# MY BENEFIT PLAN BOOKLET

**The City of Calgary/Municipal Employee Benefit Association of Calgary (MEBAC)**

Classification: All Plan Members

Effective Date: July 1, 2012

# WELCOME TO YOUR EXTENDED HEALTH AND DENTAL BENEFIT PLAN

## ABOUT THIS BOOKLET

This booklet contains important information you will need about your group benefits with **The City of Calgary/Municipal Employee Benefit Association of Calgary (MEBAC)**, your plan sponsor, available through the group contract with Green Shield. It includes everything you need such as:

- An easy to use Table of Contents that allows you to quickly access the information you are looking for
- A Schedule of Benefits that highlights details of your plan like co-insurance and maximums, each of which may impact the amount paid to you
- Remember co-insurance and dependents? The Definitions section explains common terms used throughout the booklet
- Description of Benefits section that goes hand-in-hand with the Schedule of Benefits and provides further details on what you are covered for (Check here to see what you are covered for today!)
- 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 Green Shield Identification Number. Your number will appear on the front of the card and end in -00. If you have dependents, their numbers will be shown on the back. This number will be used on all your claims and correspondence with Green Shield.

## PLAN MEMBER ONLINE SERVICES

In addition to this booklet and our Customer Service Centre, we also provide you with access to our secure website. Our website will answer those questions most often asked and give you online access to the following:

- Your Benefit Plan e-Booklet
- Printer friendly personalized claim forms (print them at home!)
- Benefit eligibility information, like the date you are eligible for your next dental recall exam
- Access to submit your claims online for the following:
  - Physiotherapy services
  - Massage therapy services
  - Chiropractic services
  - Vision services
  - Wide range of Medical Items
  - Orthodontic services
- Explanation of Benefits (EOB) information and claim history for you and your dependents
- Claim history for tax purposes or Co-ordination of Benefits (COB). Need more details? Are you keen to learn more about COB? If so, see the Claim Information section. This booklet is an excellent resource for more detailed descriptions of common “insurance” terms and this information is always just a click away through Green Shield’s Online Services at greenshield.ca
- Request your claim payments to be directly deposited into your bank account* (you will never hear again...”the cheque is in the mail” so, no more waiting for the postman!)
- And much more

**What you need is all online. Register at greenshield.ca and let our website work for you!**

*** Please note** that once arrangements have been made for Direct Deposit, claim payments will be deposited directly into the bank account you have chosen. Statements will no longer be mailed to you but will be available for online viewing.

# TABLE OF CONTENTS

# SCHEDULE OF BENEFITS

## EXTENDED HEALTH BENEFIT PLAN

This schedule describes the co-insurance and maximums that may be applicable if you are included in one of the Billing Divisions 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.

### LEVEL 1 coverage – Extended Health Benefit Plan

If you elect Level 1 coverage for your Extended Health Benefits, you will only be eligible for the Health Spending Account and you will be eligible for an additional $1,500 per benefit year in 2012.

### LEVEL 2 coverage – Extended Health Benefit Plan

**Overall Maximum:** $30,000 per covered person per calendar year (excluding Vision)

**Co-insurance:**

- Drugs: 90%
- Medical Items and Services:
  - Aerochamber: 90%
  - Attending Physician's Statement (APS): 50%
  - All other Medical Items and Services: 100%
- All other Benefits: 100%

**Drug Dispensing Fee Cap:** $8 per prescription or refill

(Note: for LTD Claimants (Pre-1995), your co-insurance is 100% for Drugs)

| Your Plan Covers: | Maximum Plan Pays: |
|---|---|
| **Prescription Drugs** – Pay Direct Drug Card | |
| ▪ Smoking cessation drugs | $200 per lifetime |
| ▪ Serums, vaccines and toxoids | $250 per calendar year |
| ▪ All other covered drugs | Subject to Overall Maximum |
| **Hospital Accommodation** | |
| • Public general hospital or convalescent or rehabilitation hospital - semi-private room or private room | Reasonable and customary charges |
| • Public chronic hospital - semi-private room | $360 per calendar year |

| Your Plan Covers: | Maximum Plan Pays: |
|---|---|
| **Audio (Hearing Aids)** | $600 per 5 years based on date of first paid claim |
| **Medical Items and Services** | |
| • Footwear | |
| ▪ custom made foot orthotics | $200 per calendar year |
| • Optometric eye exams | Once every 2 years based on date of first paid claim for covered persons aged 19 through 64 |
| • Compression stockings | 2 pairs per calendar year |
| • Diabetic | |
| ▪ Blood glucose monitor | $150 every 5 years based on date of first paid claim |
| • Incontinence/Ostomy | $1,200 per calendar year |
| • Prosthetics | |
| ▪ Stump socks | 6 pairs per calendar year |
| ▪ Wigs | $500 per calendar year |
| ▪ Bra (mastectomy) | $200 per calendar year |
| ▪ Breast (full or partial) | 1 of each kind every 2 years based on date of first paid claim to a maximum of $200 per prosthesis |
| • Mobility Aids | |
| ▪ Manual wheelchair | 1 every 3 years based on date of first paid claim |
| ▪ Rental of an electric wheelchair | 3 month rental every 36 months |
| ▪ Rental of a manual wheelchair | Rental period to be determined based on Physician's (M.D.) recommendation |
| • Respiratory/Cardiology | |
| ▪ Oxygen | $2,500 per calendar year |
| ▪ Aerochamber | $40 every 2 years based on date of first paid claim for covered persons aged 10 and under |
| • Casts or braces | 1 every 2 years each, based on date of first paid claim (every 12 months for covered persons aged 18 years and under) |
| • Blood pressure monitor | $150 every 5 years based on date of first paid claim |
| • Attending Physician's Statement (APS) | $100 per calendar year for the completion of Attending Physician's Statement (APS) required for sickness and accident claims over 5 working days |
| • Other items and services – See the Description of Benefits section for details | Reasonable and customary charges |

| Your Plan Covers: | Maximum Plan Pays: |
|---|---|
| **Emergency Transportation** | Reasonable and customary charges |
| **Private Duty Nursing in the Home** | Reasonable and customary charges |
| **Accidental Dental** | $2,000 per accident |
| **Professional Services** | |
| • Chiropractor<br>• Chiropodist or Podiatrist<br>• Registered Massage Therapist<br>• Naturopath<br>• Physiotherapist<br>• Speech Therapist<br>• Acupuncturist<br>• Dietitian<br>• Occupational Therapist<br>• Registered Nutritionist<br>• Midwife | $800 for all practitioners combined per calendar year (including Allergy testing, Magnetic Therapy*, Phototherapy for treatment of SAD (Seasonal Affective Disorder), or treatment of psoriasis using Light Therapy (PUVA)*)<br><br>* Physician (M.D.) recommendation required |
| • Psychologist or Master of Social Work | $750 per covered person per calendar |
| **Vision** | |
| • prescription eye glasses, prescription sunglasses or contact lenses, or laser eye surgery | $400 per 24 consecutive months based on date of first paid claim (every 12 months for covered persons 13 years of age and under) |
| • medically necessary contact lenses | up to an additional $400 per covered employee and eligible dependents, in any 24 month period for correction to eye surface impairments, or intraocular lenses, or lens implants |

# TRAVEL BENEFIT PLAN

This schedule describes the co-insurance and maximums that may be applicable if you are included in one of the Billing Divisions 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. Hospital and medical services are eligible only if your provincial health insurance plan provides payment toward the cost of incurred services. 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.

