



Group Insurance Overview

EFFECTIVE MAY 1, 2020

This Overview summarizes the benefits under the Group Insurance policies. The terms of the master policies will govern. Coverage is conditional upon eligibility and subject to termination of the policies. Benefits and premiums, as determined by NLTA Group Insurance Managers, are subject to change.

Options Cost-Shared with Employer

Term Life Insurance - Option A1

This option is automatic for full-time and part-time members.

- Coverage:**
- 2 x annual salary or annual pension.
 - Dependent coverage is: \$10,000 (spouse) and \$5,000 (dependent child).
 - Coverage ceases at attainment of age 65 and is replaced by a Post-65 Coverage. See below.
 - Conversion option is available within 31 days of termination, reduction of coverage, or attainment of age 65.

Cost:	Member Coverage:	Dependent Coverage:
	Member: \$0.051/\$1,000 benefit/month	Member: \$0.72 extra/month
	Employer: \$0.060/\$1,000 benefit/month	Employer: \$0.83 extra/month

Post-65 Coverage

This coverage is automatic effective September 1, 1985 for those reaching age 65 on or after September 1, 1985.

- Coverage:** At age 65, A1 Term Life coverage drops to \$15,000 member only.
- Cost:** \$22.80/month. Members who have reached age 65 prior to September 1, 2004 pay the full amount. Members who have reached age 65 after August 31, 2004 pay \$17.30/month with \$5.50/month paid from the Post-65 Life Fund.

Accidental Death and Dismemberment Insurance - Option A3

This option is automatic for full-time and part-time members.

- Coverage:**
- 2 x annual salary or annual pension.
 - Coverage for member only.
 - Coverage ceases at attainment of age 65.
 - Conversion option is available within 31 days of termination or at attainment of age 65.

Cost:	Member: 13.1¢/\$10,000 of benefit/month
	Employer: 6.0¢/\$10,000 of benefit/month

Health Insurance Plan - Option B

This option is automatic for full-time and part-time members.

- Coverage:**
- Drug Plan: The member pays dispensing fee plus pharmacy mark-up for eligible drugs. Effective May 1, 2020 **new** Biologic Prescriptions will be reimbursed based on the lowest cost approved Biosimilar medication.
 - Vision Care: The Plan pays 80% to a maximum of \$125 in any three consecutive calendar years for adults and once every calendar year for dependent children under age 18 with a prescription change.
 - The maximum payment for each paramedical practitioner is 80% up to \$800 per calendar year. Registered psychologist and social worker maximum increased from \$800 to \$1,600 per calendar year effective January 1, 2019.
 - All other benefits are paid as outlined in the NLTA Group Insurance Program Website.

Cost:	Member Coverage Only:	Family Coverage:
	Member: \$121.54/month	Member: \$185.86/month
	Employer: \$42.88/month	Employer: \$108.22/month

Options Fully Paid By Member

Member Voluntary Life Insurance - Option A2 /Spousal Voluntary Life - Option A5

This option is by application only.

	<u>Cost/\$10,000 of benefit/month</u>	
Coverage:	• A maximum of \$500,000.	Under 35 \$0.29
	• Member and/or spouse.	35-39 \$0.36
	• Maximum \$50,000 from ages 65-84; must have purchased this option prior to age 65.	40-44 \$0.52
	• Conversion option available within 31 days of termination or reduction of coverage.	45-49 \$0.89
	• Conversion not available after age 65.	50-54 \$1.43
		55-59 \$2.40
		60-64 \$3.26
		65-69 \$11.38
Cost:	Available in units of \$10,000.	70-74 \$27.53
	Rates based on age of member or spouse.	75-79 \$44.15
		80-84 \$70.43

Voluntary Accidental Death and Dismemberment Insurance - Option A4

This option is by application only.

- Coverage:**
- Maximum coverage of \$500,000. Coverage ceases at age 75.
 - Spousal coverage is 50% of member coverage with dependent children; 60% of member coverage with no dependent children. Dependent child coverage is 15% of member coverage, 20% if no spouse.
 - Prior to age 75, conversion option is available within 31 days of termination.
 - Retirees age 70 to 74 inclusive have the same rates as retirees under age 69, except the maximum amount of Principal Sum available is \$100,000. Also, there is no coverage for Permanent Total Disability, Home Maker Weekly Indemnity and Hospital Indemnity.

Cost:

Note: Only available in units of \$10,000
Member Only: 24.0¢/\$10,000 of benefit/month
Family: 33.0¢/\$10,000 of benefit/month

Dental Insurance - Option B2

This option is automatic for full-time and part-time members.

