



This brochure is intended to give you an overview of the benefits available to you under the Maritime Residents Doctors group benefit program.

**Who can I contact with questions?
Where can I get additional information
about my Maritime Resident
Doctors benefits?**

Enquiries with respect to benefits and/or claims may be directed to Manulife Financial at **1.800.268.6195**. Alternatively, you also have the benefit of accessing Manulife Financial's website at **www.manulife.ca/groupbenefits**. On the Plan Member secure website you can: submit claims and confidential requests, submit bank account information for direct deposit of health and dental claim payments; look up your current coverage; check claim status information and complete claim forms on-line.

Enquiries with respect to changes in coverage, and/or eligibility should be directed to Maritime Resident Doctors.

Leanne Bryan

Manager, Health and Wellness

902.404.3594

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Maritime Resident Doctors

Halifax Professional Centre

5991 Spring Garden Road, Suite 1150

Halifax, Nova Scotia B3H 1Y6

www.maritimeresidentdoctors.ca

1.877.972.7467

You Can Help Control Health Costs

You can play an important part in helping to control costs by using our Group Benefit Program wisely. In an effort to help control costs, we have identified several areas where you can assist. We encourage you to consider this the next time you visit your pharmacist or doctor.

You should be aware of the fact that the premiums paid for Health and Dental Insurance are a direct result of the claims made against the program. Each of us should therefore be cost conscious when using the program. Some of the things you can do to help are:

- Shop around for competitive prices on high cost items, such as eyeglasses and medical equipment.
- If taking medication on a long term basis, reduce your number of visits to the drug store and the resulting dispensing fees charged against the program by purchasing the maximum supply allowable.

How do I submit a claim?

Submit an electronic claim online at **www.manulife.ca/groupbenefits** or complete and send an Extended Health Care claim form, along with your receipt(s) to the address below. If you have questions about completing your claim, please contact Manulife Financial customer service at **1.800.268.6195**.

Extended Health Claims:

Manulife Financial – Group Health Claims

P.O. Box 1653

Waterloo, Ontario N2J 4W1

All Dental Care Claims:

Manulife Financial – Group Dental Claims

P.O. Box 1654

Waterloo, Ontario N2J 4W2



**Group Benefit
Program**

Manulife Financial Policy #66597

Disclaimer

This brochure is intended to give you a brief overview of the benefits available to you under the Maritime Resident Doctors group benefit program. This booklet is not an insurance policy, and does not grant or confer any contractual rights. All rights under this program shall be governed by the provisions of the Master Policy and by applicable law. Maritime Resident Doctors reserves the right to make any applicable changes and modifications or to discontinue coverage.

For complete program details, please refer to your employee booklet, contact Maritime Resident Doctors or contact Manulife Financial.

July 2015

| Health Insurance | |
|---|--|
| Insurer | Manulife Financial |
| Annual Deductible | Nil |
| Policy Year Start Date | July 1 |
| <i>Drugs</i> | |
| Pay Direct Card | Yes |
| Coverage | 20% co-pay, out-of-pocket maximum of \$25 per script; reimbursement for "generic" equivalent drugs requiring a script including oral contraceptives; \$300 lifetime maximum for smoking cessation; \$15,000 lifetime maximum for fertility drugs. |
| <i>Other Medical Services (summary only):</i> | |
| Reimbursement | 100% |
| Paramedical Services | Coverage provided up to \$1,000 per practitioner, per policy year, to a combined maximum of \$1,500. Services provided by the following licensed practitioners. <ul style="list-style-type: none"> Chiropractor, osteopath, occupational therapist, podiatrist / chiropodist, massage therapist, naturopath, speech therapist, physiotherapist, psychologist / registered counselling therapist (RCT), acupuncturist, audiologist, dietician X-rays: maximum of \$35 per policy year for chiropractor, osteopath, and chiropodist / podiatrist |
| Vision Care | <ul style="list-style-type: none"> Frames and lenses: \$250 / two (2) years (1 year Children) requires a prescription Occupational glasses: \$250 / 2 years for members only (in addition to regular benefit and requires a prescription) Eye exam once per policy year up to reasonable and customary charges |
| Private Duty Nurse | \$10,000 per policy year |
| Orthopaedic Shoes | Non-custom: \$150 per policy year Custom: Based on Manulife Financial's schedule of reasonable and customary charges |
| Custom-Made Orthotics | \$400 per three (3) policy years |
| Hearing Aids | \$600 every per three (3) policy years |
| Hospital Coverage | Semi-private accommodation |
| <i>Out of Province / Country</i> | |
| Emergency | 100%; \$5,000,000 maximum per lifetime. Includes Emergency Travel Assistance. Provincial coverage must be in force during absence from province. |
| Referral | Referrals reimbursed at 50%; subject to \$3,000 maximum per 3 policy years |

