

Extended Health Care

Dental Care

Life Insurance

Disability Insurance

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# Benefits Information

for Executives

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**SickKids<sup>®</sup>**

## SICKKIDS BENEFITS PLAN

This brochure provides a brief description of the benefits plan offered by The Hospital for Sick Children. More detailed information can be found on the websites listed within this brochure.

**Note:** Neither the brochure nor the website pages listed contain reference to every provision of the contracts issued. Please remember that rights and obligations are determined in accordance with the contracts and not this brochure nor the website pages. If there is a discrepancy between the information in this brochure, the website pages and the contracts, the applicable contract will prevail. The hospital reserves the right to make changes to the benefits program.

<b>Who is eligible to join?</b>	<ul style="list-style-type: none"> <li>Active permanent full-time (0.8 to 1.0 FTE) employees.</li> <li>Active permanent part-time employees or fixed-term contract (greater than one year) employees working 50 per cent or more of the normal hours worked by a regular full-time employee in the same job classification.</li> </ul>									
<b>Am I eligible for all benefits offered?</b>	<ul style="list-style-type: none"> <li>You may not be entitled to all of the benefits offered, depending on your employment classification. Please contact your manager for further details.</li> </ul>									
<b>When does my coverage start?</b>	<ul style="list-style-type: none"> <li>Your coverage begins the first day of your employment with the hospital. Remember: You must complete a benefits enrolment form.</li> </ul>									
<b>Am I able to opt out or waive my coverage?</b>	<ul style="list-style-type: none"> <li>Eligible employees cannot opt out/waive life and/or long-term disability coverage</li> <li>Eligible employees can opt out/waive health and/or dental coverage only if covered under another plan. Proof of alternate coverage is required.</li> </ul>									
<b>Am I able to make changes? Who do I contact about making any changes?</b>	<p>Yes, you can make changes. Here is a summary of the types of changes you can make and when.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #d9e1f2;">Type of change</th> <th style="background-color: #d9e1f2;">Anytime</th> <th style="background-color: #d9e1f2;">Life event*</th> </tr> </thead> <tbody> <tr> <td>Change life insurance beneficiary</td> <td style="text-align: center;">✓</td> <td style="text-align: center;">✓</td> </tr> <tr> <td>Change health and/or dental coverage (examples: single to family, waive or re-enrol)</td> <td></td> <td style="text-align: center;">✓</td> </tr> </tbody> </table> <p><i>* A completed Group Benefits Change Form must be received by Human Resources within 31 days of the change. The change will take place the first of the month immediately following receipt of the form.</i></p>	Type of change	Anytime	Life event*	Change life insurance beneficiary	✓	✓	Change health and/or dental coverage (examples: single to family, waive or re-enrol)		✓
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<b>What is a "life event"?</b>	<p>A "life event" includes the following:</p> <ul style="list-style-type: none"> <li>Marriage</li> <li>Birth of a child</li> <li>Spouse loses coverage</li> <li>Divorce</li> <li>Attain common law status</li> <li>Spouse gains coverage</li> <li>Legal separation</li> <li>Death of a dependent</li> </ul>									
<b>Is my family covered?</b>	<p>If you choose family coverage for health and/or dental your dependents are eligible for coverage. A dependent is defined as the following:</p> <p><b>Spouse</b></p> <ul style="list-style-type: none"> <li>Legally married</li> <li>Common law partner (same or opposite sex) – 12 months living together</li> </ul> <p><b>Child</b></p> <ul style="list-style-type: none"> <li>Each unmarried, natural or adopted child, step-child, foster child, or child of your spouse under age 22</li> </ul> <p><b>Student</b></p> <ul style="list-style-type: none"> <li>Each "child" between ages 22 and 25 still attending school. Proof of student status is required</li> </ul>									

