

This document summarizes the benefits coverage available to you, including plan design changes, following the ratification of the collective agreement of **January 21, 2019**. The terms in *italics* are defined in the “Glossary” section on the back of this document.

Coverage and costs are subject to change. For a more detailed description of your benefits, including important limitations, please consult your benefits booklet.

The final interpretation of your coverage is governed solely by the terms of the official group policies or contracts.

What’s Provided*...

Health and Dental Plans

Employees and Dependents – Mandatory

Health**

Canada Life
59210

Travel Assistance

Canada Life
168593

- **100%** reimbursement of:
 - semi-private hospital room accommodation, above the amount covered by the provincial health plan
 - vision care, including:
 - purchase and repairs of prescription glasses, elective contact lenses and elective laser vision correction procedures, to a maximum of \$375 per person every two consecutive calendar years
 - one eye exam every two consecutive calendar years for adults and every calendar year for *children*
 - hearing aids to a maximum of \$750 per person every two consecutive calendar years
 - out-of-province or out-of-Canada emergency medical services, maximum first 180 days of the trip, to an overall lifetime maximum of \$5,000,000 per person (includes travel assistance with toll-free telephone service)
- **90%** reimbursement of:
 - drugs legally requiring a prescription, plus certain life-sustaining drugs that do not legally require a prescription
 - generic substitution (unless doctor specifies no substitution)
 - purchase with benefits card
 - subject to a \$2 per-prescription charge and a \$6.11 maximum reimbursement of dispensing fee per prescription and reimbursement of up to five dispensing fees per calendar year for each maintenance drug
 - professional services of the following paramedical practitioners (as long as they are qualified and registered in the province in which the services are rendered), above the amount covered by any provincial plan, where applicable

Health and Dental Plans (continued)

Employees and Dependents – Mandatory

	<ul style="list-style-type: none">- chiropractor – \$500 maximum per person per calendar year, plus up to \$25 per person per calendar year for one x-ray- speech therapist, osteopath, podiatrist, naturopath – \$225 maximum per person per calendar year for each type of practitioner, plus up to \$15 per person per calendar year for one x-ray by an osteopath, and up to \$100 per person per calendar year for podiatric surgery- physiotherapist – \$750 maximum per person per calendar year- psychologist/psychotherapist/social worker – \$750 combined maximum per person per calendar year- massage therapist*** – \$500 maximum per person per calendar year• services provided in your home by a registered nurse or registered nursing assistant, to a maximum of \$25,000 per person per calendar year (prior approval from the carrier is recommended)• custom-made orthotics• certain other prescribed medical supplies and services to specified maximums
Dental Canada Life 59210	<ul style="list-style-type: none">■ Reimbursement of services based on the fee guide used in the province of treatment:<ul style="list-style-type: none">• the current general practitioners' or specialists' dental association fee guide, or• the minimum fee specified in the current denturist association fee guide■ 90% reimbursement of:<ul style="list-style-type: none">- basic services including:<ul style="list-style-type: none">○ including x-rays and recall exams, limited to once every nine months for each type of service (every six months for children age 18 and under)○ fluoride treatment for children age 18 and under only, limited to once every six months- basic supplementary services, including treatment of gum diseases and root canal therapy- major restorative services, such as crowns, bridges, and implants, up to the lowest-cost alternative treatment■ 80% reimbursement of the cost of dentures■ Maximum reimbursement of basic services, basic supplementary services, dentures and major restorative services, combined at \$1,500 per person per calendar year■ 50% reimbursement of orthodontic services to a lifetime maximum of \$3,000 per person

* If you continue to work after age 65, some of the coverage under the Employee Benefits Program changes for you and your *dependents*. Contact the Payroll, Pensions and Benefits Service Centre or consult your benefits booklet for the details.

