



Benefits Plan Introduction

Early Retirees

INTRODUCTION

The purpose of this package is to provide a brief summary of Rocky View Schools' Retiree Benefit Program. This comprehensive program represents a very important and vital part of your total compensation package. Please become familiar with it so that you can use the program wisely.

The information in this booklet should answer most of the basic questions you have about the Rocky View Schools' Early Retiree Benefit Program. However, this booklet is only a summary of the main provisions. While every effort has been made to provide accurate information, the legal plan documents will govern in the event of inconsistency. You may review these documents by contacting the Benefits Department.

Discuss any questions on your coverage or the manner in which a claim has been adjudicated with the Benefits Department. If you disagree with the explanation you receive, a written inquiry should be directed to the Director of Finance and you will receive a written response. If you disagree with this reply, you may submit a written appeal to the Benefit Plan Advisory Committee through the Associate Superintendent of Human Resources.

You will be provided with regular communication regarding your Benefit Program. If you have any questions regarding the benefit plans or your individual coverage, please contact the Benefits Department.

Information on the cost sharing applicable to each of the Plans, monthly premium costs, and actions required by you in various situations is provided in the following pages.

For more comprehensive information, please refer to the Benefits booklet that is located at <https://wwwec7.manulife.com/GBPlanMemberUI/Login.aspx?language=English&choice=true>.

Additional information is also available by contacting:

Email: benefits@rockyview.ab.ca
Internet: <http://www.rockyview.ab.ca>
Phone: (403) 945-4048
Fax: (403) 945-4001

Group benefit plans are provided by:

Manulife Financial- 1-800-268-6195

- Supplementary Health Care, and Dental Care: Policy Number 5489
- Life Insurance: Policy Number 633929

SSQ Insurance

- Basic Accidental Death and Dismemberment (AD&D): Policy Number 1MG00

This booklet describes the principal features of the group benefit plan sponsored by your employer, but the **Group Policies** and **Plan Document No.** issued by the providers are the governing documents. If there are variations between the information in the booklet and the provisions of the policies or plan document, the policies or plan document will prevail. This booklet contains important information and should be kept in a safe place known only to you and your family.

BENEFIT DETAILS

Benefit Plan year runs September 1 to August 31

Manulife Online

Information and details on Manulife's corporate profile, products and services, investor information, news releases and contact information can all be found on their website www.manulife.ca/planmember.

Manulife Online Services for Plan Members

As a Manulife plan member, you can also register for Plan Member Secure Site™ for Plan Members at www.manulife.ca/planmember.

This service enables you to access the following and much more, within a user-friendly environment:

- Your benefit details and claims history;
- Personalized claim forms and cards;
- Many online claim submissions; and
- Extensive health and wellness content.

Using the Plan Member Secure Site Mobile app, you can access certain features of Plan Member Secure Site for Plan Members to:

- Submit many of your claims online – part of our industry-leading Plan Member Secure Site online services;
- Access personalized coverage information about benefits, claims and more – quickly and easily, any time;
- View card information; and
- Locate the nearest provider who has access to Provider eClaims, through a built-in GPS mapping tool.

Manulife's Toll-Free Number

To contact a customer service representative at Manulife for assistance, please call 1-800-268-6195.

ACCESS TO DOCUMENTS

You have the right, upon request, to obtain a copy of the policy, your application and any written statements or other records you have provided to Manulife as evidence of insurability, subject to certain limitations.

Legal Actions

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act or other applicable legislation (e.g. Limitations Act, 2002 in Ontario, Quebec Civil Code).

Appeals

You have the right to appeal a denial of all or part of the insurance or benefits described in the contract as long as you do so within one year of the initial denial of the insurance or a benefit. An appeal must be in writing and must include your reasons for believing the denial to be incorrect.

Benefit Limitation for Overpayment

If benefits are paid that were not payable under the policy, you are responsible for repayment within 30 days after Manulife sends you a notice of the overpayment, or within a longer period if agreed to in writing by Manulife. If you fail to fulfill this responsibility, no further benefits are payable under the policy until the overpayment is recovered. This does not limit Manulife's right to use other legal means to recover the overpayment.

Protecting your personal information

Manulife will recognize and respect the importance of privacy. When you apply for coverage or benefits, they establish a confidential file of personal information. They limit access to personal information in your file to Manulife staff or persons authorized by Manulife who require it to perform their duties, to persons to whom you have granted access, and to persons authorized by law.

We use the personal information to administer the group benefit plan under which you are covered. This includes tasks, such as:

- Determining your eligibility for coverage under the plan;
- Enrolling you for coverage;
- Assessing your claims and providing you with payment;
- Managing your claims;
- Verifying and auditing eligibility and claims;
- Underwriting activities, such as determining the cost of the plan, and analyzing the design options of the plan; and
- Preparing regulatory reports, such as tax slips.

