
Paramedical expenses			✓
Reimbursement			80%
<ul style="list-style-type: none"> — Paramedical specialists: <ul style="list-style-type: none"> ▪ acupuncturist, chiropractor, dietician, massage therapist, naturopath, osteopath, physiotherapist, athletic sports therapist, podiatrist, psychologist/counselling therapist, psychotherapist, social worker and speech therapist 			\$700/calendar year for all specialists combined
Hospitalization – Private room			✓
Reimbursement			100%
Out-of-province emergency costs	✓	✓	✓
Reimbursement	100%	100%	100%
Maximum for members under age 70: first 60 days of absence are covered – extra days are not	\$5,000,000/lifetime	\$5,000,000/lifetime	\$5,000,000/lifetime
Maximum for members age 70 and over: only a maximum period of 30 days of absence can be covered. If the period of absence is longer, no days are covered	\$1,000,000/lifetime	\$1,000,000/lifetime	\$1,000,000/lifetime
Dental care			
Preventive care			✓
X-rays, basic diagnostic services, dental cleaning			
Reimbursement			100%
Recall exams			6 months
Basic care			✓
Restorative services, fillings, extractions, endodontic services, periodontal services, denture relining and rebasing, oral surgery			
Reimbursement			100%
Major care			✓
Dentures, crowns, bridges			
Reimbursement			50%
Combined maximum for preventive, basic and major care			\$2,000/calendar year
Orthodontics – children under 19			✓
Reimbursement			50%
Maximum			\$1,500/lifetime

Note: No deductible to apply for any of the health or dental care benefits. More benefit information will be available in My Client Space.

Flex credits – Offered by your employer

	Wellness	Lifestyle	Everyday
Flex credits (HSA, PSA)	✓	✓	Not included
Individual coverage	\$1,250*/calendar year	\$950*/calendar year	\$0
Couple or single parent coverage	\$2,000*/calendar year	\$1,400*/calendar year	\$0
Family coverage	\$3,000*/calendar year	\$2,000*/calendar year	\$0

Plan members residing in the province of Québec must be covered under a spouse's plan to select the Wellness option.

* If you joined the group during the year, you will only be entitled to a portion of this annual amount. It will be calculated based on the number of days left in the current year.

Coverage termination

- ✓ Health and dental care coverage terminate at your retirement.

INVESTED IN YOU.

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