

# Group Benefit Plan



**Great-West Life**  
*your Benefits Solutions People*

University of  
Lethbridge



**Division 1 - Full Time Faculty, Professional Librarians  
and Academic Assistants**

## **BENEFIT DETAILS**

Great-West Life is a leading Canadian life and health insurer. Great-West Life's financial security advisors work with our clients from coast to coast to help them secure their financial future. We provide a wide range of retirement savings and income plans; as well as life, disability and critical illness insurance for individuals and families. As a leading provider of employee benefits in Canada, we offer effective benefit solutions for large and small employee groups.

### **Great-West Life Online**

Visit our website at [www.greatwestlife.com](http://www.greatwestlife.com) for:

- information and details on Great-West Life's corporate profile and our products and services
- investor information
- news releases
- contact information
- claim forms and the ability to submit certain claims online

This booklet describes the principal features of the group benefit plan sponsored by the University of Lethbridge, but **Group Policy Nos. 138600 and 138601** issued by Great-West Life are the governing documents. If there are variations between the information in the booklet and the provisions of the policies, the policies will prevail.

This booklet contains important information and should be kept in a safe place known to you and your family.

**The Plan is underwritten by**



## **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 Great-West Life 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 Great-West Life sends you a notice of the overpayment, or within a longer period if agreed to in writing by Great-West Life. If you fail to fulfil this responsibility, no further benefits are payable under the policy until the overpayment is recovered. This does not limit Great-West Life's right to use other legal means to recover the overpayment.

## **Protecting Your Personal Information**

At Great-West Life, we recognize and respect the importance of privacy. Personal information about you is kept in a confidential file at the offices of Great-West Life or the offices of an organization authorized by Great-West Life. Great-West Life may use service providers located within or outside Canada. We limit access to personal information in your file to Great-West Life staff or persons authorized by Great-West Life who require it to perform their duties, to persons to whom you have granted access, and to persons authorized by law. Your personal information may be subject to disclosure to those authorized under applicable law within or outside Canada.

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

- determining your eligibility for coverage under the plan
- enrolling you for coverage
- investigating and assessing your claims and providing you with payment
- managing your claims
- verifying and auditing eligibility and claims
- creating and maintaining records concerning our relationship
- underwriting activities, such as determining the cost of the plan, and analyzing the design options of the plan
- preparing regulatory reports, such as tax slips

We may exchange personal information with your health care providers, your plan administrator, any insurance or reinsurance companies, administrators of government benefits or other benefit programs, other organizations, or service providers working with us or the above when relevant and necessary to administer the plan.

As plan member, you are responsible for the claims submitted. We may exchange personal information with you or a person acting on your behalf when relevant and necessary to confirm coverage and to manage the claims submitted.

You may request access or correction of the personal information in your file. A request for access or correction should be made in writing and may be sent to any of Great-West Life's offices or to our head office.

For a copy of our Privacy Guidelines, or if you have questions about our personal information policies and practices (including with respect to service providers), write to Great-West Life's Chief Compliance Officer or refer to [www.greatwestlife.com](http://www.greatwestlife.com).

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# Benefit Summary

This summary must be read together with the benefits described in this booklet.

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Employee Basic Life Insurance	\$100,000
Optional Life Insurance	Available in \$10,000 units to a maximum of \$500,000, for you or your spouse, subject to approval of evidence of insurability
	If you are covered under this plan as both an employee and a spouse, you are limited to the \$500,000 maximum

## Long Term Disability Income Benefits

Waiting Period	75 working days from the reported onset of disability
Amount	70% of your monthly earnings to a maximum benefit of \$6,000 or 85% of your pre-disability take-home pay, whichever is less
	Every year, your LTD benefit will be adjusted to reflect increases in the Consumer Price Index, to a maximum increase of 3% in any year.



## **ELIGIBILITY, COMMENCEMENT AND TERMINATION OF COVERAGE**

You are eligible to participate in the plan on the date your employment begins.

- You must apply for all coverages other than Optional Life Insurance no later than 31 days after you become eligible. After 31 days, you must provide evidence of insurability for you and your dependents before you can participate.
- If you elect Optional Life Insurance it will not become effective until Great-West Life approves proof of your insurability.
- You must be actively at work when coverage takes effect, otherwise the coverage will not be effective until you return to work.
- Increases in your benefits while you are covered by this plan will not become effective unless you are actively at work.
- Full-time employees who work less than 40 hours per week may not join the plan.
- Part-time employees who work less than 20 hours per week may not join the plan.
- Seasonal employees may not join the plan.