Rocky View Schools' has an agreement with Manulife in which we have financial responsibility for some or all of the benefits in the plan and Manulife will process claims on Rocky View Schools' behalf. Manulife may exchange personal information with your health care providers, your plan administrator, other insurance or reinsurance companies, administrators of government benefits or other benefit programs, other organizations, or service providers working with Manulife when necessary to administer the plan.

All claims under this plan are submitted through you as a plan member. Manulife may exchange personal information about claims with you and a person acting on your behalf when necessary to confirm eligibility and to mutually manage the claims.

For more information about our privacy guidelines, please ask for Manulife's Privacy Guidelines Brochure.

BENEFIT PLAN ADVISORY COMMITTEE

The Benefit Plan Advisory Committee (“Committee”) has been established for the purpose of reviewing the Board's group insurance plans and recommending any necessary changes to the Board of Trustees for consideration.

The Benefit Plan Advisory Committee consists of:

Voting Members

- Three (3) Trustees appointed by the Board at each Organizational Board Meeting
- Two (2) representatives appointed by the Alberta Teacher's Association Local #35
 - a. Teacher voting members shall not vote on matters pertaining to issues which apply to Support Staff only
- One (1) Support Staff representative as randomly selected from a volunteer pool
 - a. Support Staff voting members shall not vote on matters pertaining to issues which apply to Teachers only
- Associate Superintendent of Business and Operations

Only Designated voting members can vote (no substitution)

Non-Voting Members

- One (1) Teacher representative appointed by the Alberta Teachers' Association Local #35
- One (1) Support Staff representative as randomly selected from a volunteer pool.

Advisory Members

- The Associate Superintendent of Human Resources
- Occupational Health and Safety Advisor
- Payroll Manager
- Benefit Officer
- Benefit Consultant(s)

Ex-Officio Member

- Board Chairman

Recorder

- A Rocky View School staff member shall act as recording secretary

COST SHARING

You pay the full premium for the following Plans for Early Retirees:

- Supplementary Health Care
- Dental Care
- Basic Life
- Basic Accidental Death and Dismemberment (AD&D)

You will be invoiced for the entire benefit year (or until the end of the month you turn 65) at the start of every benefit year automatically. If joining the Retiree Benefits during the Benefit Year, you will be invoiced for the months remaining in the benefit year from the date you joined.

**As a condition of purchasing Retiree Benefits, you are required to fill out a PADs (Pre-Authorized Debit) form and monthly premium payments will be withdrawn from the account provided on the PADs form

**If you wish to cancel your Retiree Benefits Coverage at any point, you are required to notify the Benefits department 30 days before the date you wish your coverage to be terminated. If no termination notice is given, you will be held responsible for all premium costs until notice is received.

All rates subject to change

The total premium an Early Retiree pays is shown below each benefit.

<u>Benefit Plan</u>	<u>Monthly Premium Rate</u>
Life	\$0.082/\$1,000 of coverage
Accidental Death and Dismemberment	\$0.0139/\$1,000 of coverage
Supplementary Health Care	Single: \$ 85.00 Couple: \$170.00 Family: \$255.00
Dental Care	Single: \$ 82.00 Couple: \$164.00 Family: \$246.00

IN THE EVENT OF

In the Event Of	Contact	Benefits Affected	Decisions Required	Forms Required	Date Effective
Change in Marital Status (marriage, separation, divorce)	<ul style="list-style-type: none"> • Benefits 	<ul style="list-style-type: none"> • Supplementary Health Care and Dental Care • Life Insurance 	<ul style="list-style-type: none"> • Add or delete dependent • Add or delete family coverage • Beneficiary designation 	<ul style="list-style-type: none"> • Retiree Change Form • Written Notification 	<ul style="list-style-type: none"> • Date of event
Change in Dependent Children	<ul style="list-style-type: none"> • Benefits 	<ul style="list-style-type: none"> • Supplementary Health Care and Dental Care • Life Insurance 	<ul style="list-style-type: none"> • Add or delete dependent • Add or delete family coverage • Add or delete optional coverage • Beneficiary designation 	<ul style="list-style-type: none"> • Retiree Change Form • Written Notification 	<ul style="list-style-type: none"> • Date of event
Moving	<ul style="list-style-type: none"> • Benefits 	<ul style="list-style-type: none"> • All 	<ul style="list-style-type: none"> • None 	<ul style="list-style-type: none"> • Retiree Change Form • Written Notification 	<ul style="list-style-type: none"> • Date on Form or Written Notification
Death of Employee	<ul style="list-style-type: none"> • Associate Supt. of Human Resources should be contacted by beneficiary • Benefits 	<ul style="list-style-type: none"> • All 	<ul style="list-style-type: none"> • None 	<ul style="list-style-type: none"> • Life insurance application form • Death certificate and beneficiary's SIN 	<ul style="list-style-type: none"> • Supplementary Health Care and Dental Care coverage continued to surviving dependents for up to one year • Life insurance advance may be issued
Cancelling Coverage	<ul style="list-style-type: none"> • Benefits 	<ul style="list-style-type: none"> • All 	<ul style="list-style-type: none"> • Cancel all coverage 	<ul style="list-style-type: none"> • Employee Change Form • Written Notification 	<ul style="list-style-type: none"> • Date on Form or Written Notification