** Expenses under the Health Plan are reimbursed based on Canada Life's assessment of *reasonable and customary* fees.

*** Recommendation by a physician or midwife is required every 12 consecutive months.



Life Insurance Plans

Employees and Dependents – Mandatory	
Employee Basic Life Canada Life 168593	<ul style="list-style-type: none"> ■ Three times your basic annual earnings, rounded up to the next \$1,000, to a maximum of \$700,000
Dependent Life Canada Life 168593	<ul style="list-style-type: none"> ■ Lump-sum death benefit in the event of the death of: <ul style="list-style-type: none"> • your <i>spouse</i> – \$10,000 • your <i>child</i> – \$5,000
Employees and Dependents – Optional	
Optional Life Canada Life 168594	<ul style="list-style-type: none"> ■ Additional life insurance is available for you and/or your <i>spouse</i> in units of \$10,000, to a maximum of \$700,000 per person ■ <i>Evidence of insurability</i> is required if you apply for coverage: <ul style="list-style-type: none"> • within 31 days of becoming eligible – for any amounts above \$200,000 for you • after 31 days of becoming eligible – for any amounts for you • at any time – for any amounts for your <i>spouse</i>
Optional Critical Illness Canada Life 168594	<ul style="list-style-type: none"> ■ A one-time lump-sum benefit if you or a <i>dependent</i> suffer from a covered condition, provided you or the <i>dependent</i> have not been diagnosed with this condition before coverage started: <ul style="list-style-type: none"> • for you – in units of \$5,000, to a maximum of \$150,000 (minimum \$10,000) • for your <i>spouse</i> – in units of \$5,000, to a maximum of \$150,000 (minimum \$10,000) • for your <i>children</i> – guaranteed amount of \$10,000 ■ <i>Evidence of insurability</i> is required if you apply for coverage: <ul style="list-style-type: none"> • within 31 days of becoming eligible – for amounts over \$30,000 for you and/or your <i>spouse</i> • after 31 days of becoming eligible – for any amounts for you and/or your <i>spouse</i>

Income Replacement Plans

Employees – Mandatory	
Sick Leave (non-work-related <i>disability</i>) Self-insured by the City of Ottawa	<ul style="list-style-type: none"> ■ 100% or 75% of your basic earnings, for up to 119 calendar days (17 weeks) of <i>disability</i> ■ Benefits level and duration depends on your length of service
Long Term Disability Canada Life 59211	<ul style="list-style-type: none"> ■ 75% of your basic monthly salary as of the date your <i>disability</i> began, following 119 calendar days (17 weeks) of <i>disability</i> ■ Maximum monthly benefit of \$8,000 ■ Benefit payment taxable when received ■ Up to 3% annual cumulative cost-of-living adjustment



Wellness Support

Employees and Dependents– Mandatory

Employee and Family Assistance Program (EFAP) Morneau Shepell

- Voluntary access to free, immediate and confidential support services available 24/7 for you, your *child* and *spouse*
- Access by phone, web or mobile app for support for a full range of personal, family and work issues
- Offers a series of sessions with a professional at no cost to you (referrals can be made for longer term support)
- Provides support to help you find childcare and elder care resources, get legal or financial advice, improve your well-being, physical health and nutrition and much more

Who Is Eligible...

You are eligible for the benefits summarized in this document if you are a full-time permanent or temporary City of Ottawa Transit Services employee working at least 30 hours a week and falling within the scope of the collective agreement with CUPE 5500.

Some of the coverage summarized in this document changes, for you and your *dependents*, if you continue to work after age 65. Contact the Payroll, Pensions and Benefits Service Centre or consult your benefits booklet for the details.

Who Pays the Cost...

Plan	
Health	City pays 100%
Dental	<ul style="list-style-type: none"> ▪ City pays 75% ▪ You pay 25%
Employee Basic Life Insurance Dependent Life Insurance Long Term Disability Sick Leave Employee and Family Assistance Program	City pays 100%
Optional Life Insurance Optional Critical Illness Insurance	You pay 100%

When Coverage Begins...

Temporary Transit Law Enforcement Employees

- **For the Long Term Disability Plan** – after one year of service
- **For all other benefits** – on your first day of employment

All Other Employees

- **All plans** – on your first day of employment



Where to Get Answers to Your Questions...

