



2021-2022

Group Insurance Benefits Booklet

Serving CPAs in Western Canada Since 1975



www.cpaipw.ca

CONTENT

Your CPAIPW group insurance benefits are an important part of your family's financial security. This booklet will help you understand your benefits package.

Master Contract

This summary is for information purposes only. Benefits will be provided in accordance with the terms of the master contract. These contracts may be amended by mutual agreement between the insurers and CPAIPW.

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Since 1975, CPA Insurance Plans West ("CPAIPW") has worked exclusively on behalf of CPA individuals and companies to provide the best value insurance and other benefit programs. Dealing exclusively with CPAs means that we can leverage the strength of our profession to offer unique programs and special pricing.

Our knowledge and dedication to our members¹ over the years has seen our reputation and success grow. Today, over 10,000 CPAs enjoy the benefits we offer.

As a CPAIPW plan member¹, you and your family will receive the lowest rates and the largest savings, exclusive to CPA businesses and individuals.

Our organization's fundamental principles include compassion, integrity and transparency. With our 40 plus years of experience, we will help you, your family, and your business enjoy a prosperous present and secure future.

Term Life Insurance

Low cost term life insurance to protect your family and your goals.

Eligibility

The company chooses a benefit level of 1, 2 or 3 times annual earnings¹ which is then applicable to all eligible staff. The benefit is rounded to the next higher \$1,000. Payable upon death to named beneficiary².

Maximum

Minimum requirement of 1x annual salary or \$50,000 (flat amount), whichever is less, to a maximum of \$500,000.

Non-Evidence Maximums

Company Size (Number of Eligible Employees)	Maximum Benefit Without Medical Evidence
< 5	\$50,000
5-9	\$75,000
10-24	\$125,000
25-49	\$175,000
50-74	\$250,000
75+	\$350,000

Waiver of Premiums

Premiums could be waived if the insured becomes totally disabled before age 69. Please see FAQ for terms and conditions.

Reduction

On April 1, coincident with or immediately following attainment of age 66, term life benefits will reduce by 50%.

Termination

Insurance automatically terminates on April 1, coincident with or immediately following age 69 or retirement, whichever is earlier.

Dependent Life Insurance

Financial protection for after death expenses upon the loss of a child or spouse.

Coverage

Covers your spouse and each eligible dependent child for \$5,000, \$10,000, \$15,000, \$20,000 or \$25,000 each of Term Life insurance.

Termination

Coverage terminates on the date the participant loses coverage due to age or retirement or when the definition of dependent child/spouse as outlined below is no longer met.

Long Term Disability

Replaces lost income in the event that you suffer an illness or injury.

Eligibility

If you become totally disabled and unable to work for an extended period of time because of illness or injury, the long term disability (LTD) plan may help replace your earnings until you are able to return to work.

The company chooses one of the following schedules for all full-time staff⁴:

1. If benefit is taxable (premiums are fully or partially paid by the employer), 75% of the first \$11,668 of monthly earnings and 60% thereafter to a maximum benefit of \$10,000 per month.
2. If benefit is non-taxable (premiums are fully paid by the employee), 60% of the first \$11,668 of monthly earnings and 50% thereafter to a maximum benefit of \$10,000 per month.

The benefit is rounded to the nearest \$50.

Non-Evidence Maximums

Company Size (Number of Eligible Employees)	Maximum Benefit Without Medical Evidence
< 5	\$1,000
5-9	\$2,000
10-24	\$3,000
25-49	\$4,000
50-74	\$5,000
75-99	\$6,000
100+	\$7,500

Benefit Payments

Benefits are payable following total disability for the period selected:

1. A 30 or 90 day waiting period for partners and proprietors who are CPAs and not eligible for employment insurance benefits. A partner who is not a CPA may be extended the same coverage; please contact CPAIPW.
2. A 113 or 180 day waiting period for employees.

