

My **BENEFIT PLAN**

CMAW Workers Benefit Plan

Billing Division: 30006

Effective Date: July 1, 2021

GSC's Plan Member Online Services website makes things quick, convenient and easy.

Visit [greenshield.ca](https://www.greenshield.ca) to register!

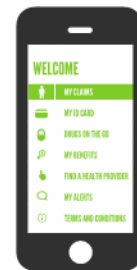
Your health. Your rewards.

The Change4Life™

HEALTH PORTAL...

AVAILABLE VIA ONLINE SERVICES

GSC GOES MOBILE.
GSC on the Go™



gsc
green shield canada

WELCOME TO YOUR BENEFIT PLAN

ABOUT THIS BOOKLET

This booklet contains important information you will need about your group benefits with **CMAW Workers Benefit Plan**, your plan sponsor, available through the group contract with Green Shield Canada (GSC). It includes:

- a Table of Contents, to allow easy and quick access to the information you are looking for
- a Schedule of Benefits, listing all the deductibles, co-pays and maximums that may impact the amount paid to you
- a Definitions section, to explain common terms used throughout the booklet
- detailed benefit descriptions for each benefit in your group benefit plan
- information you need to submit a claim

You are encouraged to read this booklet carefully; please keep it in a safe place so that you may refer to it when submitting claims.

You will receive Identification Card(s) showing your GSC Identification Number to be used on all claims and correspondence. Your number will appear on the front of the card and end in -00, while each of your dependents with their numbers will be shown on the back.

PLAN MEMBER ONLINE SERVICES

In addition to this booklet and our Customer Service Centre, we also provide you with access to our secure website. Self-service through the GSC website makes things quick, convenient and easy. Register today to:

- View your Benefit Plan Booklet
- Access your personal claims information, including a breakdown of how your claims were processed
- Simulate a claim to instantly find out what portion of a claim will be covered
- Submit certain claims online
- Search for a drug to get information specific to your own coverage (or coverage for your family)
- Search for eligible dental, paramedical, and vision care providers in a particular location (within Canada)
- Search for vision and hearing care providers who offer discounts to GSC plan members through our Preferred Provider Network
- Arrange for claim payments to be deposited directly into your bank account
- Print personalized claim forms and replacement Identification Cards
- Print personal Explanation of Benefits statements for when you need to co-ordinate benefits

Register online at [greenshield.ca](https://www.greenshield.ca) and see what our website can do for you!

OUR COMMITMENT TO PRIVACY

The GSC Privacy Code balances the privacy rights of our group and benefit plan members and their dependents, and our employees, with the legitimate information requirements to provide customer service.

To read our privacy policies and procedures, please visit us at [greenshield.ca](https://www.greenshield.ca).

TABLE OF CONTENTS

SCHEDULE OF BENEFITS	1
DEFINITIONS	5
ELIGIBILITY	7
For You.....	7
For Your Dependents.....	7
Termination.....	7
Losing your Group Benefits?.....	8
DESCRIPTION OF BENEFITS	9
HEALTH BENEFIT PLAN	9
Prescription Drugs	9
Extended Health Services.....	10
DENTAL BENEFIT PLAN	16
Basic Services	16
Comprehensive Basic Services	16
Major Services.....	17
CLAIM INFORMATION	17

SCHEDULE OF BENEFITS

HEALTH BENEFIT PLAN

This schedule describes the deductibles, co-pays and maximums that may be applicable if you are included in the Billing Division shown on the cover of this booklet.

Complete benefit details are provided in the Description of Benefits section of this booklet. Be sure to read these pages carefully. They show the conditions, limitations and exclusions that may apply to the benefits. All dollar maximums are expressed in Canadian dollars. You are covered for only those specific benefits for which you have applied.

This group benefit plan is intended to supplement your provincial health insurance plan. The benefits shown below will be eligible, if they are reasonable and customary, and are medically necessary for the treatment of an illness or injury.

Deductible: Nil	Overall Maximum: \$50,000 per covered person per lifetime
------------------------	--

<p>Your Co-pay</p> <p>Hospital Accommodation, Hearing Care, Medical Items and Services, Emergency Transportation: 0% (100% reimbursement)</p> <p>Optometric eye exams, Professional Services and Vision: 20% (80% reimbursement)</p> <p>All Other Health Benefits: 20% (80% reimbursement) until \$1,000 in paid claims per family has been reached for the calendar year; thereafter no co-pay (100% reimbursement)</p>
--

Your Plan Covers:	Maximum Plan Pays:
Prescription Drugs – Pay Direct Drug Card	\$2,400 per calendar year
<ul style="list-style-type: none"> ▪ Anti-obesity drugs ▪ Fertility drugs ▪ Smoking cessation drugs and Nicotine replacement products (patches, gum, lozenges, inhalers) ▪ Erectile dysfunction agents ▪ All other covered drugs 	\$1,000 per calendar year for all drugs combined (limited to a lifetime maximum of \$3,000 for Fertility drugs and \$300 per 24 months for Smoking cessation drugs and products) and subject to the Overall Maximum shown above
Hospital Accommodation	
<ul style="list-style-type: none"> • Public general hospital or convalescent or rehabilitation hospital - semi-private room or private room • Public chronic hospital - semi-private room 	Reasonable and customary charges
Hearing Care	\$500 per calendar year