<p><b>If my spouse has other coverage, what can I do?</b></p>	<ul style="list-style-type: none"> <li>• Opt out/waive health and/or dental coverage. Please refer to the question “Am I able to opt out or waive my coverage?”</li> <li>• Be covered under both plans and submit claims as follows:</li> </ul> <table border="1" data-bbox="527 216 1411 405"> <thead> <tr> <th>Claim is for</th> <th>SickKids Plan</th> <th>Spouse's Plan</th> </tr> </thead> <tbody> <tr> <td>Myself</td> <td>1<sup>st</sup></td> <td>2<sup>nd</sup></td> </tr> <tr> <td>Spouse</td> <td>2<sup>nd</sup></td> <td>1<sup>st</sup></td> </tr> <tr> <td>Child—if your birthday is <u>later</u> than your spouse's</td> <td>2<sup>nd</sup></td> <td>1<sup>st</sup></td> </tr> <tr> <td>Child—if your birthday is <u>earlier</u> than your spouse's</td> <td>1<sup>st</sup></td> <td>2<sup>nd</sup></td> </tr> </tbody> </table>	Claim is for	SickKids Plan	Spouse's Plan	Myself	1 <sup>st</sup>	2 <sup>nd</sup>	Spouse	2 <sup>nd</sup>	1 <sup>st</sup>	Child—if your birthday is <u>later</u> than your spouse's	2 <sup>nd</sup>	1 <sup>st</sup>	Child—if your birthday is <u>earlier</u> than your spouse's	1 <sup>st</sup>	2 <sup>nd</sup>						
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<p><b>How do I submit claims?</b></p>	<table border="1" data-bbox="527 432 1411 575"> <thead> <tr> <th></th> <th>Dental</th> <th>Drugs</th> <th>Orthotics</th> <th>Other Health</th> <th>Disability</th> <th>Life</th> </tr> </thead> <tbody> <tr> <td>Paper claim</td> <td>✓</td> <td>✓</td> <td>✓*</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Electronically</td> <td>✓*</td> <td>✓*</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>*<b>Dental:</b> Electronically from dentist office  *<b>Drugs:</b> Electronically only when dispensed from SickKids Shoppers Drug Mart pharmacy  *<b>Orthotics/Orthopaedic Shoes:</b> Payment can be made directly to the SickKids Centre for Orthotics when purchased from the Centre</p>		Dental	Drugs	Orthotics	Other Health	Disability	Life	Paper claim	✓	✓	✓*	✓	✓	✓	Electronically	✓*	✓*				
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<p><b>Where can I get claim forms?</b></p>	<p>Health and/or dental claim forms can be obtained from the following:</p> <ul style="list-style-type: none"> <li>• Internet (register on-line to access pre-filled claim forms): <a href="https://www.sunnet.sunlife.com/member/signin/index.aspx">https://www.sunnet.sunlife.com/member/signin/index.aspx</a></li> <li>• SickKids intranet (follow links): <a href="http://www.sickkids.ca/ehrforstaff/">http://www.sickkids.ca/ehrforstaff/</a></li> <li>• Human Resources Department</li> </ul>																					
<p><b>Who do I contact if I have questions?</b></p>	<table border="1" data-bbox="527 909 1411 1066"> <thead> <tr> <th>Type of Question</th> <th>Sun Life</th> <th>HR</th> </tr> </thead> <tbody> <tr> <td>Coverage details</td> <td>✓</td> <td></td> </tr> <tr> <td>Claims</td> <td>✓</td> <td></td> </tr> <tr> <td>Changes to coverage</td> <td></td> <td>✓</td> </tr> </tbody> </table>	Type of Question	Sun Life	HR	Coverage details	✓		Claims	✓		Changes to coverage		✓									
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<p><b>Are there time limits to submit claims?</b></p>	<p>Yes, the time limits to submit claims are as follows:</p> <p><b>Health and/or dental</b></p> <ul style="list-style-type: none"> <li>• No later than 365 days from the date the expense is incurred, or 90 days if coverage is terminated</li> </ul> <p><b>Long-term disability</b></p> <ul style="list-style-type: none"> <li>• No later than 90 days after the date your disability begins</li> </ul>																					

## EXTENDED HEALTH CARE (Policy No. 45197, Insurance Carrier: Sun Life)

- All items listed below are covered at 100% (except for drugs and hospital) and may be subject to maximums.
- You may “waive” extended health care coverage with proof of other coverage.

