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CONTACT US

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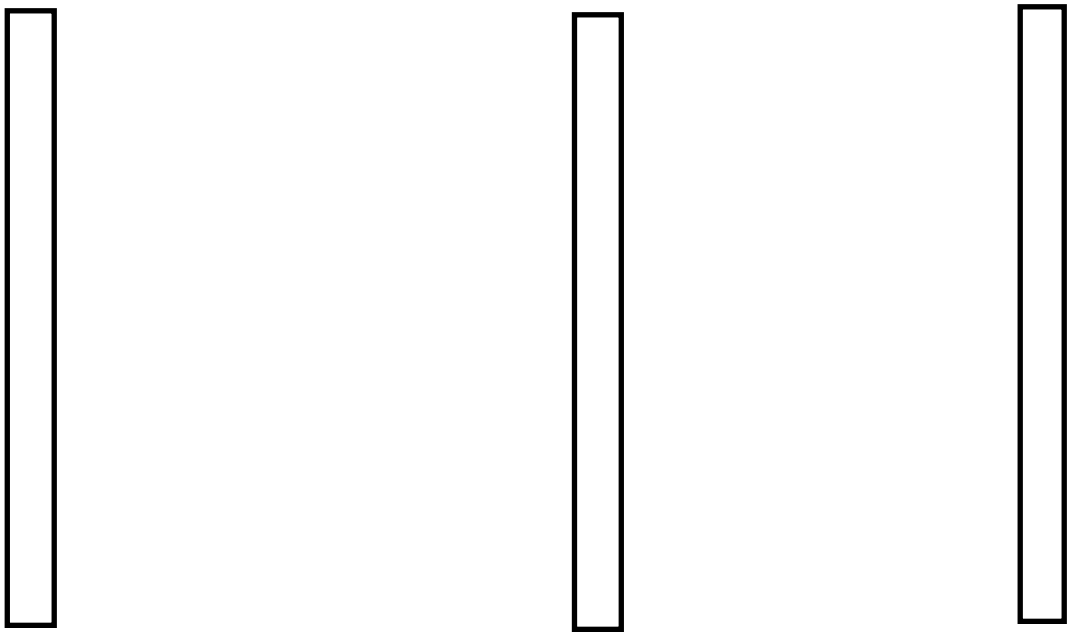
Please refer to our website for a list of
Human Resources-Benefits representatives and email addresses.

BENEFITS AT A GLANCE
for IUOE



CLAIM FORMS

EXTENDED HEALTH PLAN

The University's Extended Health benefit is issued as a supplement to the Ontario Health Insurance Plan (O.H.I.P.) or equivalent which includes the University Health Insurance Plan (U.H.I.P.). It provides payments towards usual and customary charges for medically necessary health services and supplies (incurred by you and your covered dependents) for which government legislation does not prohibit reimbursement.

CO-INSURANCE ARRANGEMENT

Your Extended Health and Dental plans are subject to an 85/15 co-insurance arrangement. You are required to pay 15% of claims for eligible expenses submitted under these plans. The maximum you would pay in a calendar year is $450 for Single coverage and $900 for Family coverage. Once the maximum is reached in any given calendar year, you will no longer be required to pay 15% towards eligible claim expenses for the remainder of that calendar year. This co-insurance ar

MAXIMUM BENEFIT
There is no overall maximum benefit.

EXPENSES FOR WHICH PAYMENTS ARE MADE INCLUDE THE FOLLOWING:

Services and Supplies of a Licensed Hospital
For services and supplies of a licensed hospital such as:
Hospital Accommodation - the difference between ward and semi-private or private accommodation:

In Canada - no limit

Out of Canada (for Canadian residents only)

- if an emergency while travelling or on vacation, or while on leave of absence from employer - no limit
- if a non-emergency or elective - limited to $200 a day
- if a referral (approved by O.H.I.P. or equivalent) - no limit

Services of Physicians & Surgeons
For services of physicians & surgeons such as:

Out of Province for Canadian residents, over the amount allowed under O.H.I.P. or equivalent:

- if an emergency while travelling or on vacation, or while on leave of absence from employer - unlimited less the amount covered by O.H.I.P. or equivalent
- if a non-emergency - unlimited less the amount covered by O.H.I.P. or equivalent
- if elective - up to the amount in the Medical Fee Schedule of the province where you reside
- if a referral (approved by O.H.I.P. or equivalent) - unlimited less the amount covered by O.H.I.P. or equivalent

Note: All expenses are paid in Canadian funds.