Your Plan Covers:	Maximum Plan Pays:
Medical Items and Services	\$5,000 per calendar year
<ul style="list-style-type: none"> • Gender affirmation* <p>* Diagnosis of gender dysphoria from a physician (M.D.) or nurse practitioner is required</p>	Reasonable and customary charges, limited to \$10,000 lifetime
<ul style="list-style-type: none"> • Diabetic <ul style="list-style-type: none"> ▪ glucose monitoring systems (GMS) and supplies ▪ insulin pump supplies 	\$3,000 per calendar year \$2,000 per 3 months based on first paid claim
<ul style="list-style-type: none"> • Footwear <ul style="list-style-type: none"> ▪ custom made foot orthotics, or custom-made boots or shoes, or orthopedic shoes, or adjustments to orthopedic shoes, or footwear as an integral part of a brace 	\$250 per calendar year
<ul style="list-style-type: none"> • Bra (mastectomy) 	2 per lifetime
<ul style="list-style-type: none"> • Optometric eye exams, or contact lenses fitting, or optometric diagnostic services 	\$100 per 24 months based on date of first paid claim for covered persons 17 years of age and over or \$60 per 12 months based on date of first paid claim for covered persons 16 years of age and under
<ul style="list-style-type: none"> • Compression stockings 	4 pairs per calendar year
<ul style="list-style-type: none"> • Stump socks 	\$250 per calendar year
<ul style="list-style-type: none"> • Wigs 	\$300 per lifetime
<ul style="list-style-type: none"> • Electric beds 	One per lifetime
<ul style="list-style-type: none"> • Electric wheelchairs 	One per lifetime
<ul style="list-style-type: none"> • Ear plugs 	\$150 per 2 years based on date of first paid claim
<ul style="list-style-type: none"> • Other items and services – See the Description of Benefits section for details 	Reasonable and customary charges
Emergency Transportation	Reasonable and customary charges
Private Duty Nursing	\$2,500 per calendar year up to a lifetime maximum of \$5,000

Your Plan Covers:	Maximum Plan Pays:
<p>Professional Services</p> <ul style="list-style-type: none"> • Chiropractor • Registered Massage Therapist • Osteopath • Physiotherapist • Naturopath • Speech Therapist (Physician (M.D.) or nurse practitioner recommendation required) • Chiropodist or Podiatrist • Acupuncturist • Psychologist, Social Worker/Counsellor, or Master of Social Work • Dietitian • Audiologist • Occupational Therapist 	<p>\$850 per calendar year combined for all practitioners</p>
<p>Accidental Dental</p>	<p>Reasonable and customary charges</p>
<p>Vision</p> <ul style="list-style-type: none"> • prescription eye glasses or contact lenses, or medically necessary contact lenses, or visual training 	<p>\$600 per 24 consecutive months based on date of first paid claim (80% reimbursement up to a maximum of \$480)</p>

NOTE: This plan does not include Travel benefits you will need to purchase a separate travel plan.

DENTAL BENEFIT PLAN

This schedule describes the deductibles, co-pays and maximums that may be applicable if you are included in the Billing Division shown on the cover of this booklet.

Complete benefit details are provided in the Description of Benefits section of this booklet. Be sure to read these pages carefully. They show the conditions, limitations and exclusions that may apply to the benefits. All dollar maximums are expressed in Canadian dollars. You are covered for only those specific benefits for which you have applied.

Deductible:	Nil
Your Co-pay:	15% Basic and Comprehensive Basic services 50% Major Services
Your Plan Covers:	Basic, Comprehensive Basic and Major Services
Your Plan Pays:	\$3,000 per family per calendar year
Fee Guide:	The current Provincial Dental Association Fee Guide for General Practitioners in the province where services are rendered For independent Dental Hygienists, the current Provincial Dental Hygienists' Association Fee Guide in the province where services are rendered

DEFINITIONS

Unless specifically stated otherwise, the following definitions will apply throughout this booklet.

Allowed amount means, as determined by GSC:

- a) Drugs – the GSC National Pricing Policy and/or the reasonable and customary charge;
- b) Extended Health Services – the reasonable and customary charge for the service or supply but not more than the prevailing charge in the area in which the charge is made for a like service or supply;
- c) Dental – the fee guide as specified in the Schedule of Benefits.

Biologic drug means a drug that is produced using living cells or microorganisms (e.g., bacteria) and are often manufactured using a specific process known as DNA technology.

Biosimilar drug means a biologic drug demonstrated to be similar to a reference biologic drug already authorized for sale by Health Canada.

Calendar year means the 12 consecutive months January 1st to December 31st of each year.

Co-pay is the eligible allowed amount that must be paid by you or your dependent before reimbursement of an expense will be made.

Covered person means the plan member who has been enrolled in the plan or his or her enrolled dependents.

Custom made boots or shoes means footwear used by an individual whose condition cannot be accommodated by existing footwear products. The fabrication of the footwear involves making a unique cast of the covered person's feet and the use of 100% raw materials. (This footwear is used to accommodate the bony and structural abnormalities of the feet and lower legs resulting from trauma, disease or congenital deformities.)

Custom made foot orthotics means a device made from a 3-dimensional model of an individual's foot and made from raw materials. (This device is used to relieve foot pain related to biomechanical misalignment to the feet and lower limbs.)