Category	Details
<p><b>Drugs</b></p> <p>By law are only available with a prescription</p> <p>Must be prescribed by a doctor or dentist</p> <p><b>Also included are:</b></p> <ul style="list-style-type: none"> <li>- Intrauterine - devices (IUDs)</li> <li>- Diabetic supplies</li> <li>- Colostomy supplies</li> </ul>	<ul style="list-style-type: none"> <li>• Covered at 90% for the first \$1,000 of eligible expenses per family, per benefit year and 100% thereafter.</li> <li>• Dispensing fee is covered only when the drugs are dispensed through the SickKids Shoppers Drug Mart pharmacy. If drugs are dispensed at any other pharmacy, the dispensing fee is <u>not</u> covered.</li> </ul> <p>Under the plan, certain limitations and exclusions apply (example: treatments for weight loss and products to help you quit smoking are not covered). Please refer to the SickKids intranet for further details.</p>
<b>Hospital</b>	<p>Covered at 90% for the following:</p> <ul style="list-style-type: none"> <li>• Semi-private room accommodation and out-patient services in a licensed hospital.</li> <li>• Convalescent hospital to a maximum of \$20 per day for up to 120 days.</li> </ul>
<b>Medical Services and Equipment</b>	<p><b>Orthotic inserts</b> for shoes or <b>orthopaedic shoes</b>, either of which, are custom-made and prescribed by a doctor, podiatrist or chiropodist. Coverage up to \$200 per person every two benefit years.</p> <p>Detailed information about additional medical services and equipment such as ambulance transportation, accidental dental, hearing aids, medically necessary equipment, etc. can be found on the websites.</p>
<b>Out-of-Country/Travel Assistance</b>	<p>Emergency services during the first 60 days of travel are covered to a maximum of \$1,000,000 per lifetime for each person.</p> <p>Referral expenses are covered up to \$100,000 per lifetime for each person.</p>
<b>Paramedical Services</b>	<p>Eligible for coverage up to \$300 per practitioner, per person, per benefit year:</p> <ul style="list-style-type: none"> <li>• Chiropractor</li> <li>• Massage therapist</li> <li>• Osteopath</li> <li>• Chiropodist</li> <li>• Naturopath</li> <li>• Podiatrist</li> </ul> <p>The cost for a physiotherapist is covered up to \$500 per person, per benefit year.</p> <p>The following are covered up to \$1,500 per practitioner, per person, per benefit year:</p> <ul style="list-style-type: none"> <li>• Psychologist</li> <li>• Speech therapist</li> </ul>
<b>Private Duty Nursing</b>	\$25,000 per lifetime for each person.
<p><b>Vision Care</b></p> <p><i>Note: Prescription by ophthalmologist or optometrist is required.</i></p>	<p>The costs of contact lenses, eyeglasses or laser eye correction surgery.</p> <p>\$200 per person every two benefit years.</p>
<b>When coverage ends</b>	Coverage will end on the date your employment ends, or you retire, or age 70

## DENTAL CARE (Policy number: 45197, Insurance Carrier: Sun Life)

- There is no deductible for this coverage.
- If the cost of treatment will exceed \$500, you should submit a completed dental claim form that shows the treatment the dentist is planning and the cost to Sun Life Financial before the date treatment starts.
- You may “waive” dental coverage with proof of other coverage.

Category	Details
Fee Guide	Reimbursement is: <ul style="list-style-type: none"> <li>• Based on the Dental Association Fee Guide for General Practitioners in the province where the employee lives and the current fee guide at the time treatment is received</li> <li>• Extra fees for specialists are <u>not covered</u></li> </ul>
Recall Frequency	Covered up to once every six months
Preventative Services	Covered at 90% for: <ul style="list-style-type: none"> <li>• examinations</li> <li>• X-rays</li> <li>• polishing</li> <li>• additional services</li> </ul>
Basic Services	Covered at 90% for: <ul style="list-style-type: none"> <li>• fillings</li> <li>• endodontic (root canals)</li> <li>• oral surgery</li> <li>• extractions</li> <li>• periodontic (gum disease)</li> <li>• related services</li> </ul>
Major Services	Covered at 50% for: <ul style="list-style-type: none"> <li>• crowns</li> <li>• bridges</li> <li>• denture construction and insertion</li> <li>• denture repair, relining, rebasing</li> <li>• inlays and onlays</li> </ul> <p><b>Note:</b> Charges for a replacement bridge or replacement standard denture are covered, provided the existing appliance is at least three years old.</p>
Benefit Year Maximum	\$1,250 per person, per benefit year for preventative services, basic services and major services combined
Orthodontics	Covered at 50%, up to \$1,500 per person, per lifetime
When coverage ends	Coverage will end on the date your employment ends, or you retire, or age 70

## HEALTH SPENDING ACCOUNT (Policy No. 45197, Insurance Carrier: Sun Life)

- \$4,500 per benefit year (April 1 – March 31). Any unused amount will be lost and not carried over to another benefit year.
- Coverage includes items provided they qualify as tax deductible medical expenses under the Income Tax Act (Canada) and are not payable under any other private or governmental plan.
- Eligible expenses incurred by a dependent are included in the total amount. A dependent is any person for whom you may claim a medical expense tax credit on your federal tax return in the taxation year. For example, this could include members of your extended family, such as your parents, grandparents or grandchildren.
- Claims must be received by Sun Life no later than 90 days after the end of the benefit year during which the expenses were incurred.

## LIFE INSURANCE (Policy number: 45809, Insurance Carrier: Sun Life)

- Premiums (including taxes) are paid 100% by SickKids.
- This premium cost represents a taxable benefit to you.

