

# HORIZON FLEX

SUMMARY OF  
YOUR GROUP BENEFITS



## LIFE AND AD&D INSURANCE

### Life insurance

	Basic	Optional
Life insurance – employee	1 x annual salary	Units of \$10,000
Life insurance – spouse	—	Units of \$10,000
Life insurance – dependant children	—	Units of \$5,000

### Accidental death and dismemberment insurance (AD&D)

	Basic	Optional
AD&D insurance – employee	1 x annual salary	Units of \$10,000
AD&D insurance – spouse	—	Units of \$10,000
AD&D insurance – dependant children	—	Units of \$5,000

## DISABILITY INSURANCE

### Short-term disability insurance

Weekly benefit amount	66⅔% of weekly salary (taxable)
Waiting period	7 days for illness None in case of accident or hospitalization
Maximum benefit period	26 weeks

### Long-term disability insurance

Monthly benefit amount	60% of the first \$2,083 of monthly salary and 45% of excess (non taxable)
Waiting period	26 weeks
Maximum benefit period	Age 65
Annual cost of living adjustment (option)	Based on CPI, maximum 3% per year



# HEALTH CARE INSURANCE

## Medical care

	Basic	Option 1	Option 2
Deductible	\$3 per prescription	\$3 per prescription	\$3 per prescription
Prescription drugs	80% of the first \$2,500 per person and 100% of excess	80% of the first \$2,500 per person and 100% of excess	90% of the first \$2,500 per person and 100% of excess
Paramedical care			
- Psychologist	Not covered	50%, maximum \$750	50%, maximum \$750
- Dietician	100%	100 %	100 %
- Other professionals <sup>1</sup>	Not covered	67%, maximum \$500 per specialty	67%, maximum \$500 per specialty
Eye exams	\$40 / 24 months	\$40 / 24 months	\$40 / 24 months
Glasses and lenses	\$150 / 24 months	\$150 / 24 months	\$200 / 24 months
Hospital	80%, semi-private	100%, semi-private	100%, private
Lab fees	100%, maximum \$750	100%, maximum \$750	100%, maximum \$750
Medical services and equipment <sup>2</sup>	100%	100%	100%
Emergency medical care outside the province	100%, maximum \$1,000,000 lifetime	100%, maximum \$1,000,000 lifetime	100%, maximum \$1,000,000 lifetime

<sup>1</sup> Acupuncturist, audiologist, chiropractor, occupational therapist, massage therapist (prescription required), naturopath, speech therapist, osteopath, physiotherapist and podiatrist.

<sup>2</sup> Hearing devices, orthopaedic shoes, orthotic inserts, artificial limbs, etc. Some maximums may apply.

Unless specified otherwise, maximums apply per person and per plan year.

## Dental care

	Basic	Option 1	Option 2
Annual deductible	\$25 / person \$50 / family	\$25 / person \$50 / family	\$25 / person \$50 / family
Preventive care (cleaning, exam, x-rays)	75% 2 exams per year	75% 2 exams per year	90% 2 exams per year
Basic care (repairs, scaling, root canal therapy)	75%	75%	90%
Major care (crowns, bridges, dentures)	Not covered	50%	50%
Annual maximum	\$1,000	\$1,200	\$1,500
Orthodontics	Not covered	Not covered	50%, maximum \$2,000 lifetime per child

Unless specified otherwise, maximums apply per person and per plan year.

This summary was prepared for the use of Transat employees and does not replace the official booklet prepared by the plan insurers and available on Mundo. If the information presented in this summary differs from the official booklet, the official booklet shall prevail.

Exclusions and restrictions may apply. They are outlined in the official booklet prepared by the plan insurers.

March 2021

# A few clarifications...

## Coverage Modification Rules

### 1. When a life event occurs

You can increase, reduce or maintain your coverage and/or the list of insured dependants within 30 days of:

- your marriage, common-law or civil union
- the birth or adoption of your child
- your divorce or separation
- the death of your spouse or child
- your spouse's loss or gain of coverage<sup>3</sup>
- the eligibility or ineligibility of your dependant child<sup>3</sup>
- eligibility for a provincial medical insurance plan<sup>3</sup>

You must make the changes directly to your account online at [connect.medavie.bluecross.ca/Transat/Splash.asp](https://connect.medavie.bluecross.ca/Transat/Splash.asp) within 30 days of the life event.

### 2. During the 2021 re-enrollment campaign

If you are an active employee at work on April 12, 2021, re-enrollment will allow you to :

- Increase, maintain or reduce your medical or dental care coverage or waive them if you meet the conditions.
- Add or remove dependants or choose individual or family coverage.
- Add, maintain or remove the indexing option for long-term disability benefits.

For any other employment statuses, please refer to the communication available on Mundo or to the email announcing the launch of the 2021 re-enrollment period.

### 3. At any time

You can increase or reduce your optional life or accidental death and dismemberment insurance. Evidence of good health may be required.

## Cost Sharing Rules

Transat pays the cost of basic life insurance, basic accidental death and dismemberment insurance and short-term disability insurance. Transat also pays 100% of the cost of basic medical and dental care for the employee and 50% of the cost for dependants. To ensure that benefits payable in the event of a disability are non-taxable, the employee pays 100% of the cost of long-term disability insurance coverage. The employee also pays 100% of the cost of optional coverage. To learn more about the cost of various types of coverage, please use the online simulator available on Mundo.

## Plan Year

The plan year begins on May 1 and ends on April 30.

## Coverage and Waiver

For medical and dental care, you have the choice of individual or family coverage. Your coverage can be different for medical care and dental care.

You can waive medical or dental care coverage if you are covered by a private insurance plan (e.g.: your spouse's employer's plan). Proof of coverage is required.

### Travel insurance for employee waiving medical care coverage

If you choose to waive medical care coverage, you will still benefit from travel insurance and assistance coverage provided by Transat. Premiums are paid by Transat and represent a taxable benefit in Quebec.

## Your dependents

Exact definitions of your eligible dependents under the group benefits plan can be found in the official booklet prepared by the plan insurers and available on Mundo. Here are some general definitions of eligible dependents:

- **Spouse:** Person to whom you are legally married or with whom you are in a formal union under the law, or who has been publicly represented as your spouse for at least one year, or with whom you have a child.
- **Dependent children:** Your child or your spouse's child who is not married or in a formal union under the law and who is under age 21 (or under age 26 if a full-time student) and entirely dependent on you for financial support. A child diagnosed with a physical or mental disability before reaching the age limit will remain covered after reaching the age limit as long as he or she is unable to support him or herself financially and you provide financial support.

## If You Travel

The travel assistance service is provided by [CanAssistance](#). When leaving the country, be sure to bring your identification card. This card contains emergency telephone numbers. In the event of an emergency, contact [CanAssistance](#) before going to the hospital or incurring any expenses, if possible.

## Claims

The traditional paper claim form is not the only method for submitting claims.

You can use your identification card at the pharmacy to automatically send your drug claims to Medavie Blue Cross. If your dentist or some paramedical specialists have the required equipment, they can submit your claims directly to Medavie Blue Cross.

You can also submit most of your claims online. Restrictions may apply. Visit [medavie.bluecross.ca](https://medavie.bluecross.ca).

**Opting to be reimbursed through direct deposit and submitting your claims electronically, whether online, with your identification card or via direct submission is much easier and saves paper. It's really to your advantage!**

<sup>3</sup>Proof required