

# FLIGHT CREW MEMBERS

## SUMMARY OF YOUR GROUP BENEFITS



## LIFE AND AD&D INSURANCE

### Life insurance

	Basic	Optional
Life insurance – employee	3 x annual salary	Units of \$10,000
Life insurance – spouse	\$10,000	Units of \$10,000
Life insurance – per dependent children	\$5,000	Units of \$5,000

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

	Basic	Optional
AD&D insurance – employee	3 x annual salary	Units of \$10,000
AD&D insurance – spouse	—	Units of \$10,000
AD&D insurance – per dependent children	—	Units of \$5,000

## DISABILITY INSURANCE

### Short-term disability insurance

Weekly benefit amount	66⅔% of weekly salary (taxable)
Waiting period	7 calendar days for illness None in case of accident or hospitalization
Maximum benefit period	105 calendar days

### Long-term disability insurance

Monthly benefit amount	66⅔% of the first \$2,083 of monthly salary and 45% of excess (non taxable)
Waiting period	105 calendar days
Maximum benefit period	Age 65

# HEALTH CARE INSURANCE

## Medical care

Annual Deductible	\$25 / person, maximum \$50 / family
Prescription drugs	90% reimbursement
Paramedical care	
- Psychologist	50% reimbursement, maximum \$750
- Dietician	100% reimbursement
- Other professionals <sup>1</sup>	Maximum \$22 / visit and 20 visits / year / specialty
Eye exams <sup>2</sup>	Maximum \$40 / 24 months
Glasses and lenses	Maximum \$300 / 24 months
Hospital	100% reimbursement, private room
Lab fees	Maximum \$750
Medical services and equipment <sup>3</sup>	100% reimbursement
Emergency medical care outside the province	100% reimbursement, maximum \$1,000,000 lifetime

<sup>1</sup> Acupuncturist, audiologist, chiropractor, occupational therapist, naturopath, speech therapist, osteopath, physiotherapist and podiatrist.

<sup>2</sup> Maximum \$40 / 12 months for dependent children under age 18.

<sup>3</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

Annual deductible	\$25 / person, maximum \$50 / family
Preventive care (cleaning, exam, x-rays)	90% reimbursement, 2 exams / year
Basic care (repairs, scaling, root canal therapy)	90% reimbursement
Major care (crowns, bridges, dentures)	50% reimbursement
Annual maximum for preventive and basic care	\$1,000
Annual maximum for major care	\$2,500
Orthodontics for dependent children only	50%, maximum \$2,500 lifetime

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

# A few clarifications...

## Coverage Modification Rules

### 1. When a life event occurs

You can modify your list of insured dependents 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>4</sup>
- the eligibility or ineligibility of your dependent child<sup>4</sup>
- eligibility for a provincial medical insurance plan<sup>4</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.

<sup>4</sup> Proof required

### 2. At any time

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

## Cost Sharing Rules

Transat and employees each pay 50% of the total cost of basic coverage. However, to ensure that benefits payable in the event of a disability are non-taxable, the employee must pay 100% of the cost of long-term disability insurance coverage. The employee also pays 100% of the cost of optional coverage.

## Plan Year

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

## 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.

## 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 and dental care coverage if you are covered by a private insurance plan (e.g.: your spouse's employer 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. Eligible dependents are generally the following people:

- **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.

## 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!**

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.