Reimbursement of eligible benefits for emergency services will be made only if the services were required as a result of emergency illness or injury that occurred while you were vacationing or traveling for other than health reasons.

**The patient must contact Green Shield Canada Travel Assistance within 48 hours of commencement of treatment**. Failure to notify us within 48 hours may result in benefits being limited to only those expenses incurred within the first 48 hours of any and each treatment/incident or the plan maximum, whichever is the lesser of the two.

**There are two Levels of coverage under the Travel Benefit Plan. Whichever Level of coverage you have elected under your Extended Health Benefit Plan will also apply to your Travel Benefit Plan (e.g., if you have elected Level 2 coverage under your Extended Health Benefit Plan, you will automatically be enrolled in the Travel Benefit Plan).**

### LEVEL 1 coverage – Travel Benefit Plan

If you elect Level 1 coverage for your Extended Health Benefit, you are not eligible for the Travel Benefit, you will only be eligible for the Health Spending Account.

### LEVEL 2 coverage – Travel Benefit Plan

| |
|---|
| **Overall Maximum:** Does not apply |

| |
|---|
| **Co-insurance:** 100% |

| **Your Plan Covers:** | **Maximum Plan Pays:** |
|---|---|
| Maximum Number of Days per Trip | 30 days |
| Emergency Services | $2,000,000 per covered person per incident |
| Referral Services | $50,000 per covered person per calendar year |

If you require additional travel coverage for travel extending more than 30 days, please contact Special Benefit Insurance Services (SBIS) at 1-800-667-0429.

For a full description of the Travel Benefit, refer to the Benefit Description section.

# DENTAL BENEFIT PLAN

This schedule describes the co-insurance and maximums that may be applicable if you are included in one of the Billing Divisions 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.

### LEVEL 1 coverage – Dental Benefit Plan

If you elect Level 1 coverage for your Dental Benefits, you will only be eligible for the Health Spending Account and you will be eligible for an additional $900 per benefit year in 2012.

### LEVEL 2 coverage – Dental Benefit Plan

| | |
|---|---|
| Fee Guide: | Reimbursement will be according to provisions outlined in the MEBAC Agreement. |

| Your Plan Covers: | Co-insurance: | Maximum Plan Pays: |
|---|---|---|
| Basic Services and Comprehensive Basic Services | 80% | $1,500 per covered person per calendar year (Basic, Comprehensive Basic and Major combined) |
| Major Services | 80% | |
| Orthodontic Services | 50% | $2,000 per covered person per lifetime, for dependent children age 7 to 19 only |

### LEVEL 3 coverage – Dental Benefit Plan

| | |
|---|---|
| Fee Guide: | Reimbursement will be according to provisions outlined in the MEBAC Agreement. |

| Your Plan Covers: | Co-Insurance: | Maximum Plan Pays: |
|---|---|---|
| Basic Services and Comprehensive Basic Services | 100% | $1,750 per covered person per calendar year (Basic, Comprehensive Basic and Major combined) |
| Major Services | 80% | |
| Orthodontic Services | 50% | $2,500 per covered person per lifetime (adults, and dependent children age 7 to 19) |

# HEALTH SPENDING ACCOUNT

This schedule describes the Health Spending Account (non-taxable) provided by your plan sponsor and administered by Green Shield that may be applicable if you are included in one of the Billing Divisions 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.

## Health Spending Account

You will receive $300 per benefit year for your Health Spending Account.

Should you elect Level 1 coverage under your Extended Health/Travel Benefits you will receive an additional $1,500 per benefit year for your Health Spending Account in 2012.

Should you elect Level 1 coverage under your Dental Benefit, you will receive an additional $900 per benefit year for your Health Spending Account in 2012.

| |
|---|
| **Overall Maximum:** Does not apply |

| |
|---|
| **Co-insurance:** 100% |

| **Your Plan Covers:** | **Maximum Plan Pays:** |
|---|---|
| • Health Spending Account | $300 per benefit year |
| • If you elect Level 1 Extended Health/Travel Benefits | plus $1,500 per benefit year |
| • If you elect Level 1 Dental Benefits | plus $900 per benefit year |
| **Benefit Year:** January 1 to December 31 | |

## DEFINITIONS

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

**Allowed amount** means**,** as determined by Green Shield:

a) Drugs – the Green Shield 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.

**Benefit year** means the 12 consecutive months commencing on January 1 for Health Spending Account.

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

**Co-insurance** is the percentage of the eligible allowed amount that you or your dependent are entitled to receive for reimbursement of an eligible expense.

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

**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.)

**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 12 continuous months. Only one spouse will be considered at any time as being covered under the group contract;
b) your unmarried child under age 21 who is your natural child or a child that you have:
    i) legally adopted;
    ii) been given permanent legal guardianship of by a court order;
    iii) been given temporary legal guardianship of by a court order as long as the guardianship has been in effect for 90 days, with an annual review to ensure you still have legal guardianship;
    iv) been given custody of by court order;
    v) been found by court order to be a "parent" as defined by any statute of Alberta;
c) your unmarried child under age 25, if enrolled and in full-time attendance at an accredited college, university or educational institute;
d) an unmarried dependent child of your spouse under age 21 who has lived with you for a minimum of 12 consecutive months;
e) your unmarried child (regardless of age) who became totally disabled while eligible under b), c) or d) 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 (you or your spouse's) must reside with you in a parent-child relationship or be financially dependent upon you 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, 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. (Please note that the limitations of the Travel plan still apply).

**Dispensing fee** means the fee pharmacists charge for dispensing prescription drugs.

**Emergency** means a sudden, unexpected occurrence (disease or injury) that requires immediate medical attention. This includes treatment (non-elective) for immediate relief of severe pain, suffering or disease that cannot be delayed until you or your dependent is medically able to return to your province of residence.

**First paid claim** means the actual date of service of the initial or a prior claim paid by Green Shield.

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

**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 Green Shield, 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.

