



Employee Benefits Presentation

Library Co.



Great-West Life
your Benefits Solutions People



- **200% of your annual earnings to a maximum of \$255,000**
- **Benefit reduces by 50% at age 65**
- **Benefit includes**
 - Waiver of premium to age 65 while disabled
 - Conversion privilege
- **Overall maximum of \$500,000 subject to evidence of insurability**
- **Benefit terminates at age 65**

- **Available for employees and their spouses**
 - Units of \$10,000
 - Maximum, \$500,000
- **Benefit is medically underwritten**
- **Premium rates based upon age, gender and smoking status**
- **Benefit terminates at age 65**



- **Schedule of insurance**

- 72% of the first \$1,250 of your monthly earnings
- Plus 58.75% of the next \$4,083
- Plus 46.75% of the remainder

- **Non evidence maximum**

- \$4,400

- **Overall maximum**

- \$6,000

- **Benefit begins after 119 days**

- **Non taxable benefit**

- **Benefit payable to age 65**



- **Insurance to provide financial security in the form of a lump sum payment upon diagnosis of a critical illness**
- **Available for employees and their spouses**
 - Units of \$10,000
 - Maximum, \$250,000
- **Benefit is medically underwritten**
- **Benefit terminates at age 65**



- **No deductible**
- **Dispensing fee limit**
 - \$6
- **Reimbursement levels**
 - Drugs, 90%
 - Dispensing fee portion, 100%
 - In Canada Hospital, Visioncare and Out-of-Country, 100%
 - All other expenses, 80%



- **Benefit includes**

- Semi-private hospital accommodation
- Home nursing care, \$10,000 per 12 month, per condition
- *Best Doctors* medical consultation service
- Hearing aids, \$500 per 5 years
- Emergency out-of-country coverage
- Global Medical Assistance

- **Survivor benefits for 24 months**

- **Benefit terminates at 70**



• **Paramedicals**

• Reasonable and customary treatment is covered to a maximum of \$750 per calendar year per person for each of the following practitioners:

- Chiropractor
- Dietician
- Physiotherapist
- Podiatrist
- Naturopath
- Osteopath
- Psychologist, Social Worker (combined)
- Massage therapist
- Speech Therapist



• **Visioncare**

- Eye exams covered to a maximum of \$65 per person
 - Benefit period
 - once every 12 months
- Lenses, frames, contacts covered to a maximum of \$200 per person
 - Benefit period
 - every 24 months

- **No deductible**

- **Reimbursement levels**

- Basic, 80%

- Major, 50%

- Orthodontic, 50%

- Accidental dental injury coverage, 100%



• **Maximums**

- Accidental dental injury treatment, unlimited
- Orthodontic, \$2,000 lifetime, for children between 6 and 18 when treatment starts
- All other treatment, \$2,000 each calendar year

- **Benefits are paid based on the current year dental fee guide in the province where the treatment is rendered**
- **Benefit terminates at 70**
- **Benefit includes survivor benefits for 24 months**



- All claims should be sent to the following address:

Winnipeg Benefit Payment Office

P.O. Box 3050

Winnipeg, Manitoba

R3C 4E5



•For any questions regarding claims or coverage information please call Group Customer Contact Services at ***1-800-957-9777***

or

•Online at www.greatwestlife.com and register for GroupNet for Plan Members

•Your plan and identification number will be required for all inquiries

• *Your plan number is 158841*