Deductible is the amount that must be paid by or on behalf of you and your dependent in any calendar year before reimbursement of an eligible expense will be made.

Dependent means

- a) your spouse, if you are legally married or if not legally married, you have lived in a common-law relationship for more than 1 year. Only one spouse will be considered at any time as being covered under the group contract;
- b) your unmarried child under age 21;
- c) your unmarried child under age 25, if enrolled and in full-time attendance at an accredited college, university or educational institute;
- d) your unmarried child (regardless of age) who became totally disabled while eligible under b) or c) above, and has been continuously so disabled since that time and is considered a dependent as defined under the Income Tax Act, also qualify as a dependent.

Your child (your or your spouse's natural, legally adopted or stepchildren) must reside with you in a parent-child relationship or be dependent upon you (or both) and not regularly employed.

Children who are in full-time attendance at an accredited school do not have to reside with you or attend school in your province. If the school is in another province or country, you must apply to your provincial health insurance plan for an extension of coverage to ensure your child continues to be covered under a provincial health insurance plan.

Fee guide means the list of dental procedure codes developed by and maintained by the Canadian Dental Association, adopted by the provincial or territorial dental association of the province or territory in which the service is provided (or your province of residence if any dental service is provided outside Canada) and in effect at the time the service is provided.

First paid claim means the actual date of service of the initial or a prior claim paid by GSC.

Injury means an unexpected or unforeseen event that occurs as a direct result of a violent, sudden and unexpected action from an outside source.

Off-label use means using a drug for a purpose or to treat a condition other than what Health Canada has approved that drug to be used.

Orthopedic shoes means off-the-shelf, ready-made footwear prescribed for covered persons diagnosed with a specific medical condition that affects their feet and who require specialized footwear to treat their condition and assist with mobility. The footwear may be modified or adjusted to fit the covered person's feet.

Plan member means you, when you are enrolled for coverage.

Private room for hospital accommodation means a room having only one treatment bed.

Reasonable and customary means in the opinion of GSC, the usual charge of the provider for the service or supply, in the absence of insurance, but not more than the prevailing charge in the area for a like service or supply.

Reference biologic drug means a biologic drug that is first authorized for sale by Health Canada.

Rendered amount means the amount charged by a provider for a service and submitted for payment of a claim.

Semi-private room for hospital accommodation means a room having only two treatment beds.

ELIGIBILITY

For You

Members of the CMAW Target Pension Plan (CTPP) who retired on or after January 1, 2017:

To be eligible for coverage, you must be a plan member who is:

- a) a resident of Canada;
- b) covered under your provincial health insurance plan;
- c) receiving a pension from the CTPP;
- d) was covered under the CMAW Benefit Plan on your pension start date;
- e) had at least 10 years of continuous union membership in CMAW immediately preceding your pension start date;
- f) was a member of CMAW in good standing on the date of enrolment in the CMAW Retiree Benefit Plan

Members with a termination date on or after January 1, 2017 under the CMAW Defined Contributions (DC) Plan:

To be eligible for coverage, you must be a plan member who is:

- a) a resident of Canada;
- b) covered under your provincial health insurance plan;
- c) terminated membership in the CMAW DC Plan on or after age 55;
- d) was covered under the CMAW Benefit Plan on the date you terminated membership in the CMAW DC Plan;
- e) had at least 10 years of CMAW DC Plan contributions during the 10 year period that immediately preceded your termination of membership.

New Retirees:

To be eligible for coverage, you must be a plan member who is:

- a) a resident of Canada;
- b) covered under your provincial health insurance plan;
- c) meet the requirements above for members retiring or terminating on or after January 1, 2017.

For Your Dependents

To be eligible for coverage you must be:

- a) covered under this plan; and
- b) each dependent must be covered under a provincial health insurance plan.

Termination

Your coverage will end on the earliest of the following dates:

- a) the end of the 90 days period where premiums have not been paid;
- b) the date the member no longer meets the plan's eligibility requirements;
- c) the date the Board of Trustees discontinues any of the benefits provided;
- d) the date the group contract terminates.

Once your coverage terminates, you may not re-enroll into the retiree benefits plan.

Survivor Continuation of Coverage

In the event of your death while covered by this plan, coverage will continue for your eligible covered dependents until the earliest of the following dates:

- a) the end of the 90 day period where premiums have not been paid;
- c) the date the covered person would no longer be considered a dependent under the plan if you were still alive; or
- d) the date the benefit under which your dependent is covered, terminates.

Losing your Group Benefits?

If your coverage terminates under your Plan Sponsor's benefit plan, you may apply for one of GSC's individual Health and Dental plans. Acceptance for these plans is guaranteed as long as GSC receives your application within 90 days of your employee benefits termination date, provided GSC receives the initial payment. There are no health questions and no medical when you apply. These plans offer coverage for medications that treat pre-existing conditions. Best of all, they provide life-time coverage.

SureHealth™ LINK Plans– Buying directly from GSC

Visit SureHealth.ca where you'll find details about the SureHealth™ LINK plan options available. You can request an information package, you can get quotes online, and you can buy completely online. It is quick and easy. You can give us a call at 1.844.753.SURE (7873) –we can answer any questions you have or we can take your application over the phone.