LTD benefits are payable until the earliest of recovery, age 65, retirement, or death. For disability occurring after age 63, but prior to age 69, benefits are payable for the earlier of 24 months or age 69. If you die while receiving benefits, a 3 month lump sum payment will be made to your eligible survivor.

Benefit Offset

If your total monthly earnings from all sources during disability exceed 100% of your monthly earnings prior to total disability or 100% of gross income before tax monthly earnings, if benefits are taxable. The benefit will be reduced by the amount of such excess.

Total monthly income from all sources will include:

- Any monthly income payable under the benefit;
- Any monthly earnings or payments from the employer or partnership (excluding return of capital and/or sale of ownership interest);
- Any disability benefits payable under the Canada/Quebec Pension Plan excluding benefits for dependents or any cost of living increase;
- Any disability benefits payable under any Worker's Compensation Act or similar legislation, or any other government plan;
- Any disability benefits payable under any other association, group, or franchise insurance plans;
- Any income payable from a group retirement or pension plan; or
- Damages for loss of income recovered from a third party arising out of the same circumstance that caused your disability.

Definition of Disability

"Total disability" or "totally disabled" means that during the elimination period and during the remainder of the period for which benefits are payable, as a result of injury or sickness occurring while insured under the plan;

- For partners, proprietors and CPAs, the inability to perform essential duties of your normal occupation, to age 69.
- For employees, the inability to perform the normal duties of your occupation during the first 24 months of total disability and thereafter, the complete inability to engage in any gainful occupation for which you are reasonably qualified by training, education or experience.

You will not be considered totally disabled during any period in which you are engaged in any other gainful occupation, or are not under the regular care of a licensed physician, surgeon or psychiatrist.

Partial Disability

You will be considered partially disabled if, due to sickness or injury, you are only able to perform some of the normal duties of your regular occupation or are engaged in and receiving earned income from any other gainful occupation, providing:

1. If you are a non CPA, you must be totally disabled throughout your waiting period; thereafter, your earnings must be reduced at least 20%.
2. If you are a partner, proprietor, or CPA, your earnings are reduced at least 20% from their pre-disability level as a result of the disability.

Partial Disability Benefit

Benefits for partial disability will equal the full insured benefit reduced by the ratio of earnings received while disabled to earnings prior to disability, adjusted to reflect changes in the Consumer Price Index. Partial disability is available for the first 24 months of disability or attainment of age 69 if earlier.

Cost of Living Adjustment

Each April 1st, if you have been receiving LTD benefits, the monthly benefit will be adjusted for inflation using the Consumer Price Index, subject to a maximum increase of 2.5% per annum. If the adjustment is less than 2.5% per annum, the difference will be carried forward to add to the allowable percentage adjustment in subsequent years.

Recurrent Disability

If total disability from the same or related cause recurs within six months of your returning to full time work, benefit payments will resume without the usual waiting period.

Limitations and Exclusions

A claimant must be under the care of a qualified physician and receiving appropriate treatment. Disabilities resulting from the following are not covered if:

- Alcohol or drug abuse unless actively taking part in a therapeutic program supervised on an ongoing basis by a physician
- Active participation in a criminal offense, insurrection, or war, or imprisonment due to conviction of a criminal offense
- Driving a motorized vehicle while impaired by drugs, or with an alcohol level that exceeds the limit set under the Criminal Code of Canada
- Cosmetic surgery or treatment, unless required as a result of an accident while insured

Pre-Existing Conditions

This provision only applies to amounts over NEM.

Benefits will not be payable for disabilities directly or indirectly due to or resulting from an injury, disease, illness, pregnancy or mental disorder for which you visited or consulted a physician, took tests or received treatment within 90 days prior to the date on which you became insured under the CPAIPW plan. This exclusion will not apply to a disability commencing more than 12 months after you become insured.

Waiver of Premiums

Premium waiver begins at the end of the chosen waiting period. Please see FAQ for terms and conditions.