**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**
To be eligible for coverage, you must be:

a) a plan member who is a resident of Canada;
b) covered under your provincial health insurance plan;
c) in an established position in a permanent or probationary full-time or part-time basis;
d) in a full-time temporary or seasonal position;
e) employed on a contract basis depending on the terms of your contract with your plan sponsor;
f) actively at work, or if you are a plan member who is not actively at work and on an approved leave of absence according to the provisions outlined in the MEBAC Agreement.

**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.

**Coverage Effective Date**
Your coverage begins on the date you become eligible for coverage, have satisfied the eligibility requirements and you are enrolled under the plan.

You will be eligible for coverage on the first day of active employment.

Your dependent coverage will begin on the same date as your coverage.

**Enrolment**
To enrol, you must request coverage using the approved application forms provided by your plan sponsor. You are eligible to elect from the following Levels of coverage (as described in the Schedule of Benefits) within 31 days of your employment:

- Extended Health Benefit/Travel Benefit – Level 1 or Level 2
- Dental Benefit – Level 1, Level 2 or Level 3 (Note – only permanent or probationary plan members are eligible to elect Level 3)

If you do not elect any coverage within 31 days of your employment, you will be automatically enrolled for Level 2 coverage under each applicable benefit until the next re-enrolment period.

If you have elected Level 1 or Level 3 Dental Benefits, you will be locked into that Level of coverage for 2 years. If you have elected Level 2 Dental Benefits, you will be locked into that Level of coverage for 1 year.

Your plan sponsor is solely responsible for submitting all required enrolment forms to Green Shield as of the Effective Date of this plan or as of the first date that you become eligible.

**Re-enrolment**
In November of each year you are eligible to elect to change your Level of coverage effective January 1 of the following benefit year.

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

a) the date your employment ends;
b) the date you retire;
c) the date you are no longer actively working unless on an approved leave of absence;
d) the date you have been suspended without pay greater than 31 days;

e) the date you no longer make contributions to your plan sponsor while you are on leave;
f) the date you are non-compliant with the MEBAC Agreement requirements;
g) the date you attain age 70 for the Travel Benefit;
h) the end of the period for which rates have been paid to Green Shield for your coverage;
i) the date the group contract terminates.

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

a) the date your coverage terminates;
b) the first of the month coincident with or next following the date your dependent is no longer an eligible dependent;
c) the first of the month coincident with or next following the date your dependent child attains the specified age limit;
d) the end of the period for which rates have been paid for dependent coverage;
e) the date the group contract terminates.

**Dependent Children Continuation of Coverage**

Any child whose coverage would end because they have reached the specified age limit may qualify for continued coverage, subject to the following conditions:

a) your child became dependent upon you by reason of a mental or physical disability prior to reaching this age; and
b) your child has been continuously so disabled since that time.

**Survivor Continuation of Coverage**
**(not applicable to Health Spending Account)**

In the event of your death while covered by this plan, Level 2 coverage will continue for your eligible covered dependents until the earliest of the following dates, without payment of rates:

a) 12 months after the date of your death commencing on the first day of the month following the date of your death;
b) the date the covered person would no longer be considered a dependent under the plan if you were still alive; or
c) the date the benefit under which your dependent is covered, terminates.

**Group Conversion - PRISM CONTINUUM® Program**

The PRISM CONTINUUM® Program offers three plans that are focused on providing coverage for you if you are leaving a company group plan.

This program may be your solution if you, your spouse or dependent children are losing, or have lost company group health benefits within the last 60 days and are looking for guaranteed coverage.

Call 416.601.0429 in the Toronto area or toll-free at 1.800.667.0429 for an information package or visit our website at greenshield.ca. Coverage is guaranteed if you apply within 60 days of losing your Green Shield group benefits.

# DESCRIPTION OF BENEFITS

## EXTENDED 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 has a Drug Identification Number (DIN); or
c) has a Natural Product Number (NPN) for smoking cessation products only.

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

Certain drugs may require prior approval. Your Pharmacist is aware of the drugs that fall into this category.

In no event will the amount dispensed exceed a 3-month supply (6 months if a vacation supply is required) of a prescription at any one time 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-insurance and the deductible (where applicable) in your province of residence **is** an eligible benefit and is considered first payer.

Quebec residents only: Legislation requires Green Shield 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 Green Shield Prescription Drugs benefit plan and Green Shield will be the only payer. If you are age 65 or older, enrollment in RAMQ is automatic, enrollment in the Green Shield 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) Drugs for the treatment of obesity and erectile dysfunction;
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 smoking cessation products (such as Nicoderm patches and Nicorette gum);
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/auxiliary hospital or chronic/auxiliary care in a public general hospital, provided your provincial health insurance plan has accepted or agreed to pay the ward or standard rate.

2. **Audio:** 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:** 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 (excluding electric), including rails and mattresses; bedpans; standard commodes; decubitus (bedridden) supplies; I.V. stands; portable patient lifts (including batteries); trapezes; urinals;
   b) Footwear, such as custom made foot orthotics (when prescribed by your attending physician, podiatrist or chiropodist) and adjustments to stock item orthotics;
   c) Braces, casts;
   d) Diabetic equipment, such as blood glucose monitors, lancets, insulin pumps, insulin pump supplies, diabetic supplies;
   e) Medical services, such as laboratory tests;
   f) Incontinence/Ostomy, such as catheter supplies and ostomy supplies;
   g) Mobility aids, such as canes, crutches, walkers and manual wheelchairs (including rental of manual or electric wheelchairs);
   h) Prosthetics, such as arm (excluding myo-electric), hand, leg, foot, breast, eye and larynx;
   i) 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);
   j) Respiratory/Cardiology equipment, such as compressors, inhalant devices, tracheotomy supplies and oxygen;
   k) Compression stockings;
   l) Wigs, for temporary or permanent hair loss as a result of a medical condition due to alopecia areata or cancer.

Some items may require pre-authorization. To confirm eligibility prior to purchasing or renting equipment, submit a Pre-Authorization Form to Green Shield.

### Limitations

a) The rental price of durable medical equipment will not exceed the purchase price. Green Shield's decision to purchase or rent will be based on the physician'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. **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, up to the amount shown in the Schedule of Benefits.

5. **Private Duty Nursing in the Home:** Reimbursement for the services of a Registered Nurse (R.N.) or Registered Practical Nurse/Licensed Practical Nurse (R.P.N./L.P.N.) in the home on a visit or shift 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 Green Shield.

6. **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 Green Shield. Please contact the Green Shield Customer Service Centre to confirm practitioner eligibility.