PRISM CONTINUUM® – Buying from an Advisor

Special Benefits Insurance Services (SBIS) can help. Call 416.601.0429 or 1.800.667.0429 to speak with a specialist about the Prism Continuum program. They can review the options available to you and advise you on the coverage that best suits your needs.

TMTrademark of Green Shield Canada.

[®]Trademark of Special Benefits Insurance Services.

DESCRIPTION OF BENEFITS

HEALTH BENEFIT PLAN

The benefits shown below will be eligible, up to the amount shown in the Schedule of Benefits, if they are reasonable and customary, and are medically necessary for the treatment of an illness or injury.

Prescription Drugs

Prescription drug benefits, up to the amount shown in the Schedule of Benefits, that:

- a) are prescribed by a legally qualified medical practitioner or dental practitioner as permitted by law; and
- b) legally require a prescription and have a Drug Identification Number (DIN); and
- c) have a Natural Product Number (NPN); and
- d) are approved under GSC's drug review process; and
- e) are paid on a Pay Direct basis.

GSC reserves the right to manage its drug formularies through an evidence-based review process in which drugs are evaluated based on overall value taking into account clinical efficacy, safety, unmet need and plan affordability. Formulary management includes the right to:

- add a drug to GSC's formularies;
- exclude or remove a drug from GSC's formularies regardless of Health Canada approval and/or the existence of provincial coverage;
- place restrictions on a formulary drug as determined by GSC. Restrictions may include, but are not limited to, GSC's pre-approval of the drug before the claim can be reimbursed, requirement to obtain the drug through an approved provider, and requirement to obtain a lower cost alternative of the same treatment such as a generic or a biosimilar drug.

If approved by GSC, this plan includes drugs with a Drug Identification Number (DIN) that do not legally require a prescription, including but not limited to nitroglycerin, insulin and all other approved injectables, as well as related supplies such as diabetic syringes, needles, lancets and testing agents, a wide range of limited access drugs and over-the-counter drugs. In addition, this plan includes all vaccines.

Certain drugs require prior approval from GSC before your drug claim can be reimbursed. You can find out if your drug requires prior approval either by using the online drug search tool available to you through GSC's Plan Member Online Services, or by contacting GSC's Customer Service Centre.

Maintenance drugs required to treat lifelong chronic conditions may be required to be purchased in a 90-day supply and not exceeding 180-day supply of a prescription at any one time. Non-maintenance drugs may be purchased in a supply not exceeding 180-day supply of a prescription at any one time. However, for all drugs, 6 months for a vacation supply may be purchased and not more than a 13-month supply in any 12 consecutive months.

Generic drug substitution

Reimbursement will be made for the cost of the lowest priced equivalent drug based on specific provincial regulations, unless your medical or dental practitioner has written that there is to be no substitution of the prescribed drug or medicine.

NOTE:

Drug Benefit over age 65: The Drug Benefit co-pay and the deductible (where applicable) in your province of residence **are** eligible benefits.

Quebec residents only: Legislation requires GSC to follow the RAMQ (The Regie de l'assurance maladie du Quebec) reimbursement guidelines for all residents of Quebec. If you are younger than age 65, you must enroll for the GSC Prescription Drugs benefit plan and GSC will be the only payer. If you are age 65 or older, enrolment in RAMQ is automatic, enrolment in the GSC Prescription Drugs benefit plan is optional, and RAMQ would be first payer.

If any provisions of this plan do not meet the minimum requirements of the RAMQ plan, adjustments are automatically made to meet RAMQ requirements.

Eligible benefits do not include and no amount will be paid for:

- a) Reference biologic drugs that have an approved biosimilar;
- b) Products which may lawfully be sold or offered for sale other than through retail pharmacies, and which are not normally considered by practitioners as medicines for which a prescription is necessary or required, excluding Nicotine replacement products, such as patches, gum, lozenges, and inhalers, potassium replacement agents and iron supplements, natural health products such as oral vitamins and minerals, probiotics or products such as amino acids and essential fatty acids;
- c) Ingredients or products which have not been approved by Health Canada for the treatment of a medical condition or disease and are deemed to be experimental in nature and/or may be in the testing stage;

Extended Health Services

- 1. **Hospital Accommodation:** Reimbursement, as shown in the Schedule of Benefits, of reasonable and customary charges in the area where received, for accommodation in a public general hospital, or a convalescent or rehabilitation hospital or a convalescent or rehabilitation wing in a public general hospital, or a public chronic hospital or chronic care in a public general hospital, provided your provincial health insurance plan has accepted or agreed to pay the ward or standard rate.
- 2. **Hearing Care:** Reimbursement for hearing aids, repairs or replacement parts, if recommended or approved by the attending legally qualified medical practitioner, up to the amount shown in the Schedule of Benefits. No amount will be paid for batteries.
- 3. **Medical Items and Services:** When prescribed by a legally qualified medical practitioner unless specified otherwise below, reimbursement for reasonable and customary charges, up to the amount, where applicable, as shown in the Schedule of Benefits for:
 - a) Aids for daily living: such as hospital style beds, including rails and mattresses; bedpans; standard commodes; decubitus (bedridden) supplies; I.V. stands; portable patient lifts (including batteries); trapezes; urinals. If a medical provider determines that an electric bed requires replacement, they must provide a letter outlining the reason for the replacement and be subject to GSC approval.
 - b) Footwear, when prescribed by your attending physician, nurse practitioner, podiatrist or chiropodist and dispensed by your podiatrist, chiropodist, chiropractor, orthotist, or pedorthist:
 - i) custom-made foot orthotics or adjustments to custom made foot orthotics;
 - ii) custom-made boots or shoes, orthopedic shoes, adjustments to orthopedic shoes, or footwear as an integral part of a brace, (subject to a medical pre-authorization);
 - c) Braces, casts;