<p>Canada Life For:</p> <ul style="list-style-type: none">■ details on claims or coverage under the health, dental and critical illness plans■ online access to your benefits booklet, the critical illness brochure and covered conditions appendix, as well as extensive health and wellness content and tools■ online claim submission, claim tracking and history and direct deposit set up	<p>www.canadalife.com Sign in to GroupNet™ for Plan Members</p> <p>Health and dental: 1-855-360-4415 1-800-990-6654 (for the deaf or hard of hearing)</p> <p>Critical illness: 1-866-907-2395</p> <p>Download the GroupNet mobile app from your device's app store</p> <p>Have your benefits card handy when visiting the site or calling Canada Life. This card includes the plan and identification numbers needed to access information on your coverage and claims.</p>
<p>Morneau Shepell For questions about:</p> <ul style="list-style-type: none">■ the Employee and Family Assistance Program or to access confidential support services	<p>www.workhealthlife.com</p> <p>1-844-880-9142 1-877-338-0275 (TTY)</p> <p>Download the My EAP mobile app from your device's app store</p>
<p>City of Ottawa Payroll, Pensions and Benefits Service Centre For questions on:</p> <ul style="list-style-type: none">■ life insurance and long term disability benefits■ adding or removing <i>dependents</i>	<p>payroll@ottawa.ca</p> <p>613-580-2424 ext. 28484</p>
<p>Ozone For information on your benefits program, including your benefits booklet and the critical illness brochure and covered conditions appendix</p>	<p>EmployeeInfo > Benefits > Group Benefits Plans Information</p>
<p>Contact your supervisor for questions related to the Sick Leave Plan.</p>	

Glossary

Child

Your or your spouse's unmarried, natural, legally adopted, step or foster children who are residents of Canada and are:

- under age 21,
- under age 25 if they are full-time students studying within or outside Canada at an accredited institute of learning and depend on you for support, or
- of any age, if mentally or physically disabled and incapable of self-sustaining employment and totally dependent on you for support, provided the disability began before they reached age 21, or while they were full-time students under age 25, and the disability has been continuous since then.

Dependent

See definitions of Child and Spouse.

Disability

For the Sick Leave Plan – During the first 119 calendar days (17 weeks) of disability, you are considered totally disabled if, for medical reasons, you are prevented from doing your own job. If you are still disabled after 17 weeks, you may be eligible for Long Term Disability benefits.

For the Long Term Disability Plan – Totally disabled means you are wholly and continuously disabled due to illness or bodily injury and, as a result, you are not physically or mentally fit to perform the essential duties of your normal occupation and any other work available within the bargaining unit during the qualifying period and the succeeding 24 months. After this time, you will still be considered totally disabled provided you are unable to perform the essential duties of your normal occupation and any other occupation for which:

- you are or may become fitted by education, training and/or experience, and
- the current monthly earnings are 75% or more of the current monthly earnings for your normal occupation.

Once your claim is approved, payments will continue:

- until the date you recover,
- for 24 months and you are eligible for a pension under the City's Pension Plan (OMERS, COSF, OC Transpo Pension Plan, or a combination of these plans) of at least 60% that is not actuarially reduced, or
- until the end of the month in which you reach age 65,

whichever occurs first.

The availability of employment is not considered in the assessment of your application for disability benefits.

Evidence of Insurability

Generally, a health questionnaire and, depending on the information you provide, possibly a medical or paramedical examination.

Reasonable and Customary

The plan covers customary charges for services and supplies. All covered services and supplies must represent reasonable treatment. Treatment is considered reasonable if it is accepted by the Canadian medical profession, it is proven to be effective, and it is of a form, intensity, frequency and duration essential to diagnosis or management of the disease or injury.

Spouse

The person of either sex who is your legal spouse or with whom you have been living in a role like that of a marriage partner continuously for at least 12 months or the earlier of the birth or adoption of a child of the relationship, and who is a resident of Canada. Only one spouse is eligible for coverage at a time.

For Optional Life and Optional Critical Illness Insurance, your spouse must be under age 69.