Termination

Your long-term disability insurance will terminate at the earlier of age 69 or on the date you retire, or leave your employer.

Employee and Family Assistance Plan

On demand counseling for you and your family.



For staff with long term disability insurance, The Employee & Family Assistance Plan (EFAP) is a voluntary, confidential, short-term counseling, advisory and information service for you and your eligible family members.

The EFAP provides professional assistance for a wide range of personal issues, including marital relationships, stress, depression, family matters, misuse of alcohol and drugs, bereavement, childcare/elder care concerns, financial and legal concerns.

This confidential service is provided at no cost to you or your family. CPAIPW pays for the services provided by Morneau Shepell. If long term or specialized counseling is required, your counselor will assist you with a referral to a community resource. You will then be responsible for any fees that your extended health care or provincial health insurance does not cover.

If you need additional information, or wish to arrange an appointment, call Morneau Shepell at: 1.844.880.9142 and identify yourself as a CPAIPW plan participant insured with the Chartered Professional Accountants Insurance Plans West (CPAIPW).

Accidental Death and Dismemberment

Added protection for you and your family in the event of an accident that results in death or serious injury.

Eligibility

The benefit is paid if you suffer any of the losses within 365 days after the accident described in the following schedule. If the benefit is paid as a result of death, it is paid to the designated beneficiary². In the event of loss by dismemberment or loss of use, the benefit is paid to you.

Coverage

Equivalent to life benefit.

Accidental Loss and Loss of Use Schedule	% of Principle Sum
Life	100%
Both arms or both legs or feet or sight of both eyes	100%
One hand or foot and sight of one eye	100%
One hand and one foot	100%
Speech and hearing	100%
Quadriplegia, paraplegia, hemiplegia	200%
One arm or hand or leg or foot	80%
Entire sight of one eye	75%
Thumb and index finger of one hand	75%
All toes of one foot	33.3%
Serious illness benefit (non-cancer)*	10%

*Payable if you are diagnosed before age 65 with one of the following illnesses at least 90 days after this insurance becomes effective and become totally disabled for a period of time of nine months. Total Disability is defined as the inability to perform any occupation. Benefits are limited to the first covered serious illness disease in a person's lifetime: Poliomyelitis, Parkinson's Disease, Huntington's Chorea, Multiple Sclerosis, Alzheimer's Disease, Type 1 Diabetes (insulin dependent), Amyotrophic Lateral Sclerosis (ALS), Peripheral Vascular Disease, Necrotizing Fascitis.

In addition, the following benefits may be payable if you are in a covered accident:

Repatriation	up to \$15,000
Spousal retraining	up to \$15,000
Day care/education	up to \$5,000 / 4 years
Bereavement	up to \$1,500
Funeral expense	up to \$5,000
Identification	up to \$5,000
In hospital	up to \$2,500
Psychological therapy	up to \$5,000
Seat belt benefit	10% of the principle sum to a maximum of \$50,000
Workplace modification	up to \$5,000

The following benefits may be payable if you suffer accidental loss paid under the loss schedule other than death:

Rehabilitation	up to \$15,000
Eyeglasses, contact lenses and hearing aids	up to \$1,000
Family transportation	up to \$15,000
Home alteration or vehicle modification	up to \$15,000

“LOSS OF USE OF” must be total and irrecoverable and must be continuous for twelve consecutive months after which the benefit for loss of use is payable, provided damage is deemed (except Serious Illness to be permanent.

Any loss must be the result of an accident, must occur within 365 days of the accident, and must be complete and irrecoverable.

Payments will be made only for one loss, the greatest sustained as the result of one accident. Losses caused by self inflicted injury including asphyxiation, war, full-time service in the armed forces, medical treatment, or flying (except as a passenger on a valid commercial airline, stroke or cardiovascular events or infections are not covered.

*Notice of a claim must be provided within 30 days of an accident or diagnosis of a serious illness.