- d) Diabetic equipment, such as:
 - i) blood glucose meters;
 - ii) glucose monitoring systems (GMS) and supplies;
 - iii) insulin pumps and supplies;
 - iv) diabetic supplies;
- e) Medical items, such as stump socks and ear plugs;
- f) Medical services, such as diagnostic tests, X-rays and laboratory tests;
- g) Incontinence/Ostomy, such as catheter supplies, ostomy supplies and diapers;
- h) Mobility aids, such as canes, crutches, walkers and wheelchairs (including wheelchair batteries). If a medical provider determines that an electric wheelchair requires replacement, they must provide a letter outlining the reason for the replacement and be subject to GSC approval.
- i) Standard prosthetics, such as arm, hand, leg, foot, breast, eye and larynx;
- j) Optometric eye examinations for visual acuity performed by a licensed optometrist, ophthalmologist or physician (available only in those provinces where eye examinations are not covered by the provincial health insurance plan);
- k) Respiratory/Cardiology equipment, such as compressors, inhalant devices, tracheotomy supplies and oxygen;
- l) Compression stockings;
- m) Wigs for temporary or permanent hair loss as a result of a medical condition.

Some items may require pre-authorization, such as hospital beds, mobility aids and oxygen. If a claim is expected to be more than \$300 or, to confirm eligibility prior to purchasing or renting equipment, submit a Pre-Authorization Form to GSC.

Limitations

- a) The rental price of durable medical equipment will not exceed the purchase price. GSC's decision to purchase or rent will be based on the legally qualified medical practitioner's estimate of the duration of need as established by the original prescription. Rental authorization may be granted for the prescribed duration. Equipment that has been refurbished by the supplier for resale is not an eligible benefit;
 - b) Durable medical equipment must be appropriate for use in the home, able to withstand repeated use and generally not useful in the absence of illness or injury;
 - c) When deluxe medical equipment is a covered benefit, reimbursement will be made only when deluxe features are required in order for the covered person to effectively operate the equipment. Items that are not primarily medical in nature or that are for comfort and convenience are not eligible.
- 4. Gender Affirmation:** The following services not covered by your provincial/territorial health plan will be considered eligible only when a diagnosis of gender dysphoria from a legally qualified physician (M.D.), or nurse practitioner is provided to GSC. Reimbursement will be limited to reasonable and customary charges, up to the amount shown in the Schedule of Benefits:
- **Foundation (core)** – Transition-related genital and chest/breast surgeries not covered by your provincial/territorial health plan, as well as vocal surgery, tracheal shave, chest contouring/breast construction, vaginal dilators, laser hair removal and facial feminization surgery.
 - **Focused** – Non-genital, non-breast/chest enhancement surgeries as follows: nose surgery, liposuction/lipofilling, face/eyelid lift, lip/cheek fillers, hair transplant/implants, and gluteal lifts/implants.

- 5. Emergency Transportation:** Reimbursement for professional land or air ambulance to the nearest hospital equipped to provide the required treatment, when medically required as the result of an injury, illness or acute physical disability.
- 6. Private Duty Nursing in the Home:** Reimbursement for the services of a Registered Nurse (R.N.) in the home or hospital on a shift only basis, or a Registered Practical Nurse/Licensed Practical Nurse (R.P.N./L.P.N.) in the home on a visit or shift basis, or a Registered Nurse (R.N.) in the home on a visit basis, up to the amount shown in the Schedule of Benefits. No amount will be paid for services which are custodial and/or services which do not require the skill level of a Registered Nurse (R.N.) or Registered Practical Nurse/Licensed Practical Nurse (R.P.N./L.P.N.).

A Pre-Authorization Form for Private Duty Nursing must be completed by the attending physician and submitted to GSC.

- 7. Professional Services:** Reimbursement for the services of the practitioners included, up to the amount shown in the Schedule of Benefits, when the practitioner rendering the service is licensed by their provincial regulatory agency or a registered member of a professional association and that association is recognized by GSC. Please contact the GSC Customer Service Centre to confirm practitioner eligibility.

NOTE:

- If applicable in your province of residence, some Professional Services are eligible in coordination with the provincial health insurance plan

- 8. Accidental Dental:** Reimbursement for the services of a licensed dental practitioner for dental care to natural teeth when necessitated by a direct blow to the mouth and not by an object wittingly or unwittingly placed in the mouth. The accident must occur while the coverage is in force. When natural teeth have been damaged eligible services are limited to one set of artificial teeth. You must notify GSC immediately following the accident and the treatment must be received within 12 months of the accident.

GSC will not be liable for any services performed after the date you or your dependent cease to be covered under this plan.