Your coverage terminates when your employment ends, you are no longer eligible, you stop paying the required premiums, or the policy terminates, whichever is earliest.

- Your dependents' coverage terminates when your insurance terminates or your dependent no longer qualifies, whichever is earlier.
- When your coverage terminates, you may be entitled to an extension of certain benefits under the plan. Contact the Human Resources Department for details.

## **DEPENDENT COVERAGE**

Dependent means:

- Your spouse, legal or common-law.

You can only cover one spouse at all times. The same person must be covered for all spousal benefits provided under the University of Lethbridge plans.

A common-law spouse means a person who is living with you in a conjugal relationship.

## **BENEFICIARY DESIGNATION**

You may make, alter, or revoke a designation of beneficiary as permitted by law. You should review any beneficiary designation made under this policy from time to time to ensure that it reflects your current intentions. You may change the designation by completing a form available from Pension and Benefits.

## **EMPLOYEE BASIC LIFE INSURANCE**

On your death, Great-West Life will pay your life insurance benefits to your named beneficiary. If you have not named a beneficiary or there is no surviving beneficiary at the time of your death, payment will be made to your estate. Pension and Benefits will explain the claim requirements to your beneficiary.

- If you are under age 70 and have been disabled for 6 months or more, you may be entitled to have your life insurance continued without premium payment until the last day of the month coinciding with or next following your 70th birthday. You are considered disabled if injury or disease prevents you from being gainfully employed in any job. Great-West Life will determine your qualification for waiver of life insurance premium benefits. If you believe you may be eligible, contact Human Resources for claim forms. You must apply for waiver of premium benefits within 12 months of becoming eligible.
- If any or all of your insurance terminates, you may be eligible to apply for an individual conversion policy without providing proof of your insurability. You must apply and pay the first premium no later than 31 days after your group insurance terminates. See Pension and Benefits for details.

## OPTIONAL LIFE INSURANCE

Optional Life Insurance allows you to choose additional coverage for yourself and your spouse. Check the **Benefit Summary** for the amount of Optional Life Insurance available. When you apply for Optional Life Insurance, you must provide proof of your insurability, and your application must be approved by Great-West Life. If you or your spouse die within two years after applying for Optional Life Insurance, Great-West Life has the right to verify any medical information you or your spouse provided. If any inconsistencies are discovered, the claim will be denied and any premiums paid will be refunded.

On your death, Great-West Life will pay your life insurance to your named beneficiary. If you have not named a beneficiary or there is no surviving beneficiary at the time of your death, payment will be made to your estate. Pension and Benefits will explain the claim requirements. If your spouse dies you will be paid the amount for which he or she was insured.

- If you are approved for waiver of premium on your basic life insurance, any optional life insurance for yourself or your spouse will also continue without premium payment as long as your basic life insurance continues but not beyond the date your optional insurance would otherwise terminate.
- If your or your spouse's optional life insurance terminates, you or your spouse may be eligible to apply for an individual conversion policy without providing proof of insurability. You must apply and pay the first premium no later than 31 days after your group insurance terminates. Contact Pension and Benefits for details.
- Your optional life insurance terminates when you reach age 65. Your spouse's coverage terminates at the same time, or when he or she reaches age 65 or is no longer your spouse, whichever comes first.

### Limitation

No benefit is paid for suicide within the first two years of initial or increased optional life coverage. In such a situation, Great-West Life refunds the premiums that have been received.

## LONG TERM DISABILITY (LTD) INCOME BENEFITS

The plan provides you with regular income to replace income lost because of a lengthy disability due to illness or injury. Benefits begin after the waiting period is over, and continue until you are no longer disabled **as defined by the policy** or on the last day of the month following the date you reach age 65, whichever is earlier. Check the **Benefit Summary** for the benefit amount and waiting period.

- If disability is not continuous, the days you are disabled can be accumulated to satisfy the waiting period as long as no interruption is longer than 20 working days and the disabilities arise from the same disease or injury. If short term disability or sick leave benefits are still being paid when the waiting period ends, the waiting period will be extended to the date the short term disability or sick leave benefits end, but no longer than one year after your disability starts.
- After the waiting period, successive disabilities are considered to be in the same disability period if they arise from the same illness, disease or injury and the later disability starts within 6 months after the previous disability ends.
- LTD benefits are payable for the first 24 months following the waiting period if injury or disease prevents you from doing your own job. You are **not** considered disabled if you can perform a combination of duties that regularly took at least 60% of your time to complete.
- After 24 months, LTD benefits will continue only if your disability prevents you from being gainfully employed in any job. Gainful employment is work you are medically able to perform, for which you have at least the minimum qualifications, and provides you with an income of at least 60% of your indexed monthly earnings before disability.
- Because you pay the entire cost of LTD coverage, benefits are not taxable.
- Your LTD insurance terminates when you reach age 65.

