

## Summary of Medical Benefits

<b>Policy #</b>	SSQ Policy #32S20
<b>Effective Date</b>	October 1, 2008
<b>Deductible</b>	\$10 - In Canada Prescription Drugs - All other Expenses - \$25 Single and \$50 Family except drugs & Global Medical Assistance)
<b>Co-Insurance</b>	100% for In Canada Hospital, Global Medical Assistance, Drugs and Vision care 80% all other expenses
<b>Lifetime Maximum</b>	Unlimited
<b>Late Submission</b>	
<b>Eligibility</b>	You and your dependents will become eligible based on the Union Contract Agreement. Member can waive Health & Dental if covered under spousal plan. If coverage terminates under spouse plan you must apply for coverage under your plan within 31 days. After 31 days you must provide evidence of insurability for you and your dependents.
<b>Survivor Benefits</b>	2 years

## Employee Life Insurance and Accidental Death & Dismemberment (AD&D)

Active Employees	\$50,000 Reduced to 50% at age 65 Terminates at age 71
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## Medical Benefits

Benefit Description	Covered	Code	Comments
Prescription Drugs	YES	1A	Prescription by law - Generic
• Vitamins B6 & B12 Injections	YES	1A	
• Viagra	NO	1V	
• Weight Loss	NO	1K	
• Smoking Cessation Drugs	YES	52	\$500 Lifetime Maximum
• Sclerosing Injection for Varicose Veins	YES	1A	
• Injectable Drugs including vitamins, insulins & allergy extracts	YES	1A	
• Diabetic Drugs & Supplies	YES	3K	
Accidental Dental Return to Office	YES		Paid under the Dental Plan – see Dental Summary of Coverage
<b>PARAMEDICAL SERVICES</b>			
• Chiropractor	YES	5	\$750 each calendar year incl x-ray
• Physiotherapist	YES	5D	\$750 each calendar year
• Podiatrist	YES	5C	\$750 each calendar year incl x-ray
• Chiropodist	YES	5C	\$750 each calendar year
• Naturopath	YES	5H	\$750 each calendar year
• Osteopath	YES	5B	\$750 each calendar year incl x-ray
• Psychologist/Social Workers	YES	5E	\$750 each calendar year
• Speech Therapists	YES	5G	\$750 each calendar year
• Massage Therapist	YES	5I	\$750 each calendar year
• Acupuncturist	YES	5M	\$750 each calendar year
Ambulance	YES	8	
Artificial Limbs	YES	3Q	
Artificial Eyes	YES	6R	
Blood Glucose Monitoring Machine	YES	1E	One every 4 years
Breast Prosthesis	YES	3C	One every 12 months
Colostomy Supplies	YES	IJ	
Emergency Travel Assistance (Global Medical Assistance)	YES	16D	
Extremity Pumps for Lymphedema	YES	3BB	\$1,500 lifetime
Travel Cancellation Insurance	NO		
Fertility Drugs	NO	1G	
Hearing Aids	YES	7	\$500 every 5 years
Hospital Bed	YES	22	

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Hospital Room • Semi Private • Private Convalescent	YES NO YES	11 10 13	Following a 3-day confinement for acute care
Mechanical or Hydraulic Lifters	YES	36A	\$2,000 per lifter once every 5 years
Medical Supplies – Appliances – Rental or purchase of certain Medical Supplies, appliances and prosthetic devices prescribed by physician	YES	3G	
Myoelectric Arms	YES	3AA	\$10,000 per prosthesis
Orthopaedic Apparatus (corsets, splints, spinal brace, crutches, casts or items for severe burn victims)	YES	3	
Orthopaedic Shoes & Orthotics – Custom Made	YES	4A	\$300 every 12 months (combined)
Outdoor Wheelchair Ramps	YES	23B	\$2,000 lifetime
Private Duty Nurse	YES	2	10,000 for a maximum of 12 months per condition
Respirator – Breathing Apparatus & Oxygen	YES	1H	
Surgical Bra	YES	3E	2 every 12 months
Surgical Hose (over 20mm/Hg) (Compression Hose)	YES	3B	4 pairs per calendar year
TENS Machine	YES	3D	\$700 lifetime
Vaccinations/Immunizations	NO	1D	
<b>VISION CARE</b>			
• Eye Examinations	YES	6E	1 every 24 months
• Lenses & Frames (glasses and contact lenses)	YES	6	\$200 every 24 months
Wheelchair/Walker	YES	23	
Wig (following chemotherapy)	YES	3N	\$200 lifetime
X-Rays & Laboratory Tests	YES	51	

## Dependents

Eligible dependents under this plan shall include:

- (a) Your spouse, legal or common-law.
- (b) Your unmarried children under age 21, or under age 25 if they are full time students.

Note: If you are a Quebec resident, full time students are covered for prescription drug benefits until age 26.

Children under age 21 are not covered if they are working more than 30 hours a week, unless they are full time students.

Children who are incapable of supporting themselves because of physical or mental disorder are covered without age limit if the disorder begins before they turn 21, or while they are students under 25, and the disorder has been continuous since that time.