   **NOTE:**
   - Podiatry services are eligible in coordination with your Alberta health insurance plan

7. **Accidental Dental:** Reimbursement for the services of a licensed dental practitioner for dental care 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. You must notify Green Shield immediately following the accident and the treatment must commence within 182 days of the accident.

   No amount will be paid for periodontia or orthodontia treatments or the repair or replacement of artificial teeth.

   Charges will be based on the current Provincial Dental Association Fee Guide for General Practitioners in the province where services are rendered. 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 Green Shield'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.

**8. 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, prescription sunglasses 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) Laser eye surgery or assessment.
   e) Plano sunglasses prescribed by a legally qualified medical practitioner for the treatment of specific ophthalmic diseases or conditions.

   Eligible benefits do not include and no amount will be paid for:
   a) Medical or surgical treatment, except for laser eye surgery;
   b) Special or unusual procedures such as, but not limited to, orthoptics, vision training, subnormal vision aids and aniseikonic lenses;
   c) Follow-up visits associated with the dispensing and fitting of contact lenses;
   d) Charges for eyeglass cases.

## Extended 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) intentionally self-inflicted injury while sane or insane;
   b) an act of war, declared or undeclared;
   c) participation in a riot or civil commotion; or
   d) committing a criminal offence;

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. The completion of any claim forms and/or insurance reports unless specifically included as an eligible benefit;

5. 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, or is not considered to be effective (either medically or from a cost perspective, based on Health Canada's approved indication for use);
   b) is an adjunctive drug prescribed in connection with any treatment or drug that is not an eligible service;
   c) will be administered in a hospital;
   d) is not dispensed by the pharmacist in accordance with the payment method shown under the Prescription Drugs benefit;
   e) 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;

6. Services or supplies that:
   a) are not recommended, provided by or approved by the attending legally qualified (in the opinion of Green Shield) 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 Green Shield, 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 and visual treatment;
m) are special or unusual procedures such as, but not limited to, orthoptics, vision training, 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) 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.

## TRAVEL

Eligible travel benefits will be reasonable and customary charges in the area where they were received, less the amount payable by your provincial health insurance plan.

All maximums and limitations stated are in Canadian currency. Reimbursement will be made in Canadian funds or U.S. funds for both providers and plan members, based on the country of the payee. For payments that require currency conversion, the rate of exchange used will be the rate in effect on the date of service of the claim.

Reimbursement of eligible benefits for emergency services will be made only if the services were required as a result of emergency illness or injury that occurred while you were vacationing or travelling for other than health reasons.

Upon notification of the necessity for treatment of an accidental injury or medical emergency, **the patient must contact Green Shield Canada Travel Assistance within 48 hours of commencement of treatment.**

> **Emergency means** a sudden, unexpected occurrence (disease or injury) that requires immediate medical attention. This includes treatment (non-elective) for immediate relief of severe pain, suffering or disease that cannot be delayed until you or your dependent is medically able to return to your province of residence.
>
> Any invasive or investigative procedures must be pre-approved by Green Shield Canada Assistance Medical Team.

Eligible benefits are limited to the maximum days per trip shown on the Schedule of Benefits commencing with the date of departure from your province of residence. If you are hospitalized on the last day shown on the Schedule of Benefits, your benefits will be extended until the date of discharge.

1. **Hospital services and accommodation** up to a standard ward rate in a public general hospital;

2. **Medical/surgical services** rendered by a legally qualified physician or surgeon to relieve the symptoms of, or to cure an unforeseen illness or injury;

3. **Emergency Transportation**

   - **Land ambulance** to the nearest qualified medical facility

   - **Air ambulance -** the cost of air evacuation (including a medical attendant when necessary) between hospitals and for hospital admission into Canada when approved in advance by your provincial health insurance plan or to the nearest qualified medical facility

4. **Referral services** – (a) hospital services and accommodation, up to a standard ward rate in a public general hospital, and/or (b) medical surgical services rendered by a legally qualified physician or surgeon;

   - **Prior to the commencement of any referral treatment, written pre-authorization** from your provincial health insurance plan and Green Shield Canada **must be obtained**. Your provincial health insurance plan may cover this referral benefit entirely. You must provide Green Shield Canada with a letter from your attending physician stating the reason for the referral, and a letter from your provincial health insurance plan outlining their liability. **Failure to comply in obtaining pre-authorization will result in non-payment**

5. **Services of a registered private nurse** up to a maximum of $5,000 per calendar year, at the reasonable and customary rate charged by a qualified nurse (R.N.) registered in the jurisdiction in which treatment is provided. You must contact Green Shield Canada Travel Assistance for pre-approval;

6. **Diagnostic laboratory tests and X-rays** when prescribed by the attending physician. Except in emergency situations, Green Shield Canada Travel Assistance must pre-approve these services (i.e. cardiac catheterization or angiogram, angioplasty and bypass surgery);

7. **Reimbursement of prescriptions** for drugs, serums and injectables which require a prescription by law and are prescribed by a legally qualified medical practitioner (vitamins, patent and proprietary drugs are excluded). Submit to Green Shield Canada Travel Assistance the original paid receipt from the pharmacist, physician or hospital outside your province of residence showing the name of the prescribing physician, prescription number, name of preparation, date, quantity and total cost;

8. **Medical appliances** including casts, crutches, canes, slings, splints and/or the temporary rental of a wheelchair when deemed medically necessary and required due to an accident which occurs, and when the devices are obtained outside your province of residence;

9. **Treatment by a dentist** only when required due to a direct accidental blow to the mouth up to a maximum of $2,000. Treatments (prior to and after return) must be provided within 90 days of the accident. Details of the accident must be provided to Green Shield Canada Travel Assistance along with dental X-rays;

10. **Coming Home** - when your emergency illness or injury is such that:

    - Green Shield Assistance Medical Team specifies in writing that you should immediately return to your province of residence for immediate medical attention, reimbursement will be made for the extra cost incurred for the purchase of a one way economy airfare, plus the additional economy airfare if required to accommodate a stretcher, to return you by the most direct route to the major air terminal nearest the departure point in your province of residence

      This benefit assumes that you are not holding a valid open-return air ticket. Charges for upgrading, departure taxes, cancellation penalties or airfares for accompanying family members or friends are not included;

    - Green Shield Assistance Medical Team or commercial airline stipulates in writing that you must be accompanied by a qualified medical attendant, reimbursement will be made for the cost incurred for one round trip economy airfare and the reasonable and customary fee charged by a medical attendant who is not your relative by birth, adoption or marriage and is registered in the jurisdiction in which treatment is provided, plus overnight hotel and meal expenses if required by the attendant

11. **Cost of returning your personal use motor vehicle** to your residence or nearest appropriate vehicle rental agency when you are unable to due to sickness, physical injury or death, up to a maximum of $1,000 per trip. We require original receipts for costs incurred, i.e. gasoline, accommodation and airfares;