Approval will be based on the current status and/or benefit level of the covered person at the time that we are notified of the accident. Any change in coverage will alter GSC's liability.

In the event of a dental accident, claims should be submitted under the health benefit plan before submitting them under the dental plan.

- 9. Vision:** Reimbursement for the services performed by a licensed Optometrist, Optician or Ophthalmologist, up to the amounts shown in the Schedule of Benefits, for:
- a) Prescription eyeglasses or contact lenses.
 - b) Medically necessary contact lenses when visual acuity cannot otherwise be corrected to at least 20/40 in the better eye or when medically necessary due to keratoconus, irregular astigmatism, irregular corneal curvature or physical deformity resulting in an inability to wear normal frames.
 - c) Replacement parts for prescription eyeglasses.
 - d) Non-prescription sunglasses prescribed by a legally qualified medical practitioner for the treatment of specific ophthalmic diseases or conditions.
 - e) Visual training.

Eligible benefits do not include and no amount will be paid for:

- a) Medical or surgical treatment;
- b) Special or unusual procedures such as, but not limited to, orthoptics, subnormal vision aids and aniseikonic lenses;
- c) Charges for eyeglass cases.

Health Exclusions

Eligible benefits do not include and reimbursement will not be made for:

1. Services or supplies received as a result of disease, illness or injury due to:
 - a) an act of war, declared or undeclared;
 - b) participation in a riot or civil commotion; or
 - c) attempting to commit or committing a criminal offence or illegal act;
2. Services or supplies provided while serving in the armed forces of any country;
3. Failure to keep a scheduled appointment with a legally qualified medical or dental practitioner;
4. Any treatment, drug, service, or supply received outside of Canada on a non-emergency basis.
5. Charges for the translation or completion of any claim forms and/or insurance reports;
6. Any form of medical cannabis for the treatment of any medical condition, regardless of whether it is authorized by way of a medical document or prescription from a legally-authorized medical practitioner and obtained from a Health Canada-licensed producer pursuant to any federal or provincial legislation or regulation regarding access to and/or distribution of medical cannabis;
7. Any specific treatment or drug which:
 - a) does not meet accepted standards of medical, dental or ophthalmic practice, including charges for services or supplies which are experimental in nature;
 - b) is not considered to be effective (either medically or from a cost perspective) as determined by GSC's drug review process regardless if Health Canada has approved the drug;
 - c) is an adjunctive drug prescribed in connection with any treatment or drug that is not an eligible service;
 - d) is administered in a hospital or is required to be administered in a hospital in accordance with Health Canada's approved indication for use;
 - e) is not dispensed by the pharmacist in accordance with the payment method shown under the Prescription Drugs benefit;
 - f) is not being used and/or administered in accordance with Health Canada's approved indication for use, even though such drug or procedure may customarily be used in the treatment of other illnesses or injuries (i.e., off-label use);
8. Services or supplies that:
 - a) are not recommended, provided by or approved by the attending legally qualified (in the opinion of GSC) medical practitioner or dental practitioner as permitted by law;
 - b) are legally prohibited by the government from coverage;
 - c) you are not obligated to pay for or for which no charge would be made in the absence of benefit coverage or for which payment is made on your behalf by a not-for-profit prepayment association, insurance carrier, third party administrator, like agency or a party other than GSC, your plan sponsor or you;
 - d) are provided by a health practitioner whose license by the relevant provincial regulatory and/or professional association has been suspended or revoked;
 - e) are not provided by a designated provider of service in response to a prescription issued by a legally qualified health practitioner;
 - f) are used solely for recreational or sporting activities and which are not medically necessary for regular activities;
 - g) are primarily for cosmetic or aesthetic purposes, or are to correct congenital malformations;

- h) are provided by an immediate family member related to you by birth, adoption, or by marriage and/or a practitioner who normally resides in your home. An immediate family member includes a parent, spouse, child or sibling;
- i) are provided by your plan sponsor and/or a practitioner employed by your plan sponsor, other than as part of an employee assistance plan;
- j) are a replacement of lost, missing or stolen items, or items that are damaged due to negligence. Replacements are eligible when required due to natural wear, growth or relevant change in your medical condition but only when the equipment/prostheses cannot be adjusted or repaired at a lesser cost and the item is still medically required;
- k) are video instructional kits, informational manuals or pamphlets;
- l) are for medical or surgical audio;
- m) are special or unusual procedures such as, but not limited to, orthoptics, subnormal vision aids and aniseikonic lenses;
- n) are delivery and transportation charges;
- o) are for Insulin pumps and supplies (unless otherwise covered under the plan);
- p) are for medical examinations, audiometric examinations or hearing aid evaluation tests;
- q) are batteries, unless specifically included as an eligible benefit;
- r) are a duplicate prosthetic device or appliance;
- s) are from any governmental agency which are obtained without cost by compliance with laws or regulations enacted by a federal, provincial, municipal or other governmental body;
- t) would normally be paid through any provincial health insurance plan, Workplace Safety and Insurance Board or tribunal, the Assistive Devices Program or any other government agency, or which would have been payable under such a plan had proper application for coverage been made, or had proper and timely claims submission been made;
- u) were previously provided or paid for by any governmental body or agency, but which have been modified, suspended or discontinued as a result of changes in provincial health plan legislation or de-listing of any provincial health plan services or supplies;
- v) may include but are not limited to, drugs, laboratory services, diagnostic testing or any other service which is provided by and/or administered in any public or private health care clinic or like facility, medical practitioner's office or residence, where the treatment or drug does not meet the accepted standards or is not considered to be effective (either medically or from a cost perspective, based on Health Canada's approved indication for use);
- w) are provided by a medical practitioner who has opted out of any provincial health insurance plan and the provincial health insurance plan would have otherwise paid for such eligible service;
- x) relates to treatment of injuries arising from a motor vehicle accident;
Note: Payment of benefits for claims relating to automobile accidents for which coverage is available under a motor vehicle liability policy providing no-fault benefits will be considered only if–
 - i) the service or supplies being claimed is not eligible; or
 - ii) the financial commitment is complete;A letter from your automobile insurance carrier will be required;
- y) are cognitive or administrative services or other fees charged by a provider of service for services other than those directly relating to the delivery of the service or supply.