Waiver of Premiums

Premiums could be waived if the insured becomes totally disabled before age 69. Please see FAQ for terms and conditions.

Termination

On April 1, coincident with or immediately following attainment of age 66, AD&D benefits will reduce by 50%. Insurance automatically terminates on April 1, coincident with or immediately following age 69.

Critical Illness

A tax free, lump-sum payment upon diagnosis of one of the covered illnesses.

Optional Coverage and Eligibility: There is a 30 day survival period from date of diagnosis. Written notification must be received within 30 days of the event.

Alzheimer's Disease; Aortic Surgery, Aplastic Anemia, Bacterial Meningitis, Benign Brain Tumor, Blindness, Cancer (life-threatening, additional restrictions apply for breast, prostate, and skin, Coma, Coronary Artery Bypass Surgery, Deafness, Dilated Cardiomyopathy, Fulminant Viral Hepatitis, Heart Attack, Heart Valve Replacement, Kidney Failure, Liver Failure (advanced stage, Loss of Independent Existence, Loss of Limbs, Loss of Speech, Major Organ Failure (on waiting list, Major Organ Transplant, Motor Neuron Disease, Multiple Sclerosis, Muscular Dystrophy, Occupational HIV Infection, Paralysis, Parkinson's Disease, Primary Pulmonary Hypertension (Idiopathic Pulmonary Arterial Hypertension and Familial Pulmonary Arterial Hypertension), Progressive Systemic Sclerosis, Severe Burns, and Stroke (Cerebrovascular Accident).

Coverage

Flat amount of \$10,000 OR \$30,000. Chosen amount will apply to all staff.

Limitation and Exclusions

If you are diagnosed with Coronary Angioplasty, Ductal Carcinoma, Stage A Prostate Cancer or Stage 1A Malignant Melanoma, Desjardins Insurance will pay a benefit of \$3,000.

Waiver of Premiums

Premiums could be waived when the participant meets the definition of total disability. Please see FAQ for terms and conditions.

Termination of Coverage

On April 1st coincident with or next following your 65th birthday; or upon termination of employment.

Extended Health Benefit

Coverage for everyday health care needs and protection from catastrophic occurrences.

Must select Life and LTD coverage. All staff members must participate and be eligible for benefits under their provincial government health plan. Family coverage can be chosen to cover spouse⁵ and dependent children⁷ (groups of 2 or more employees are eligible).

Coverage

Prescription drugs

- Company chooses either 80% or 100% reimbursement for all eligible staff
- Pay-direct drug card
- Includes contraceptives
- Includes vaccines
- Includes vitamin B12 for treatment of pernicious anemia
- Includes allergy serums
- Includes smoking cessation drugs (\$300 lifetime maximum)
- Includes fertility drugs (\$5,000 lifetime maximum)
- Includes erectile dysfunction drugs (\$1,000 annually)
- Excludes: Diet aids/weight-loss products; over the counter items with or without a prescription

Please Note: Reimbursement for certain expensive drugs should be submitted to Canada Life for predetermination and may be subject to participation in a health case management program. Participants on an 80% reimbursement plan can have a 90% reimbursement if they use Costco pharmacy.

Paramedical Practitioner

100% reimbursement of reasonable and customary charges⁴.

- Up to \$500 per year, per practitioner (except for speech therapist which has a maximum of \$1,000 per year)
- Paramedical practitioners include: registered massage therapist, physiotherapist/athletic therapist, chiropractor, acupuncturist, osteopath, naturopath, podiatrist, registered dietitian, registered clinical psychologist, speech therapist

Vision Care (Optional Benefit)

- 100% reimbursement of reasonable and customary charges⁴
- One eye exam every 12 months from date of service
- Option of \$200 or \$350 maximum to be used every 2 years from date of service
- For dependent children⁷, chosen maximum resets every 12 months
- Eligible expenses include prescription eyeglasses, prescription contact lenses, prescription sunglasses, and laser eye surgery

Professional Ambulance Services

100% reimbursement to the nearest hospital.