12. **Meals and accommodation** up to $1,500 (maximum of $150 per day for up to 10 days) will be reimbursed for the extra costs of commercial hotel accommodation and meals incurred by you when you remain with a travelling companion or a person included in the "family" coverage, when the trip is delayed or interrupted due to an illness, accidental injury to or death of a travelling companion. This must be verified in writing by the attending legally qualified physician or surgeon and supported with original receipts from commercial organization;

13. **Transportation to the bedside** including round trip economy airfare by the most direct route from your province of residence, for any one spouse, parent, child, brother or sister, and up to $150 per day for a maximum of 5 days for meals and accommodation at a commercial establishment will be paid for that family member to:

    - be with you or your covered dependent when confined in hospital. This benefit requires that the covered person must eventually be an inpatient for at least 7 days outside your province of residence, plus the written verification of the attending physician that the situation was serious enough to have required the visit

    - identify a deceased prior to release of the body

14. **Return airfare** if the personal use motor vehicle of you or your covered dependent is stolen or rendered inoperable due to an accident, reimbursement will be made for the cost of a one-way economy airfare to return you by the most direct route to the major airport nearest your departure point in your province of residence. An official report of the loss or accident is required;

15. **Return of deceased** up to a maximum of $5,000 toward the cost of embalming or cremation in preparation for homeward transportation in an appropriate container of yourself or your covered dependent when death is caused by illness or accident. The body will be returned to the major airport nearest the point of departure in your province of residence. The benefit excludes the cost of a burial coffin or any funeral-related expenses, makeup, clothing, flowers, eulogy cards, church rental, etc.

## GREEN SHIELD CANADA TRAVEL ASSISTANCE SERVICE

The following services are available 24 hours per day, 7 days per week through Green Shield Canada's international medical service organization.

### These services include:

- Access to Pre-trip Assistance (prior to departure): Canada Direct Calling Codes; information about vaccinations; government issued travel advisories; and VISA/document requirements for entry into country of destination
- Multilingual assistance
- Assistance in locating the nearest, most appropriate medical care
- International preferred provider networks
- Green Shield Assistance Medical Team consultative and advisory services, including second opinion and review of appropriateness and analysis of the quality of medical care
- Assistance in establishing contact with family, personal physician and employer as appropriate
- Monitoring of progress during treatment and recovery
- Emergency message transmittal services
- Translation services and referrals to local interpreters as necessary
- Verification of coverage facilitating entry and admissions into hospitals and other medical care providers
- Special assistance regarding the co-ordination of direct claims payment
- Co-ordination of embassy and consular services
- Management, arrangement and co-ordination of emergency medical transportation and evacuation as necessary
- Management, arrangement and co-ordination of repatriation of remains

- Special assistance in making arrangements for interrupted and disrupted travel plans resulting from emergency situations to include:
  - the return of unaccompanied travel companions
  - travel to the bedside of a stranded person
  - rearrangement of ticketing due to accident or illness and other travel related emergencies
  - the return of a stranded personal use motor vehicle and related personal items
- Knowledgeable legal referral assistance
- Co-ordination of securing bail bonds and other legal instruments
- Special assistance in replacing lost or stolen travel documents including passports
- Courtesy assistance in securing incidental aid and other travel related services
- Emergency and payment assistance for major health expenses, which would result in payments in excess of $200

## How Travel Assistance Service Works

For assistance dial **1.800.936.6226** within Canada and the United States or call collect **0.519.742.3556** when traveling outside Canada and the United States. These numbers appear on your Green Shield Canada Identification card.

Quote the Green Shield Canada travel assist group number and your Green Shield Canada Identification Number, found on your Green Shield Canada Identification card, and explain your medical emergency. **You must always be able to provide your Green Shield Canada Identification Number and your provincial health insurance plan number.**

A multilingual Assistance Specialist will provide direction to the best available medical facility or legally qualified physician able to provide the appropriate care.

Upon admission to a hospital or when consulting a legally qualified physician or surgeon for major emergency treatment, we will guarantee the provider (hospital, clinic or physician), that you have both provincial health insurance plan coverage and Green Shield Canada travel benefits as detailed above.

The provider may then bill Green Shield Canada Travel Assistance directly for these approved services for amounts in excess of $200.

Green Shield Assistance Medical Team will follow your progress to ensure that you are receiving the best available medical treatment. These physicians also keep in constant communication with your family physician and your family, depending on the severity of your condition.

When calling collect while travelling outside Canada and the United States, you may require a Canada Direct Calling Code. In the event that a collect call is not possible, keep your receipts for phone calls made to Green Shield Canada Travel Assistance and submit them for reimbursement upon your return to Canada.

## Travel Limitations

1. Benefits will be eligible only if existing or pre-diagnosed conditions are completely stable (in the opinion of Green Shield Canada Assistance Medical Team) at the time of departure from your province of residence. Green Shield Canada reserves the right to review your medical information at the time of claim;

2. The eligible benefits must be required for the immediate relief of acute pain or suffering as recommended by a legally qualified physician or surgeon. Eligible benefits will not be reimbursed for treatment or surgery that could reasonably be delayed until you return to your province of residence;

3. Reimbursement for eligible benefits will be made only if your provincial health insurance plan covers and provides payment toward the cost of the services received;

4. Coverage becomes effective at the time you or your dependent crosses the provincial border departing from their province of residence and terminates upon crossing the border returning to their province of residence on the return home. If traveling by air, coverage becomes effective at the time the aircraft takes off in the province of residence and terminates when the aircraft lands in the province of residence on the return home;

5. Upon notification of the necessity for treatment of an accidental injury or medical emergency, Green Shield Canada's Assistance Medical Team reserves the right to determine whether repatriation is appropriate if the patient's medical condition will require immediate or scheduled care. Such repatriation is mandatory, where the Assistance Medical Team determines that the patient is medically fit to travel and appropriate arrangements have been made to admit the patient into the provincial government health care system of their province of residence. Repatriation will ensure continued coverage under the plan. Should the patient opt not to be repatriated or elects to have such treatment or surgery outside their province of residence, the expense of such continuing treatment will not be an eligible benefit;

   **The patient must contact Green Shield Canada Travel Assistance within 48 hours of commencement of treatment**. Failure to notify us within 48 hours may result in benefits being limited to only those expenses incurred within the first 48 hours of any and each treatment/incident or the plan maximum, whichever is the lesser of the two;