DENTAL BENEFIT PLAN

The benefits shown below will be eligible, if based on the licensed dental practitioner's reasonable and customary charge in accordance with the Fee Guide and the maximum shown in the Schedule of Benefits.

Basic Services

1. Basic Diagnostic and Preventive Services:
 - complete oral examinations once every 6 months
 - emergency and specific oral examinations
 - full series X-rays and panoramic X-rays once every 2 years
 - bitewing X-rays once every 5 months
 - recall examinations once every 6 months
 - cleaning of teeth once per recall period
 - topical application of fluoride once per recall period
 - oral hygiene instruction once per recall period
 - denture cleaning once per recall period
 - pit and fissure sealants for covered persons 17 years of age and under
 - space maintainers for covered persons 17 years of age and under
 - mouth guards
2. Basic Restorative Services:
 - amalgam, tooth coloured filling restorations and temporary sedative fillings
 - inlay restorations – these are considered basic restorations and will be paid to the equivalent non-bonded amalgam
3. Basic oral surgery:
 - extractions of teeth and/or residual roots
4. General anaesthesia, deep sedation, and intravenous sedation in conjunction with eligible oral surgery only

Comprehensive Basic Services

1. Standard denture services:
 - denture repairs and/or tooth/teeth additions
 - standard relining and rebasing of dentures
 - denture adjustments and remount and equilibration procedures
 - soft tissue conditioning linings for the gums to promote healing
 - remake of a partial denture using existing framework
2. Comprehensive oral surgery:
 - surgical exposure, repositioning, transplantation or enucleation of teeth
 - remodeling and recontouring - shaping or restructuring of bone or gum
 - excision - removal of cysts and tumors
 - incision - drainage and/or exploration of soft or hard tissue
 - fractures including the treatment of the dislocation and/or fracture of the lower or upper jaw and repair of soft tissue lacerations
 - maxillofacial deformities - frenectomy - surgery on the fold of the tissue connecting the lip to the gum or the tongue to the floor of the mouth

3. Endodontic treatment including:
 - root canal therapy
 - pulpotomy (removal of the pulp from the crown portion of the tooth)
 - pulpectomy (removal of the pulp from the crown and root portion of the tooth)
 - apexification (assistance of root tip closure)
 - apical curettage, root resections and retrograde fillings (cleaning and removing diseased tissue of the root tip)
 - root amputation and hemisection
 - bleaching of non-vital tooth/teeth
 - emergency procedures including opening or draining of the gum/tooth

4. Periodontal treatment of diseased bone and gums including:
 - periodontal scaling and/or root planing
 - occlusal equilibration - selective grinding of tooth surfaces to adjust a bite

The fees for periodontal treatment are based on units of time (15 minutes per unit) and/or number of teeth in a surgical site in accordance with the General Practitioners Fee Guide.

- bruxism appliance

5. Temporomandibular joint dysfunction (TMJ) appliances

Major Services

1. Standard onlays or crown restorations to restore diseased or accidentally injured natural teeth, once every 5 years
2. Standard bridges, including pontics, abutment retainers/crowns on natural teeth, once every 5 years
3. Standard dentures including complete, immediate, transitional, and partial dentures, once every 5 years
4. Standard repair or recementing of crowns, onlays and bridge work on natural teeth

Alternate Benefit Clause

This benefit plan will reimburse the amount shown in the Fee Guide for the least expensive service or supply where two or more professionally accepted courses of treatment are a benefit under the plan. The covered person can choose to have a more expensive treatment performed, however reimbursement will be limited to the cost of the least expensive alternative.

CLAIM INFORMATION

Inquiries

For detailed inquiries, contact your Benefits Administrator or contact us:

- ♦ Call our Customer Service Centre at 1.888.711.1119 to determine eligibility for a specific item or service and GSC's pre-authorization requirements, or
- ♦ Visit our website at greenshield.ca to e-mail your question

Pre-authorization

For **pre-authorization** forward a pre-authorization form OR a physician's prescription indicating the diagnosis and what is prescribed.

Submitting Claims

When submitting a claim to GSC, you must show the GSC Identification Number for the person who has received the benefit. You can find the applicable GSC Identification Number for yourself and each of your dependents listed on your GSC Identification Card.

Original itemized paid receipts are required for claims reimbursement (**cash receipts or credit card receipts alone are not acceptable as proof of payment**).

