

# Seven Oaks School Division

## Our Group Insurance Benefits at a Glance!

A brief summary of our Equitable Life of Canada group insurance  
plan as of September 1, 2018.

(For complete details – refer to your employee booklet.)

### Extended Health Care

Our Extended Health Care benefit “wraps around” our provincial coverage, and will pay you:

- 100% of your eligible out-of-Canada emergency medical expenses - trip maximum is 90 days
- 100% of the cost of eye glasses, contact lenses, and eye examinations (inclusive), to a maximum of \$400 every 24 months
- 100% of the cost of ambulance services to the nearest hospital
- 80/90%\* of prescription drug costs with a pay-direct drug card – if, however, your pharmacy charges you more than \$6 to fill a prescription, you will have to pay the difference (*Drug coverage is limited to \$750 per family per calendar year until proof of Manitoba Pharmacare registration is received by PWI Insurance*)

\*90% for drugs purchased at Costco, and 80% for drugs purchased at any pharmacy other than Costco

- 80% of the cost of services for the following practitioners:

Audiologist	up to a maximum of \$850 per calendar year
Certified Athletic Therapist	up to a maximum of \$850 per calendar year
Chiropractor	up to a maximum of \$850 per calendar year
Dietician	up to a maximum of \$850 per calendar year
Massage Therapist	up to a maximum of \$850 per calendar year
Naturopath	up to a maximum of \$850 per calendar year
Osteopath	up to a maximum of \$850 per calendar year
Physiotherapist	up to a maximum of \$850 per calendar year
Podiatrist/Chiropodist	up to a maximum of \$850 per calendar year
Psychologist (including MSW/Clinical Counsellors)	up to a maximum of \$850 per calendar year
Specialist in Acupuncture	up to a maximum of \$850 per calendar year
Speech Therapist	up to a maximum of \$850 per calendar year

- 80% of the cost of custom-made orthotics, up to \$350 per calendar year
- 80% of the cost of custom-made orthopaedic shoes, up to \$500 per calendar year

- 80% of the cost of hearing aids, up to \$1,000 in any period of 36 consecutive months
- 80% of private duty nursing charges, up to \$5,000 per calendar year

In the event of your death, Extended Health Care benefits will continue for your dependents, at no charge, for up to 24 months.

### **Dental**

Our Dental benefit provides the following coverage for you, and each of your dependents:

- 80% of Basic Dental Services, including examinations, x-rays, cleaning, fluoride treatments, fillings, extractions, endodontic (root canal) and periodontic (gum disease) treatments, and surgical procedures
- 50% of Major Dental Services, including crowns, dentures, and bridgework
- 50% of Orthodontic Services (for dependent children) (*Just a reminder that even though you may have received a predetermination for orthodontic services, these services must be completed before age 21/25, whichever is applicable*)

This benefit will pay up to \$1,500, Basic and Major services combined per calendar year, and up to a \$2,500 lifetime maximum for Orthodontic Services.

Benefits are payable in accordance with the General Practitioners current provincial fee guide (if referred to a Dental Specialist, expenses will be reimbursed at the appropriate reimbursement level, in accordance with the applicable Specialist fee guide).

In the event of your death, Dental benefits will continue for your dependents, at no charge, for up to 24 months.

### **Dependent**

“Dependent” is your spouse or common-law spouse, and each child under 21 years of age, or under 25 years of age if attending full-time college/university.

### **Termination of Coverage**

Your Extended Health Care and Dental benefits terminate at retirement, or at termination of employment, whichever occurs first - modified Extended Health Care benefits may be continued in retirement.

### **Broker and Administrator of our Plan**

PWI Insurance Services (Agency) Ltd.

### **All the Details**

Please refer to your employee booklet for the complete details of our Plan.