6. Air ambulance services will only be eligible if:
   - they are pre-approved by Green Shield Canada Travel Assistance
   - there is a medical need for you or your dependent to be confined to a stretcher or for a medical attendant to accompany you during the journey
   - you or your dependent are admitted directly to a hospital in your province of residence, and
   - medical reports or certificates from the dispatching and receiving legally qualified physicians are submitted to Green Shield Canada Travel Assistance
   - proof of payment (including air ticket vouchers or air carrier invoices) is submitted to Green Shield Canada Travel Assistance

7. If planning to travel in areas of political or civil unrest, or in areas where Foreign Affairs and International Trade Canada (DFAIT) has issued a formal travel warning regarding non-essential travel, contact Green Shield Canada Travel Assistance for pre-travel advice, as we may be unable to guarantee assistance services;

8. Green Shield Canada reserves the right, without notice, to suspend, curtail or limit its services in any area in the event of political or civil unrest, including rebellion, riot, military uprising, labour disturbance or strike, act of God, or refusal of authorities in a foreign country to permit Green Shield Canada to provide service. This includes travel in any area if at the time of booking the trip (including delay of travel), or before your departure date, Foreign Affairs and International Trade Canada (DFAIT) issued a formal travel warning advising Canadians to avoid all or non-essential travel to that specific country, region or city due to a likely or actual epidemic or pandemic, (non-essential travel will be deemed as anything other than a significant medical or family emergency, such as the death of a family member);

9. No services will be provided during any trip undertaken for the purpose of seeking medical treatment or advice unless pre-authorized as outlined in referral services.

## Travel Exclusions

In addition to the Health Exclusions, eligible benefits do not include and reimbursement will not be made for:

1. Any claims arising directly or indirectly from any medical condition you suffer or contract in a specific country, region or city due to an epidemic or pandemic, if at the time of booking the trip (including delay of travel), or before your departure date, Foreign Affairs and International Trade Canada (DFAIT) issued a formal travel warning advising Canadians to avoid all or non-essential travel to that specific country, region or city. In this exclusion a medical condition is limited to the reason for which the formal travel warning was issued and includes complications arising from such medical condition;

2. Treatment or services required for ongoing care, rest cures, health spas, elective surgery, check-ups or travel for health purposes, even if the trip is on the referral of a physician;

3. Treatment or service that you elect to have performed outside Canada when the medical condition would not prevent your return to Canada for such treatment;

4. Treatment or service required as a result of suicide, attempted suicide, intentionally self-inflicted injury of you, a traveling companion, or immediate family member while sane or insane;

5. Abusive or excessive consumption of medication, drugs or alcohol and the ensuing consequences, including, and as a result of, in connection with or in any way associated with driving a motorized vehicle while impaired by drugs, alcohol or toxic substances or an alcohol level of more than 80 milligrams in 100 millilitres of blood. (A motorized vehicle means any form of transportation which is propelled or driven by a motor and includes, but is not restricted to an automobile, truck, motorcycle, moped, snowmobile, or boat);

6. Amounts paid or payable under any Workplace Safety and Insurance Board or similar plan;

7. Hospital and medical care for childbirth occurring within 8 weeks of the expected delivery date from the date of departure, or deliberate termination of pregnancy;

8. Treatment or service provided in a chronic care or psychiatric hospital, chronic unit of a general hospital, Long-Term Care (LTC) Facility, health spa, or nursing home;

9. Services received from a chiropractor, chiropodist, podiatrist, or for osteopathic manipulation;

10. Cataract surgery or the purchase of eyeglasses or hearing aids;

11. Green Shield Canada does not assume responsibility for nor will it be liable for any medical advice given, but not limited to a physician, pharmacist or other healthcare provider or facility recommended by Green Shield Canada Travel Assistance.

# 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 5 years
   - emergency and specific oral examinations
   - periodontal, specific examination once every 12 months (once every 6 months for covered persons 18 years of age and under) each, when performed by a General Practitioner, Dentist or Periodontist
   - full series X-rays and panoramic X-rays once every 2 years
   - bitewing X-rays once every 12 months (once every 6 months for covered persons 18 years of age and under)
   - recall examinations once every 12 months (once every 6 months for covered persons 18 years of age and under)
   - cleaning of teeth (up to 1 unit of polishing plus up to 1 unit of scaling) once every 12 months (once every 6 months for covered persons 18 years of age and under)
   - topical application of fluoride once every 12 months (once every 6 months for covered persons 18 years of age and under)
   - oral hygiene instruction once every 12 months for covered persons 18 years of age and under
   - denture cleaning once every 12 months (once every 6 months for covered persons 18 years of age and under)
   - pit and fissure sealants on permanent molars only, once every 12 months on same tooth for covered persons 18 years of age and under
   - space maintainers

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. Anaesthesia and intravenous sedation in conjunction with eligible oral surgery only

5. Standard denture services:
   - denture repairs and/or tooth/teeth additions
   - standard relining and rebasing of dentures
   - denture adjustments and remount and equilibration procedures, only after 3 months have elapsed from the installation of an initial or replacement denture
   - soft tissue conditioning linings for the gums to promote healing
   - remake of a partial denture using existing framework

6. 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
   - maxilofacial deformities - frenectomy - surgery on the fold of the tissue connecting the lip to the gum or the tongue to the floor of the mouth

## Comprehensive Basic Services

1. Endodontic treatment including:
   - root canal therapy, one root canal per tooth every 2 years
   - pulpotomy (removal of the pulp from the crown portion of the tooth), once every 2 years on same tooth
   - pulpectomy (removal of the pulp from the crown and root portion of the tooth), once every 2 years on same tooth
   - apexification (assistance of root tip closure)
   - apical curettage, root resections and retrograde fillings (cleaning and removing diseased tissue of the root tip), once every 2 years on same tooth
   - root amputation and hemisection
   - bleaching of non-vital tooth/teeth
   - emergency procedures including opening or draining of the gum/tooth

2. Periodontal treatment of diseased bone and gums including:
   - periodontal scaling and/or root planing 17 time units every 12 months
   - 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.

## Major Services

1. Standard onlays or crown restorations to restore diseased or accidentally injured natural teeth, once every 5 years. Post and cores, amalgam core build up for a crown and composite core build up for a crown once per tooth 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

5. Dental Implants for LEVEL 3 coverage only

## Orthodontic Services

Reimbursement for orthodontic treatment to straighten teeth and/or correct the bite.

When a lump sum fee has been paid toward orthodontic treatment, the total amount of the claim will be split into separate portions to allow for payment of an initial fee (approximately one-third of the total lump sum), and the balance of the claim will be divided into monthly fees of equal amounts to be reimbursed over the duration of the treatment.

If orthodontic treatment is terminated for any reason before completion, the obligation to pay benefits will cease with payment to the date of termination. If such services are resumed, benefit for the remaining services, will be resumed. The benefit payment for orthodontic services will be only for the months that coverage is in force.