LIFE AND ACCIDENT INSURANCE BENEFITS

The Rocky View Schools' Early Retirees Benefit Program provides life and accident insurance coverage for you, and you will have coverage automatically under the following plans:

- Basic Life
- Basic Accidental Death and Dismemberment

Beneficiary Designation

You may make, alter, or revoke a designation of beneficiary as permitted by law. Any designation of beneficiary you made under your employer's previous policy prior to the effective date of this policy does not apply under this policy. You should review any beneficiary designation made under this policy from time to time to ensure it reflects your current intentions. You may change the designation by completing a form available from your employer.

If minor children are named as beneficiaries, the proper trust must be established to receive any proceeds.

Basic Life

You are insured for an amount of:

Flat \$25,000

In the event of your death, your beneficiary will receive the benefit payment in a lump sum once proof of death is provided. If you have not named a beneficiary, the benefit will be paid to your estate. In either case, the benefit is not taxable.

Basic Accidental Death and Dismemberment

This plan provides coverage for accidental loss of life or injury, 24 hours per day, worldwide. You are insured up until age 65:

Flat \$25,000

The benefit amount, referred to as your "Principal Sum", is rounded to the next higher multiple of \$1,000 if it is not already a multiple of \$1,000.

Benefit Schedule

Benefits are payable if you suffer an eligible loss **within one year** of an accidental injury. Covered losses include:

- Loss of life;
- Loss of a limb;
- Permanent and total loss-of-use of a limb;
- Permanent and total loss of sight, speech, or hearing.

To be eligible for coverage, a loss must meet the definition given in the insurance contract. Payments are expressed as a percentage of your Principal Sum and vary with the severity of the loss. If more than one loss is sustained as the result of one accident, the **maximum** benefit payable is 100% of the Principal Sum.

Loss of:	% of Principal Sum Payable
Life	100%
Both hands, both feet, or entire sight of both eyes.....	100%
One hand and one foot	100%
One hand (or one foot) and entire sight of one eye.....	100%
Speech and hearing in both ears.....	100%
One leg or one arm.....	80%
One hand or one foot	75%
Entire sight of one eye	75%
Speech or hearing in both ears.....	75%
Thumb and index finger of the same hand, or at least four fingers of the same hand	40%
Hearing in one ear.....	40%
All toes of one foot.....	33.33%
Quadriplegia (total and irreversible paralysis of both upper and lower limbs)	200%
Paraplegia (total and irreversible paralysis of both lower limbs).....	200%
Hemiplegia (total and irreversible paralysis of the upper and lower limbs on one side of the body)....	200%

Payment of Claims

Payment will be made in a lump sum once proof of accidental death, dismemberment, or loss is provided. The benefit payment is not taxable.

Notice of a claim must be given **within 30 calendar days** of the date of the accident. Proof of an accidental loss must be given **within 90 calendar days** of the loss for benefits to be payable. These periods may be extended to up to one year if notice or proof is provided as soon as is reasonably possible.

Benefits will be payable to:

- Your beneficiary (or estate) in the event of your accidental death (the beneficiary you designate under the Basic Life Plan is also your beneficiary for this Plan); or,
- You, in the event of accidental dismemberment or loss of use.

Exclusions

Benefits are not payable if the loss results from:

- Suicide, attempted suicide, or intentionally self-inflicted injury;
- Declared or undeclared war;
- Participation in a riot, insurrection, civil commotion or disturbance;
- Full-time, part-time or temporary service in any military organization;
- Medical treatment or surgery, except if the medical treatment or surgery was needed because of an accident;
- Travel in any aircraft or aerial device as a pilot or crew member, except while riding as a passenger in any aircraft having a current and valid airworthiness certificate which is operated by a person holding a current and valid pilot's license with a rating authorizing the person to pilot the aircraft;
- Travel in any aircraft owned or leased by Rocky View Schools; or,
- Travel in any vehicle or device for aerial navigation.