Semi-Private Hospital Room

100% reimbursement.

Emergency Services Of A Dentist

Fees of a dentist to repair natural teeth as a result of an accidental blow to the mouth which occurs when the person is insured under this plan, and if treatment is given within one year of the accident. If treatment is to be received more than 90 days after the accidental blow, a treatment plan must be submitted to Great-West Life within 90 days of the accident.

Medical Equipment

100% reimbursement

- Hearing aids (\$500 every 4 years)
- Orthopedic shoes (1 per year)
- Orthotics (\$200 per year)
- Oxygen
- Blood and blood plasma
- CPAP machine, masks, hoses, equipment
- Artificial limbs or eyes
- Crutches and splints
- Casts
- Trusses or braces
- Stump socks and surgical stockings
- Ostomy and ileostomy supplies
- Wigs and hairpieces (\$700 lifetime maximum, as a result of chemotherapy or the disease Alopecia Totalis)
- Mastectomy bras
- Rentals, or purchases (if more economical), of equipment for therapeutic treatment (ie; wheel chair and hospital bed)

In-Home Nursing And Home Care (By Registered Nurse Or Registered Nursing Assistant)

100% reimbursement. \$10,000 yearly maximum or lifetime maximum of \$25,000 upon attainment of age 65 for you or your dependent.

Emergency Travel (within Canada)

100% reimbursement of travel medical expenses incurred outside your province of residence if they are not available in your province. Reasonable and customary charges will apply. Lifetime maximum of \$10,000.

Emergency Out of Country Travel

100% reimbursement of travel medical expenses.

- Maximum 6 months per trip
- \$3,000,000 lifetime maximum
- If over age 65: \$1,000,000 lifetime maximum
- Travel Assistance Center: 1-866-530-6024 (Canada and US); 905-816-1901 (Outside of North America)
- Please have the group policy number (56579) and your certificate number with you when traveling

*Trip cancellation coverage is not included.

Best Doctors

Offers an innovative medical consultation service that connects you to the world's leading medical centers and experts. Expert second opinion to help guide you in the right direction. Please call Best Doctors directly at 1-877-419-2378.

Limitations and Exclusions

No benefits payable if:

- Due to accident caused by illegal activity, self inflicted injury, participation in war/riot including if impaired by alcohol or drugs
- Due to pregnancy or childbirth outside of Canada within 9 weeks of expected delivery
- Due to any pre-existing medical condition which has not been stable for 90 days immediately prior to your departure date
- For treatments mainly for cosmetic reasons
- For treatments not normally recognized/eligible under your provincial health care system

Termination

Extended health care benefits will automatically terminate on your last day worked or retirement. Compassionate Clause: 24-month survivor benefit for a deceased employee's spouse and/or dependent children

GroupNet for Plan Members

Canada Life's online claims submission tool, available on your desktop and downloadable to your mobile device.

Claims: Submit most claims online. GroupNet Mobile allows the user to photograph and upload receipts for reimbursement. If a paper claim is required, pre-filled forms are available for download.

Direct Deposit: Instead of waiting for a cheque in the mail, direct deposit for claims reimbursement is available for all plan participants. Turnaround around time for reimbursement of expenses using GroupNet with direct deposit can be as little as 24 – 48 hours.

Electronic Drug Cards: An electronic version of participant and spouse drug cards is available on the app and downloadable to your Wallet app for easy access.

Coverage Information: Benefit information, along with coverage balances and claims history is available to view any time.

Provider eClaims: If looking for a provider who has direct billing resources, a search function by province and type of service is available.

Other Services:

1. **Drug Hub:** Downloadable app with a library of detailed drug information; set reminders for yourself and others to ensure medication is taken on schedule and monitor refills
2. **Centre for Mental Health:** Tools and resources to help you learn about managing your mental health in the workplace



Dental

Coverage for you and your family to ensure ongoing oral health.