Other Services

Diagnostic and X-Ray Services - eligible charges for diagnostic and x-ray services when carried out by a hospital or private laboratory such as:

- laboratory services
- x-ray examination

Licensed Osteopath (Eligibility Memorandum), Naturopath, Chiropodist/Podiatrist, Acupuncturist, Speech

within twelve (12) months of the accident

Ambulance

- if condition requires it, to the nearest hospital where treatment facilities are available

Private Duty Nursing

Services of private duty nursing in your home by a
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- contraceptive devices (limited to $50 per calendar year per person)

- eligible smoking cessation products (limited to a lifetime maximum of $500)

- drugs not legally requiring a prescription, but which are in an injectable format, or are life sustaining and identified under the following headings in the Therapeutic Guide section of the then current Compendium of Pharmaceutical and Specialities:

  anti-anginal agents
  anticholinergic preparations
  antiparkinsonism agents
  anti-arrhythmic agents
  bronchodilators
  glaucoma therapy
  antihyperlipidemic agents
  insulin preparations
  hyperthyroidism therapy
  oral fibrinolytic agents
  parasympathomimetic agents
  potassium replacement therapy
  tuberculosis therapy
  topical enzymatic debriding agents
  anti-inflammatories
  anti-histamines

Generic Substitutions
Where the drug dispensed is interchangeable with any other drug, the charges will not exceed the cost of the lowest priced interchangeable drug, unless specifically prescribed by the attending physician or dentist.

Dispensing Fee
You may visit any pharmacy to have your prescription filled, however, the maximum allowed for reimbursement is $6.11.

EXAMPLES OF EXPENSES NOT COVERED
Listed below are a few examples of expenses not eligible for coverage:

- duplicate payments from the Provincial Health Insurance or any Worker's Compensation Coverage - this limitation does not apply to the differences between ward and semi-private or private

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if the deceased is not returned to Canada.

Meals & Accommodation Allowance

Up to $1,500 Canadian ($150 per day) per calendar year for extra costs of commercial accommodation and meals incurred by the employee or by a covered dependent when t 0.004 Ttu1Mui.61Tw 54td ( )Tj -0.002 Tc626002 Tw 4.397 0 Td (at)Tj 0 Tc 0 Tw 0.843 0(p (e

DENTAL PLAN

The University's Dental benefit provides payment towards usual and customary charges for necessary dental services (incurred by you and your covered dependents) up to the current Fee Guide.

CO-INSURANCE ARRANGEMENT

The Extended Health and Dental plans are subject to an 85/15 co-insurance arrangement. You are required to pay 15% of claims for eligible expenses submitted under these plans. T

MAXIMUM BENEFIT
There is no overall maximum benefit.

FEE SCHEDULE
All eligible expenses are based on the current Dental Society Fee Guide for General Practitioners

(ii) the replacement is required to replace an immediate temporary denture which was installed while the covered person was insured under this benefit

- the addition of teeth to an existing partial denture or fixed bridgework unless the addition is required to replace one or more teeth removed while the covered person is insured under this benefit
- orthodontic services other than initial consultation
- services rendered by a person who resides in the patient's home or is a member of the patient's immediate family

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first became eligible to participate in the plan as outlined above, you may make an application when you have a dependent(s), however, if you wait

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LIFE INSURANCE PLANS

CHANGES IN AMOUNTS OF COVERAGE

Basic and Optional Life

The total amount of Basic and Optional Life Insurance coverage changes whenever your basic annual salary is ad

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VOLUNTARY PERSONAL ACCIDENT INSURANCE PLAN

BENEFITS

If injuries result in death, dismemberment or loss orloj is sustained 0.59 0.002 Tc 0.002 Tw 0.566 0 Td (at)Tj 0 Tc 0 Tw 0.831 0 Td

BENEFITS

If injuries result in death, dismemberment or loss of use within 365 days after the date of the accide

No benefit is payable if the Employee was driving or riding as a passenger in any race or contest of any type, or if intoxicated as defined by laws of the jurisdiction where the Accidental bodily injury occurred, or under the influence of a controlled substance unless taken on the advice of a physician. See policy for full details.

The maximum amount payable is 10% of benefit amount for seat belt, 10% of benefit amount for occupant protection device to a combined maximum of $50,000.

REPATRIATION BENEFIT
When loss of life results in an amount of benefit becoming payable under this benefit, a Repatriation Benefit will also be payable, as follows:

- payment is made if within one year of the accidental bodily injury, and
- the loss of life must occur at least 50 kilometres away from the residence of the deceased Employee

The maximum amount payable is $15,000.

HOME/VEHICLE ADAPTATION
Alterations to the Employee's residence that are necessary to make the residence accessible and habitable for the Employee. Modifications to a private passenger automobile that are necessary to make the automobile accessible and/or driveable by the Employee. Within two years of the accidental bodily injury a physician must certify that a home/vehicle adaptation is needed to accommodate the physical disability of the Employee and the home/vehicle adaptation is performed by individuals experienced in such adaption and the home/vehicle adaption is in compliance with any applicable laws or requirements for approval by appropriate government authorities. Private passenger automobile means a four-wheeled motor vehicle with a maximum capacity of nine, designed, manufactured and registered as a private passenger vehicle to travel on public roads.

The maximum amount payable is $15,000.

FAMILY TRANSPORTATION BENEFIT
Insured person must be confined to a hospital no less than 50 kilometers from his permanent city of residence and the attending physician recommends the personal attendance of a member of the immediate family. The Insurer’s standard rate of $0.20 per km applies. Member of the immediate family means the spouse, parents, grandparents, children age 18 and over, brother or sister of the insured person.

The maximum amount payable is $15,000.