### Alternate Treatment

The group benefit plan will reimburse the amount shown in the Fee Guide for the least expensive service or supply, provided that both courses of treatment are a benefit under the plan.

### Predetermination

Before your treatment begins:

- for all proposed treatment for crowns, onlays and bridges, an estimate completed by your dental practitioner, **must** be submitted for assessment. Our assessment of the proposed treatment, may result in a lesser benefit being payable or may result in benefits being denied. Failure to submit an estimate prior to beginning your treatment will result in the delay of the assessment.
- if the total cost of any other proposed treatment is expected to exceed $300, it is recommended that you submit an estimate completed by your dental practitioner.

### Limitations

1. Laboratory services must be completed in conjunction with other services and will be limited to the co-insurance of such services. Laboratory services that are in excess of 40% of the dentist's fee in the current General Practitioners Fee Guide will be reduced accordingly; co-insurance is then applied;

2. Reimbursement will be made according to standard and/or basic services, supplies or treatment. Related expenses beyond the standard and/or basic services, supplies or treatment will remain your responsibility;

3. When more than one surgical procedure is performed during the same appointment in the same area of the mouth, only the most comprehensive procedure will be eligible for reimbursement;

4. Reimbursement will be pro-rated and reduced accordingly, when time spent by the dentist is less than the average time assigned to a dental service procedure code in the General Practitioners Fee Guide;

5. Reimbursement for root canal therapy will be limited to payment once only per tooth. The total fee for root canal includes all pulpotomies and pulpectomies performed on the same tooth;

6. Common surfaces on the same tooth/same day will be assessed as one surface. If individual surfaces are restored on the same tooth/same day, payment will be assessed according to the procedure code representing the combined surface. Payment will be limited to a maximum of 5 surfaces in any 36 month period;

7. Where multiple services are performed at one appointment and the full fee guide price is charged for each service, the first service will be paid in full and all remaining services will be reduced by 20%;

8. Core build-ups are eligible only for the purpose of retention and preservation of a tooth when performed with crown treatment. Necessity must be evident on mounted pre-treatment X-rays. Core build-ups to facilitate impression taking and/or block out undercuts are considered included in the cost of a crown;

9. Root planing is not eligible if done at the same time as gingival curettage;

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

## Dental 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) intentionally self-inflicted injury while sane or insane;
   b) an act of war, declared or undeclared;
   c) participation in a riot or civil commotion; or
   d) committing a criminal offence;

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 dental practitioner;

4. The completion of any claim forms and/or insurance reports;

5. Any dental service that is not contained in the procedure codes developed 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;

6. Restorations necessary for wear, acid erosion, vertical dimension and/or restoring occlusion;

7. Appliances related to treatment of myofacial pain syndrome including all diagnostic models, gnathological determinants, maintenance, adjustments, repairs and relines;

8. Posterior cantilever pontics/teeth and extra pontics/teeth to fill in diastemas/spaces;

9. Service and charges for sleep dentistry;

10. Diagnostic and/or intraoral repositioning appliances including maintenance, adjustments, repairs and relines related to treatment of temporomandibular joint dysfunction;

11. 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, or is not considered to be effective (either medically or from a cost perspective, based on Health Canada's approved indication for use);
    b) is an adjunctive drug prescribed in connection with any treatment or drug that is not an eligible service;
    c) will be administered in a hospital;
    d) is not dispensed by the pharmacist in accordance with the payment method shown under the Health Benefit Plan Prescription Drugs benefit;
    e) 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;

12. Services or supplies that:
    a) are not recommended, provided by or approved by the attending legally qualified (in the opinion of Green Shield) 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 Green Shield, 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 delivery and transportation charges;
    m) are a duplicate prosthetic device or appliance;
    n) 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;
    o) would normally be paid through any provincial health insurance plan, Workplace Safety and Insurance Board or tribunal, 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;
    p) 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.

# HEALTH SPENDING ACCOUNT (HSA)

Your Health Spending Account is provided by your plan sponsor and administered by Green Shield.

It pays for expenses that qualify as a Medical Expense Tax Credit under the Income Tax Act of Canada.

**Dependent** means your eligible dependent as defined under Definitions in this booklet. In addition, your eligible dependent is a relative who is a Canadian resident and dependent on you for support and for whom you are claiming a tax deduction on your federal tax return. The definition of an eligible dependent is governed at all times by the rules and regulations of the Canadian Income Tax Act.

Your HSA is an account, established by your plan sponsor, under which a predetermined lump sum amount will be allocated to your account at the beginning of each benefit year.

A predetermined lump sum amount as shown in the Schedule of Benefits will be allocated to your account annually to cover the reimbursement of your eligible expenses incurred during that benefit year. When you submit a claim, you will be reimbursed for eligible expenses up to the balance in your account.

Any balance remaining in your account on the last day of the benefit year will be forfeited at the expiration of the benefit year in which it was allocated. However, any expense incurred during the benefit year and not reimbursed as a result of insufficient credits at the end of the benefit year, will be automatically resubmitted to be reimbursed from credits received in the following benefit year.

## ELIGIBLE EXPENSES

Eligible expenses are those that would qualify as a medical expense tax credit under the Income Tax Act of Canada and outlined in the Income Tax Act regulations and Canada Revenue Agency (CRA) Interpretation Bulletins. This would not include an expense for which you or your dependent is eligible for reimbursement under a provincial health insurance plan, or under your group benefit plan, or your spouse's group benefit plan. This means you can be reimbursed for the amount of the deductible, the percentage not covered by the group benefit plan, or the amount in excess of group benefit plan maximums.

A complete listing of eligible expenses can be found in the CRA Interpretation Bulletin IT-519R2, "Medical Expense and Disability Tax Credits and Attendant Care Expense Deduction" as amended from time to time. This is available on the Internet site at www.cra-arc.gc.ca/E/pub/tp/it519r2-consolid/README.html. For additional information, you can consult a CRA office or call the Green Shield Customer Service Centre at 1.888.711.1119.

## Exclusions

Expenses not eligible for reimbursement are at all times governed by the non-eligible expenses, restrictions and limitations set forth in the Income Tax Act. An example of expenses would be:

a) premiums paid to provincial medical or hospitalization plans; and
b) medical costs for which the person is reimbursed or is entitled to be reimbursed.

The HSA is at all times governed by the non-eligible expenses, restrictions and limitations set forth in the Income Tax Act. In the event of a dispute the Income Tax Act shall prevail. The liability for the HSA lies solely with your plan sponsor.