Must select Life and LTD coverage. All staff members must participate and must be eligible for benefits under their provincial government health plan. Family coverage can be chosen to cover spouse⁵ and dependent children⁷.

Basic Preventative Services - Available for groups with 3 or more staff members

80% or 100% reimbursement - \$1,500 yearly maximum per insured/spouse⁵/Dependent child⁷.

Coverage includes: Examinations (4 per year per person, x-rays; fillings; extractions, anesthetics, oral surgery, space maintainers (dependent child under age 15, root canal, gum disease services, denture lining, rebasing, fluoride treatment (up to age 19

Major Restorative Services - Optional Add On with selection of the above service

50% reimbursement - \$1,500 yearly maximum per insured/spouse⁵/dependant⁷.

Coverage includes: dentures, crowns, inlays, onlays, bridgework

Replacements are covered only if the existing ones are at least 5 years old and no longer serviceable.

Orthodontic Services - Optional Add on with selection of the above 2 services. Available for groups with 15 or more staff members, for dependent children⁷ only under the age of 19.

50% reimbursement - \$2,500 lifetime maximum per dependent child.

Limitations and Exclusions

No benefits payable if due to accident resulting from self-inflicted injury, insurrection or war, or active participation in any illegal activity; for treatments mainly due to cosmetic reasons; for appointment cancellation fees or completion of claim forms. Uncommon procedures and services in excess of \$500 should be sent to Great West Life for predetermination prior to incurring charges to determine eligibility. Please login to your GroupNet account to submit a predetermination or contact CPAIPW if you require assistance in submitting a predetermination.

Termination Provision

Dental benefits will automatically terminate on your last day worked or retirement. Compassionate Clause: 24-month survivor benefit for a deceased employee's spouse⁵ and/or dependent children⁷.

FAQ and Definitions

How does my company apply?

Please call us at 1-800-661-6430 or email firms@cpaipw.ca for a quote or assistance with enrolling your group.

Eligible Groups

The following companies are eligible to apply for group benefits:

- Any company with at least two individuals with one being an active CPA in one of the following businesses: public practice (accounting), financial planning/consulting, equity and venture corporations, CFE student training and education, bookkeeping/payroll services.

All eligible CPAs and employees must participate in the group plan. Term life must be selected to join the plan.

Eligible CPAs and Employees

Must be a permanent resident of Canada, under age 65, and are actively working with the company a minimum of 20 hours per week or 1,040 annually. Contract personnel are also eligible for benefits provided they meet the same criteria.

Commencement of Coverage

Insurance for an employee who is not a CPA will commence after three months of continuous part and full-time employment, and in case of a CPA, on the first day of active employment, provided CPAIPW receives notification within 31 days of this date. If evidence of insurability is submitted, the additional coverage will commence on the date the application is approved by Desjardins Insurance.

Non Evidence Limit

Firm Size	Term Life	Long Term Disability	Critical Illness
<5	\$50,000	\$1,000	n/a
5 - 9	\$75,000	\$2,000	n/a
10 - 24	\$125,000	\$3,000	n/a
25 - 49	\$175,000	\$4,000	n/a
50 - 74	\$250,000	\$5,000	n/a
75 - 99	\$350,000	\$6,000	n/a
100+	\$350,000	\$7,000	n/a

Evidence of Insurability

An application must be submitted for enrollments received after the eligibility period and for amounts in excess of the non-evidence limit. Desjardins Insurance reserves the right to request any additional medical information or to decline the application.

Can staff opt out of the health and/or dental plan?

If a staff member has adequate coverage through a spouse's employer benefit plan, they may sign the spousal exemption section on the enrollment form.