## Other Income

Your monthly LTD benefit is reduced by other income to which you are entitled during disability. Your LTD benefit is first reduced by:

- disability or retirement benefits you or another member of your family are entitled to under the Canada or Quebec Pension Plan
- benefits under any Workers' Compensation Act or similar law

Your LTD benefit is then reduced to the extent that it together with the other income listed below exceeds 85% of your indexed take-home pay before disability.

- loss of income benefits available through legislation which you and any other members of your family are entitled to on the basis of your disability, including automobile insurance benefits where permitted by law
- disability benefits under a plan of insurance available through membership in an association
- employment income, disability benefits, or retirement benefits related to any employment except an approved rehabilitation plan or program

## **Rehabilitation Benefit**

- If you are disabled, rehabilitation involves a training strategy or work related activity that is designed to help you return to gainful employment and a more productive lifestyle. Great-West Life will approve a program that facilitates your earliest possible return to work. Contact the Coordinator, Wellness for more information about this aspect of the plan.
- Earnings received from an approved rehabilitation plan or program are not used to reduce your monthly LTD benefit unless those earnings, together with your income from this plan and the other income listed above, would exceed your indexed take-home pay before disability.

## **Inflation Protection**

Each year, your LTD benefit will be adjusted to reflect increases in the Consumer Price Index, to a maximum increase of 3% in any year.

## **Limitations**

No benefits are paid for:

- Disability that begins before your insurance starts or after it ends
- Disability arising from a disease or injury for which you received medical care before your insurance started. This limitation does not apply if your disability starts after you have been continuously insured for 1 year, or you have not had medical care for the disease or injury for a continuous period of 90 days ending on or after the date your insurance took effect.
- The scheduled duration of a temporary lay-off or leave of absence

This does not apply during a maternity leave when you may be covered for the duration of the leave, where appropriate legislation exists.



- Disability arising from war, insurrection, or voluntary participation in a riot
- Any period of prison confinement
- Any period in which you do not cooperate with an approved rehabilitation plan or program
- Any period in which you do not cooperate with a reasonable treatment program. Depending on the severity of the condition, the plan may require you to be under the care of a specialist. For substance abuse, treatment must include participation in a recognized substance abuse withdrawal program.
- Any 12-month period during which you do not live in Canada for at least 6 months

### **How to Make a Claim**

- To submit claims online, go to [www.greatwestlife.com](http://www.greatwestlife.com) / Client Services / Forms for Group Benefits Plan Members / Standard Claim Forms. Click Apply for Disability Income Benefits and follow the instructions provided under Online claim submission.
- To submit paper claims, obtain an Employee Claim Submission Guide (form M4307B) and follow the guide's instructions.

You can get this form from the Coordinator, Wellness, or online from the Great-West Life corporate website. To access the form online, go to [www.greatwestlife.com](http://www.greatwestlife.com) / Client Services / Forms for Group Benefits Plan Members / Standard Claim Forms / Apply for Disability Income Benefits. Under Paper claim submission, click Long Term Disability Income Benefits – Guide.

Please ensure that your claim is submitted to Great-West Life as soon as possible, but no later than 6 months after the end of the waiting period.

## **PREFERRED VISION SERVICES (PVS)**

**Preferred Vision Services (PVS) is a service provided by Great-West Life to its customers through PVS which is a preferred provider network company.**

PVS entitles you to a discount on a wide selection of quality eyewear and lens extras (scratch guarding, tints, etc.) when you purchase these items from a PVS network optician or optometrist. A discount on laser eye surgery can be obtained through an organization that is part of the PVS network.

PVS also entitles you to a discount on hearing aids (batteries, tubing, ear molds, etc.) when you purchase these items from a PVS network provider.

You can use the PVS network as often as you wish for yourself and your dependents.

Using PVS:

- Call the **PVS Information Hotline** at **1-800-668-6444** or visit the **PVS Web site** at **[www.pvs.ca](http://www.pvs.ca)** for information about PVS locations and the program
- Arrange for a fitting, an eye examination, a hearing assessment or a hearing test, if needed
- Present your group benefit plan identification card, to identify your preferred status as a PVS member through Great-West Life, at the time the eyewear or the hearing aid is purchased, or at the initial consultation for laser eye surgery
- Pay the reduced PVS price. If you have vision care coverage or hearing aids coverage for the product or service, obtain a receipt and submit it with a claim form to your insurance carrier in the usual manner.