| Dental Insurance | |
|-------------------|---|
| Insurer | Manulife Financial |
| Annual Deductible | Nil |
| Policy Year | July 1 |
| Fee Guide | Current general practitioner fee guide based on the province in which services are rendered |
| <i>Benefit</i> | |
| Basic Treatment | 80% reimbursement including recall exams twice per year |
| Major Treatment | 50% reimbursement |
| Orthodontics | Not covered |
| Maximum | Combined policy year maximum of \$1,500 for all services |

| Health Spending Account | |
|-------------------------|---|
| Amount | \$100 per member per academic year (July to June) |
| Eligible expenses | Medical expenses as defined by the Canada Revenue Agency. Visit www.cra-arc.gc.ca for a complete list of covered Health Spending Account expenses. |
| Carry over | None. Remaining balance cannot be carried over to the next academic year. |
| Tax status | Not a taxable benefit |

| Life Insurance | |
|-------------------|---|
| Insurer | Manulife Financial |
| <i>Benefit</i> | |
| Benefit Level | \$100,000 |
| Waiver of Premium | Up to age 65 if totally disabled |
| Conversion | Can convert to individual |
| Reduction | Begins at age 61; refer to booklet for reduction schedule |

| Accidental Death and Dismemberment | |
|------------------------------------|---|
| Insurer | Sutton Special Risk |
| <i>Benefit</i> | |
| Benefit Level | \$100,000 |
| Waiver of Premium | Up to age 65 if totally disabled |
| Conversion | Can convert to individual |
| Reduction | Begins at age 61; refer to booklet for reduction schedule |

| Short Term Sick Leave | |
|--|--|
| In accordance with your collective agreement, coverage is provided for 90-working days. If you remain disabled after your short-term sickness disability benefits expire, you are then eligible to apply for long term income disability with Manulife Financial. For complete program details, visit www.manulife.ca/groupbenefits or contact Maritime Resident Doctors at 902.404.3594 . | |

| Long Term Disability | |
|---|--|
| Insurer | Manulife Financial |
| <i>Benefit</i> | |
| Benefit Level | 66.7% of your monthly earnings to a maximum of \$5,000 |
| Commencement | Following 90 working days provided disability is continuous and you are under 65 |
| Tax Status | Income is taxable |
| <i>Additional Provisions</i> | |
| Definition of Disability | Your own occupation for the first 5 years, any occupation for which you are, or could reasonably become qualified thereafter. |
| Reductions | CPP, WCB, some other benefits |
| Income from other sources (except for any income provided under the Ontario Medical Association plan) | If necessary, the amount of your benefit will be further reduced so that your total amount from all sources does not exceed 100% of your pre-disability earnings. If you are eligible to receive income resulting from your membership in an association of any kind except for the Ontario Medical Association, the benefit will be reduced by such income only if that income exceeds 100% of your pre-disability earnings. |
| Exclusions | <ul style="list-style-type: none"> Self-inflicted injuries or illnesses War, insurrection, the hostile actions of any armed forces or participation in a riot or civil commotion Operation of a motor vehicle while under the influence of any intoxicant Abuses of addictive substances Committing or attempt to commit a criminal offense |

| Employee and Family Assistance Program | |
|--|--|
| Insurer | Shepell |
| <i>Benefit</i> | |
| Professional services | <ul style="list-style-type: none"> Counselling, smoking cessation, career counselling, childcare referral, eldercare referral, nutrition support services, naturopathic services, financial support services, legal support services, health coaching Available in-person, by phone, video, or E-counselling. Self-guided resources are also available online. |
| Contact | Phone: 1.866.833.7690 www.workhealthlife.com |