GSC reserves the right to request supplementary claims information, failure to respond to such requests may result in the denial of the claim.

The intentional omission, misrepresentation or falsification of information relating to any claim constitutes fraud. Submission of a fraudulent claim is a criminal offence and will be reported to the applicable law enforcement and/or regulatory agencies and your plan sponsor. This could result in termination of your coverage under this benefit plan.

For **claims reimbursement** forward an original itemized paid receipt (**cash receipts or credit card receipts alone are not acceptable**) including:

- Covered person's name, address and GSC Identification Number
- Provider's name and address
- Date of service
- Charges for each service or supply
- A detailed description of the service or supply
- Medical referral/ physician prescription when required
- For Hearing Care, a copy of audiogram and details of provincial funding, if applicable
- For Hospital, admission and discharge dates; daily accommodation charges; number of days in preferred accommodation

For dental claims, forward a dental claim form, completed by both the plan member and the dentist. If your claim is the result of an accident, a Dental Accident Report Form and your dental X-rays must be submitted to GSC for prior approval. Failure to comply may result in non-payment.

All claims must be received by GSC no later than 12 months from the date the eligible benefit was incurred.

**Submit all claim forms to:
Green Shield Canada**

Attn: Drug Department	P.O. Box 1652	Windsor, ON	N9A 7G5
Attn: Medical Items	P.O. Box 1623	Windsor, ON	N9A 7B3
Attn: Professional Services	P.O. Box 1699	Windsor, ON	N9A 7G6
Attn: Hospital/ Vision Department	P.O. Box 1615	Windsor, ON	N9A 7J3
Attn: Dental Department	P.O. Box 1608	Windsor, ON	N9A 7G1

Reimbursement

Reimbursement will be made by one of the following methods:

- a) Direct deposit to your personal bank account, when requested;
- b) A reimbursement cheque; or
- c) Direct payment to the provider of services, where applicable.

All dollar maximums and limitations stated are expressed in Canadian dollars. Reimbursement will be made in Canadian or U.S. funds for both providers and plan members, based on the country of the payee.

Overpayments

GSC reserves the right to recover all amounts resulting from overpaid or unsupported claims for benefits by deducting such amounts from future claims and/or by any other legal means.

Limitation on Legal Action

In Ontario, every action or proceeding against GSC for recovery of benefit payment under the plan is absolutely barred unless commenced within the time set out in the *Limitations Act, 2002*.

In British Columbia, Alberta and Manitoba, every action or proceeding against GSC for recovery of benefit payment under the plan is absolutely barred unless commenced within the time set out in the *Insurance Act*.

Direct Payment to the Provider of Service (where applicable)

Present your GSC Identification Card to your provider and, after you pay any applicable co-payment, they may bill GSC directly and in many cases, payment will be made directly to your provider of service. Most providers will also have a supply of claim forms.

Subrogation

GSC retains the right of subrogation if benefits paid on behalf of you or your dependent are or should have been paid or provided by a third party liability. This means that GSC has the right to recover payment for reimbursement where you or your dependent receives reimbursement, in whole or in part, in respect of benefits or payments made or provided by GSC, from a third party or other coverage(s). In cases of third party liability, you must advise your lawyer of our subrogation rights.

Co-ordination of Benefits (COB)

If you are covered for extended health and dental benefits under more than one plan, your benefits under this plan will be coordinated with the other plan so that you may be reimbursed up to 100% of the eligible expense incurred.

Claims must be submitted to the primary payer first. Any unpaid balances should then be submitted to the secondary plan(s). Use the following guidelines to identify the primary and secondary plans:

GSC Plan Member

GSC coverage for you is always primary. If you are the plan member under two group plans, priority goes in the following order:

- The plan where you are a full-time plan member
- The plan where you are a part-time plan member
- The plan where you are a retiree

Spouse

If your spouse is a plan member under another benefit plan, this GSC coverage is always secondary. Your spouse must first submit claims to his/her benefit plan.

Children

When dependent children are covered under both your GSC plan and your spouse's benefit plan, use the following order to determine where to submit the claims:

- The plan of the parent whose birth date (month and day) occurs earliest in the calendar year
- The plan of the parent whose first name begins with the earlier letter of the alphabet, if the parents have the same birth date
- In cases of separation or divorce with multiple benefit plans for the children, the following order applies:
 - The benefit plan of the parent who has custody of the dependent child
 - The plan of the spouse of the parent who has custody of the dependent child
 - The plan of the parent who does not have custody of the dependent child
 - The plan of the spouse of the parent who does not have custody of the dependent child

If the parents have joint custody and both have the children listed as dependents under their plans, claims should first be submitted to the plan of the parent whose birth date (month and day) occurs earliest in the calendar year. Balances can then be submitted to the other parent's plan.

When GSC is identified as a secondary carrier, submit the original Explanation of Benefits statement from the primary carrier and a copy of the claim form in order to receive any balances owing.

Access to Information

If you live in a province where the law permits you to request copies of your records, GSC will provide one copy of the following at no charge:

- a) any enrollment form you completed for coverage under this plan that was submitted to GSC;
- b) any written statements or other record about your health that you submitted to GSC during the course of applying for coverage under this plan;
- c) one copy of the group contract.

GSC may charge you to provide any additional copies.