# 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 Green Shield'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 Green Shield, you must show the Green Shield Identification Number for the person who has received the benefit. You can find the applicable Green Shield Identification Number for yourself and each of your dependents listed on your Green Shield Identification Card. Original itemized paid receipts are required for claims reimbursement in the form of a credit card, debit card or cheque (such receipts alone are not acceptable as proof of payment). **NOTE: For a Provider of Service, cash receipts are not acceptable as proof of payment.**

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

- Covered person's name, address and Green Shield Identification Number
- Provider's name and address
- Date of service (this is the date of pick up)
- Charges for each service or supply
- A detailed description of the service or supply
- Medical referral/ physician prescription when required
- For Audio, 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

If you do not have Co-ordination of Benefits with another benefit plan at initial enrolment, your Health Spending Account (HSA) is set up with auto-coordination with your health and dental claims. You must pay the provider of service the HSA portion of the claim and you will be automatically reimbursed from your HSA without having to submit a separate paper claim.

If you do have Co-ordination of Benefits with another benefit plan at initial enrolment, your Health Spending Account (HSA) is not set up with auto-coordination with your health and dental benefits. Forward a HSA claim form and indicate on the claim form if you want your eligible expenses paid from your Green Shield health and/or dental plan first, and any unpaid portion of your eligible expenses paid from your HSA. These claims must first be submitted to any provincial health insurance, or any private health care plan you may have (including another Green Shield plan, spousal plan, etc.).

After initial enrolment, if you would like to change how your Health Spending Account (HSA) co-ordinates with your health and dental benefits, you may do so through Plan Member Online Services, (you cannot contact the Green Shield Customer Service Centre to arrange set up of this function).

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 Green Shield for prior approval. Failure to comply may result in non-payment.

When Green Shield 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.

All Extended Health and Dental claims must be received by Green Shield no later than 24 months from the date the eligible benefit was incurred.

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

All HSA claims must be received by Green Shield no later than 60 days after the end of the benefit year, or, no later than 60 days after your termination date, your retirement date or your date of death.

### Submit all Claim Forms to:
### Green Shield Canada

| | | | |
|---|---|---|---|
| Attn: Drug Department | PO Box 1652 | Windsor, ON | N9A 7G5 |
| Attn: Medical Items | PO Box 1623 | Windsor, ON | N9A 7B3 |
| Attn: Professional Services | PO Box 1699 | Windsor, ON | N9A 7G6 |
| Attn: Hospital/Vision Department | PO Box 1615 | Windsor, ON | N9A 7J3 |
| Attn: Out-of-Country Department | PO Box 1606 | Windsor, ON | N9A 6W1 |
| Attn: Dental Department | PO Box 1608 | Windsor, ON | N9A 7G1 |

If you are unsure where to submit your Claim Form, you may submit it to the following Other Claims Department:

| | | | |
|---|---|---|---|
| Attn: Other Claims | PO Box 1606 | Windsor, ON | N9A 6W1 |

**Claim forms are available on line at** greenshield.ca

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

### Direct Payment to the Provider of Service (where applicable)
**(not applicable to Health Spending Account)**

Present your Green Shield Identification Card to your provider and, after you pay any applicable co-insurance, they may bill Green Shield 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.

## Emergency Travel

Green Shield Travel Assistance must be contacted by phone within 48 hours of commencement of treatment.

Call our Customer Service Centre at 1.888.711.1119 for detailed claims submission instructions.

If you have incurred out of pocket expenses, claims must be submitted together with supporting original receipts to Green Shield Travel Assistance who will then co-ordinate with the provincial health insurance plan reimbursement of those approved, eligible expenses.

To make a claim, submit the patient name, provincial health insurance plan number, address and Green Shield Identification Number with a detailed statement showing the services rendered and the fees charged for each service.

## Subrogation

Green Shield 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 Green Shield 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 Green Shield, 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:

### Green Shield Plan Member

Green Shield coverage for you is always primary unless you are the plan member under two group plans, then 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 Green Shield coverage is always secondary. Your spouse must first submit claims to his/her benefit plan.

### Children

When dependent children are covered under both your Green Shield 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.

### Travel Benefits

In the event of a travel claim, all plans equally share the cost of the claim.

When Green Shield 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.

## PREFERRED PROVIDER VISION NETWORK ARRANGEMENT

As a Green Shield plan member, you have access to our national preferred provider vision network arrangement where all Green Shield plan members are eligible to receive a discount on eyewear and laser eye surgery.

**Features of this great value-added service for either eyewear or laser eye surgery include:**

1. Offer applies to any Green Shield plan member, regardless of whether you have Green Shield vision benefits or not;

2. The vision provider may bill Green Shield directly; the plan member just pays any portion of the expense not covered under their vision benefit;

3. Trustworthy retail chains with convenient locations;

4. The discount offer applies to everything such as all extra coatings, upgrades and accessories;

5. Hundreds of the latest frame styles to choose from plus the latest lens and coating technology;

6. Professional opticians to assist in selecting products;

7. For some vendors, this offer applies to non-disposable contact lenses only (excludes disposable contact lenses).

Visit our website at greenshield.ca or call our Customer Service Centre at 1.888.711.1119 for information on the vision providers.

**How to Submit Your Vision Claim**

1. Present your Green Shield Identification Card as proof of being a Green Shield plan member.

2. The vision provider will apply the appropriate discount(s) to your claim and may submit the claim directly to Green Shield for payment. You pay your vision provider any balance not covered under your vision benefit.

3. If no vision benefit exists, you pay your provider the full balance owing after the applicable discounts have been applied.

## OUR COMMITMENT TO PRIVACY

The Green Shield Canada 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. It consists of the following key principles:

1. **We ask for your personal information for the following purposes:**
   - To establish your identification
   - To provide you and/or your dependents with the applicable benefit coverage
   - To protect you and us from error and fraud
   - To provide ongoing access to other services at Green Shield

2. **Consent**
   When you enrolled in your group benefit plan as a plan member, your personal information was obtained and used only with your consent. We obtained your consent before we:
   - Provided benefit coverage
   - Offered you other Green Shield services
   - Obtained, used or disclosed to other persons, information about you unless we were obliged to do so by law or to protect our interests
   - Used your personal information in any way we did not tell you about previously

   Your consent can be either express or implied. Express consent can be verbal or written.

   Consent can be implied or inferred from certain actions. For our existing group and benefit plan members and their dependents, we will continue to use and disclose your personal information previously collected in accordance with our current privacy code, unless you inform us otherwise and will infer that consent has been obtained by your continued use.

3. **Withdrawal of Consent**
   You can withdraw your consent any time after you've given it to us, provided there are no legal or regulatory requirements to prevent this.

   If you don't consent to certain uses of personal information, or if you withdraw your consent, we will no longer be able to administer your benefit coverage. If so, we will explain the situation to you to help you with your decision.

   For further information on our privacy policies and procedures, please refer to the Green Shield website at greenshield.ca.