Co-ordination of Medical/Dental Benefits

If your spouse also has a benefit plan, you may submit claims to both plans to receive the maximum coverage on your expenses. For this to work, you must follow some insurance industry guidelines:

1. Submit your personal expenses to the CPAIPW plan first, and then to your spouse's plan for any remaining expenses.
2. Your spouse must submit his/her personal expenses to their employer's plan first, and then to CPAIPW for any remaining expenses.
3. Submit claims for children to the plan of the spouse whose birthday is first in the calendar year, then to other plan for any remaining expenses.

Are premiums waived during disability?

Waiver of premium is available for most benefits but application must be submitted for insurance company approval. There is no waiver of premium on EHB or Dental coverage.

We must receive written notice of total disability within 90 days to apply for long term disability. Waiver of premium for other eligible benefits will commence once long term disability claim is approved and you have satisfied your chosen waiting period.

Please contact CPA Insurance Plans West to apply for waiver of premiums.

Are there conversion options?

If you are under the age of 65, you may convert only term life coverage up to \$300,000 to an individual term plan by applying with Desjardins Insurance within 31 days of the termination date. Evidence of insurability is not required. No other products are eligible for conversion.

How do I make a claim for Life, Dependent Life, Long-Term Disability, Critical Illness, or Accidental Death/Dismemberment?

Please contact CPA Insurance Plans West for assistance. Please call: 1-800-661-6430 (Toll Free); or e-mail us at firms@cpaipw.ca.

How do I make a claim for Extended Health or Dental?

If your provider does not direct bill, the simplest method of claims submission is via GroupNet for Plan Members (desktop or mobile version). If a paper claim is required, forms can be downloaded from GroupNet.

Which insurance companies does CPAIPW work with?

Desjardins Insurance (Term Life, Disability, Critical Illness, Office Overhead) is the Desjardins Group's life and health insurance subsidiary. Desjardins Life Assurance was founded in 1948 in Quebec, Canada. The Desjardins Group has over 46,000 employees across Canada and more than 7 million members and clients.

Policy 647232



American International Group, Inc. (Accidental Death and Dismemberment) began operations in Canada in 1966. AIG serves over 35,000 Canadian clients and operates in 80 countries.

Policy 9139436



The Personal (Home and Auto) partners with over 700 organizations to provide home and auto* group coverage. CPAIPW members¹ receive a preferred rate for coverage. *Auto insurance is only available in the province of Alberta.



Canada Life (Health and Dental) is the premier employee benefits provider in Canada and has been in operation for over 170 years. 30,000 employers nation-wide insure their staff under Canada Life group benefits plans.

Policy 56579



Morneau Shepell (Member Family Assistance Plan) is a national leader in workplace health and employee well-being. Established in 1966, they are the largest provider of employee and family assistance plans in Canada.



Best Doctors offers an innovative medical consultation service that connects you to the world's leading medical centers and experts. Expert second opinion to help guide you in the right direction. Please call Best Doctors directly at 1-877-419-2378.

Policy 335693



DEFINITIONS

Annual Earnings¹: For an employee, the regular rate of remuneration paid by the employer, excluding bonuses, overtime, extra compensation or expense allowance. For a CPA, the average income earned for their services whether paid as fees, salary, bonus, commissions or honorarium (excluding investment income) in the previous 12 months or previous 24 months, whichever is greater.

Beneficiary Designation²: You should designate a beneficiary of your term life insurance. If a beneficiary has not been named, or dies before you, the benefit is paid to your estate. If your beneficiary is a minor (under age 18), you must appoint a trustee*. A notice of a change to your beneficiary must be signed, dated and witnessed.

Reasonable and Customary Charges⁴: Based on usual charges within your province for a specific medical service.

Dependent Children⁷: Unmarried, dependent on you for support, over age 14 days and under 23 years of age or in fulltime attendance at school or university if they are between the ages of 23 and 25.

Non-Smoker³: An individual who has not used tobacco products in the last twelve (12) months.

Spouse⁵: Includes a person who is publicly represented as your spouse. In the event of a divorce, your spouse is no longer an eligible dependent.

CONTACT INFORMATION

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