Category	Details
Coverage Amount	<ul style="list-style-type: none"> <li>• \$1,000,000</li> <li>• If you continue working beyond age 65, this coverage will reduce to \$250,000</li> </ul>
Conversion Option	<ul style="list-style-type: none"> <li>• The maximum amount you may convert is \$200,000</li> <li>• Conversion must be done within 31 days of your termination date</li> <li>• The premium required for the new policy will be based on your age and class of risk at the time of conversion</li> <li>• The conversion option is not available after the age of 65</li> </ul>
When coverage ends	Coverage will end on the date your employment ends, or you retire, or age 70

- You may select additional insurance as indicated below (participation is optional).
- Premiums (including taxes) are paid 100% by the employee.
- Optional Accidental Death & Dismemberment (AD&D) is insured by ACE INA Life Insurance (Policy No. OKE 101615)

Category	Details
Optional Spousal Life	<ul style="list-style-type: none"> <li>• Your spouse can be insured for amounts between \$10,000 and \$200,000. Coverage is available in units of \$10,000</li> <li>• Coverage will end on the date your employment ends, or you retire, or you reach age 65, or your spouse reaches age 65</li> <li>• Coverage is subject to medical evidence and approval from the insurance carrier</li> <li>• Rates are based on age, gender and smoking status</li> <li>• Rates are per \$1,000 of coverage and coverage is subject to Sun Life's approval</li> </ul>
Optional Child Life	<ul style="list-style-type: none"> <li>• Your children can be insured for amounts between \$1,000 and \$10,000. Coverage is available in units of \$1,000</li> <li>• Coverage will end on the date your employment ends, or you retire, or reach age 65</li> </ul>
Optional AD&D Employee Only	<ul style="list-style-type: none"> <li>• You can be insured for amounts between \$10,000 and \$250,000. Coverage is available in units of \$10,000</li> <li>• Coverage will end on the date your employment ends, or you retire, or reach age 70</li> </ul>
Optional AD&D Family Plan	<ul style="list-style-type: none"> <li>• You can be insured for amounts between \$10,000 and \$250,000. Coverage is available in units of \$10,000</li> <li>• Your spouse and/or your children will be insured for a percentage of the amount of your coverage, depending on which dependents you have</li> <li>• Coverage will end on the date your employment ends, or you retire, or reach age 70</li> </ul>

## DISABILITY INSURANCE

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SickKids provides financial assistance during periods of shorter and longer leaves of absence, due to illness or injury, through a variety of insurance programs.

### Short Term Disability

- First 26 weeks of absence from work is paid at 100% salary continuance.

### Long Term Disability (Policy No. 17095, Insurance Carrier: Manulife Financial)

- Premiums (including taxes) are paid 100% by The Hospital for Sick Children. All income you may receive as part of a disability claim will be taxable income.

Benefit Provision	Details
Monthly benefit	75% of monthly earnings up to a maximum of \$25,000
Benefit payments	<ul style="list-style-type: none"> <li>• Commence after 26 weeks of total disability and are subject to approval by the insurance carrier</li> <li>• Continue to the earlier of recovery, age 65, retirement or death</li> </ul>
Definition of "Total Disability"	<ul style="list-style-type: none"> <li>• Because of bodily injury or sickness, an Employee is not able to perform the Essential and Material Duties of his or her regular occupation</li> <li>• In addition, you must not be engaged in any occupation or employment for wage or profit except as part of a rehabilitation program</li> </ul>
Income from Other Sources	<ul style="list-style-type: none"> <li>• Direct offsets include any disability payments from C/QPP (employee benefits only) and the Workers Compensation Act or similar legislation</li> <li>• Your monthly benefit together with income from all other sources cannot exceed 85% of your pre-disability earnings.</li> </ul>
Pre-disability earnings	<ul style="list-style-type: none"> <li>• Regular salary prior to the disability date including bonuses but excluding overtime</li> <li>• Bonus earnings are calculated on an average over a 2 year period as indicated on your T4. For employees with less than 2 years of service, earnings will be based on regular salary plus the target bonus amount.</li> </ul>
Other provisions	<ul style="list-style-type: none"> <li>• On each January 1, the monthly benefit will be increased by a cost of living adjustment (COLA) equal to the lesser of 4% or the increase in the Consumer Price Index for the 12-month period ending on October 31 of the previous year</li> <li>• A Critical Illness benefit equal to \$2,000 (taxable) is covered for heart attacks, life threatening cancer and stroke. The survival period is 30 days.</li> </ul>
Submitting Claims	<ul style="list-style-type: none"> <li>• Completed claim forms must be received by Manulife Financial at least 30 days before the end of the 26 week elimination period.</li> </ul>
When coverage ends	Coverage will end on the date your employment ends, or you retire, or age 65, whichever occurs first.

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*Please note: If there is a discrepancy between the information in this brochure and the contract, the information found in the contract will apply.*

**Contact Information:**

**Sun Life Financial**

[www.sunnet.sunlife.com/member/signin/index.aspx](http://www.sunnet.sunlife.com/member/signin/index.aspx)

1 800 361 6212

PO Box 4023,  
Stn A, Toronto,  
ON M5W 2P7

**SickKids Human Resources Department**

[www.sickkids.ca/ehrforstaff/](http://www.sickkids.ca/ehrforstaff/)

525 University Ave,  
11th Floor, Toronto,  
ON M5G 1X8

**SickKids®**

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