- Coverage:**
- 80% of eligible benefits with no coverage for orthodontics, dentures, or bridges.
 - Recall examinations, cleanings, fluoride treatments and bitewing x-rays once every 12 months.
 - Claims are based on the 2020 Newfoundland and Labrador Dental Fee Guide.

Cost: Single coverage: \$39.46/month
Family coverage: \$79.28/month

Long Term Disability Insurance - Option C

This option is automatic for full-time and part-time members.

- Coverage:**
- Benefit maximum of 66 ^{2/3} of gross salary. Benefit is non-taxable and ceases at age 60.
 - The plan includes an all-source maximum benefit of 85% of net earnings.
 - Integrated pension benefits are taxable.
 - All employer-sponsored retirement and disability pension plan benefits are integrated with the insurance benefit. This includes CPP and TPP benefits.
 - The benefit payment period for term contract members is limited to the end of the contract period.
 - A partial top-up to Workers' Compensation benefits is available to LTD insured members injured on the job with lost time from work.

Cost: \$1.10/\$100 of gross salary (1.10% of salary)

Basic Critical Illness Insurance (Member Only) - Option CI

This option is automatic for full-time and part-time members.

- Coverage:**
- \$10,000 benefit that covers up to 31 illnesses/conditions.
 - A 24 month Pre-Existing Condition Limitations Clause applies.
 - No benefit paid for cancer or benign brain tumour if symptoms or problems that give rise to the diagnosis appear within the first 90 days of coverage or reinstatement of coverage.
 - Coverage ceases upon retirement or attainment of age 65 or the date on which the underwriter pays a benefit for a covered critical illness/condition.
 - Conversion Option is available within 31 days of termination or at attainment of age 65.

Cost: \$3.66/month

Voluntary Critical Illness Insurance Option CV - Member and Option CS - Spouse

This option is by application only.

- Coverage:**
- Active members and/or spouse of active members, can only avail of this option if the member is enrolled in the Basic Critical Illness Insurance.
 - Retired members, spouses of retired members, substitute members, spouses of substitute members can only avail of coverage if the retired member/substitute member is enrolled in the Group Insurance Program.
 - Available in units of \$10,000, to a maximum of \$300,000 (refer to table on next page).
 - Up to \$50,000 available to the member and/or spouse without a medical application.
 - A 24 month Pre-Existing Condition Limitations Clause applies.
 - No benefit paid for cancer or benign brain tumour if symptoms or problems that give rise to the diagnosis appear within the first 90 days of coverage or reinstatement of coverage.
 - Coverage ceases at attainment of age 65 or the date on which the underwriter pays a benefit.
 - Conversion Option is available within 31 days of termination or at attainment of age 65.

MONTHLY UNIT RATES PER \$10,000 OF COVERAGE OF VOLUNTARY CRITICAL ILLNESS INSURANCE

AGE BAND	MALE		FEMALE	
	NON-SMOKER	SMOKER	NON-SMOKER	SMOKER
Under 35	\$1.30	\$1.63	\$1.45	\$1.92
35 – 39	\$1.48	\$2.04	\$1.73	\$2.64
40 – 44	\$1.98	\$3.21	\$2.30	\$4.17
45 – 49	\$3.38	\$6.56	\$3.25	\$6.64
50 – 54	\$5.45	\$12.13	\$4.33	\$9.24
55 – 59	\$8.90	\$21.49	\$6.08	\$12.76
60 – 64	\$15.27	\$36.51	\$8.98	\$17.24

Voluntary Dependent Child Critical Illness Insurance - Option CC

This option is by application only.

- Coverage:**
- Only members who are enrolled in the Voluntary Critical Illness Insurance are eligible to avail of this additional benefit.
 - \$5,000 benefit for each eligible dependent child under age 21 or under age 25 if in full-time attendance at an accredited educational institution.
 - Covers up to 20 illnesses/conditions.

Cost: \$2.40/month

MEDOC Travel Insurance - Option T

This option is by application only.

Your Provincial Health Insurance Plan provides basic coverage for hospital and physician services while you travel outside your province of residence, based on Newfoundland and Labrador rates. If you have a medical emergency while travelling outside your province, it could cost you thousands of dollars.

Note: For information or to apply for this coverage, please contact Johnson Inc.
Plan Benefits (Service): 1-800-563-1528

Johnson Group Benefit Inquiries

Health and Dental Coverage Inquiries: 1- 800-563-1727

Administration Inquiries: 1- 800-563-1528

Home Insurance - Option D and Automobile Insurance - Option E

Options D and E are not part of the NLTA Group Insurance Plan but are personal policies.

For further information, please contact Johnson Inc. at 1-800-563-4492.