CHILD CARE EXPENSE
The actual incurred costs billed by the provider for the care and supervision of the insured person's dependent children under the age of 13. Expenses must be incurred within 365 days of the loss of life. If on the date of the insured person's loss of life the dependent children are not eligible for child care expenses, a one-time payment of $2,500 will be made in addition to the loss of life benefit. If this is paid, no additional claims can be made under the child care benefit. Insured person must have elected family coverage.

The maximum amount payable is $5,000 per child per year to a maximum of $25,000.

IDENTIFICATION EXPENSES
Identification expense (for the purpose of identifying a body) means the actual costs for hotel accommodation for a maximum of three days and transportation by a member of the immediate family by the most direct route by a licensed common carrier. Loss of life must occur no less than 50 kilometers from the insured person's permanent city of residence and identification of the body by a member of the immediate family has been requested by the police or a similar government authority.

The maximum amount payable is $5,000.

PARENT CARE
Dependent parent: parents or grandparent of an Employee or Spouse who at the time of an accident is receiving support and care provided by such Employee or Spouse as evidenced by Canadian income tax returns showing parent as a dependent.

The maximum amount payable is $5,000 per eligible parent.

FUNERAL EXPENSES
Funeral expenses means the reasonable costs associated with interment.

The maximum amount payable is $5,000.

PSYCHOLOGICAL THERAPY
Psychological therapy means the reasonable and customary charges for treatment or counselling by a therapist or counsellor, who is licensed, registered or certified to provide such treatment whether on an outpatient basis or while at a medical facility licensed to provide such treatment. Psychological therapy must be prescribed by a physician.

employer. This exclusion does not apply to aircraft chartered with pilot or crew on a one time charter basis
- x the hostile action of any armed forces, insurrection or participation in a riot or civil commotion
- x full-time service in the armed forces of any country
- x commission or attempted commission of a criminal offence
- x disease or illness
- x loss caused by or resulting from an insured person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection or bodily malfunction

This exclusion does not apply to loss resulting from an insured person's bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria.

WAIVER OF PREMIUM
If you become totally and permanently disabled, your premiums may be waived upon receipt of approval from the carrier (after 6 months). If the premiums are not waived by the carrier, the plan may be continued at full cost by you.

BENEFITS CONTINUATION WHILE ON LEAVE OR TRAVELLING
When on a leave contact Human Resources to obtain premium costs to maintain your coverage prior to leaving.

When travelling outside of the country, your benefit coverage is continued.

Reimbursement for any eligible claims will be made in Canadian funds.

TERMINATION OF COVERAGE
Coverage ends on the earlier of one of the following dates:

- x the date you withdraw from participating in the plan
- x the date you terminate employment
- x the date you retire
- x the date you attain your Normal Retirement Date
- x the date the plan is cancelled for any reason

Conversion
The Voluntary Personal Accident Insurance coverage has a conversion provision that provides the Employee to an individual policy, without evidence of insurability, subject to the condition of conversion. You have 31 days to convert to an individuals

DISABILITY INCOME PROGRAM

The University's Disability Income Program is a comprehensive plan which protects against loss of income during periods of absence due to either injury or illness.

The program consists of the following two components:

1. **Sick Leave-Salary Continuance Plan**
2. **Long Term Disability Insurance Plan**

The University pays the entire cost of the short term Sick Leave-Salary Continuance Plan and the Long Term Disability Insurance Plan (hereafter referred to as the LOSS OF EARNINGS INSURANCE PLAN).

SICK LEAVE-SALARY CONTINUANCE PLAN

PARTICIPATION IN THE PLAN

- if you are a Regular Full-Time employee that is a Member of the International Union of Operating Engineers, Local 772, you are automatically covered
- participation is **compulsory**
- coverage is effective on the first day of your Regular Full-Time appointment

BENEFITS

During periods of absence due to illness or injury, your income will be continued for up to a maximum of fifteen (15) consecutive weeks except as described below:

- if there is a recurrence of the same or related illness or injury during the first three (3) weeks following your return to work on a full-time basis, you are entitled to the unused portion of the original fifteen (15) week period of sick leave
- if you are able to return on a part-time basis during this sick leave period, your fifteen (15) week period of sick leave will be extended by any time worked

Notification

If you are unable to report to work because of illness or injury, you are required to notify your Supervisor of your absence and expected date of return to work.

Medical Certification

Refer to your Collective Agreement for details on reporting obligations to your Supervisor and the requirements for returning to work. The University reserves the right to require medical certification of illness or injury from you or your Health Care Professional, and/or a medical examination by a qualified Health Care Professional as arranged by the University, and agreed to by the union and yourself, any time that it considers such action

OTHER BENEFITS

Your overall total compensation package includes various other benefits which your Group Benefit Plans booklet does not outline. A few of these **"Other Benefits"**, while not all inclusive, include:

- Administrative Staff Pension Plan
- Vacation Entitlement
- Educational Assistance Program
- Pregnancy, Parental and Adoption Leave
- Pregnancy/Adoption Leave Top Up
  - Supplemental Employment Insurance Benefits (S.E.B.) Plan

For more information on "Other Benefits" please contact Human Resources or refer to your collective agreement.