



**33767 TEAM QUALITY SERVICES INC. -  
EMPLOYEES**

## Benefit Summary

This Benefit Summary forms part of this booklet and should be read with the information in the rest of this booklet. Please see the related benefit sections for more detailed information and any conditions, limitations or exclusions that could apply to your plan.

The booklet is a summary of your group contract. If there are discrepancies between the group contract and the information in this booklet, the group contract will take priority as permitted by law.

### Teladoc Medical Experts and myStrength

<b>Teladoc Medical Experts</b>	<p>Teladoc Medical Experts services can help you make medical decisions with confidence. Whether you're dealing with a chronic condition, questioning surgery or facing a life-threatening illness, Teladoc Medical Experts services can guide you in the right direction with the following services:</p> <ul style="list-style-type: none"> <li>• Expert Medical Opinion</li> <li>• Personal Health Navigator</li> <li>• Find a Doctor / Care Finder</li> </ul>
<b>Teladoc myStrength</b>	<p>myStrength is a flexible and comprehensive digital mental health program with proven tools to help you manage stress, depression, sleep quality, and more. Teladoc myStrength can guide you with the following:</p> <ul style="list-style-type: none"> <li>• <b>Personalized plan</b> - myStrength will create a plan designed just for you, based on your needs and goals.</li> <li>• <b>Recommended digital content and resources</b> - An in-app coach can help you navigate self-guided activities and tools.</li> <li>• <b>In-the-moment tools</b> - Calm yourself down, shift your thinking, get inspired and feel more hopeful.</li> </ul>
<b>Termination</b>	<p>These benefits terminate on the Plan Anniversary Date following the Certificate holder's 75<sup>th</sup> birthday.</p>

### Contact Teladoc Medical Experts directly at 1 877 419 2378

Please have your Firm and Certificate numbers ready to identify yourself as a Chambers of Commerce Group Insurance Plan member. When you contact Teladoc Medical Experts services, you will be assigned a Member Advocate (a clinician\*) who will assess your medical issue, answer your questions, determine what service would be best to meet your needs and keep you informed about the progress of your case.

- A Member Advocate is assigned for the Expert Medical Opinion and Personal Health Navigator services.

### Employee Life Insurance (Option: LVA)

<b>Benefit</b>	<p>Level benefit of \$25,000 for Managers and Employees, providing 24-hour coverage of death at any time or place, from any cause.</p>
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<b>Living Benefit</b>	Disabled individuals suffering from a terminal illness may be eligible for payment of a Living Benefit equal to the lesser of \$25,000 or 50% of their Life Benefit.
<b>Reduction</b>	Coverage will reduce at age 65 to 25% of the face value.
<b>Termination</b>	Insurance will terminate on the Plan Anniversary Date following your 75 <sup>th</sup> birthday.

## Accidental Death & Dismemberment (Option: LVA)

<b>Benefit</b>	Level benefit of \$25,000 for Managers and Employees.
<b>Accidental Dismemberment</b>	<p>A benefit is paid if you suffer a loss (or use) of limb and/or sight as listed below:</p> <ul style="list-style-type: none"> <li>• 200% of Principal Sum for: Both Arms, Both Legs, Both Hands, Both Feet, Quadriplegia, Paraplegia, Hemiplegia, Use of Both Arms, Use of Both Legs, Use of Both Hands, Use of Both Feet</li> <li>• 100% of Principal Sum for loss of: Life, Entire Sight of Both Eyes, One Hand and One Foot, Either Hand or Foot and Sight of One Eye, Speech and Hearing in Both Ears, Brain Death, Use of One Hand and One Foot, Use of Either Hand or Foot and Entire Sight of One Eye</li> <li>• 75% of Principal Sum for loss of: One Arm, One Leg, One Hand, One Foot, Sight of One Eye, Speech, Hearing (in Both Ears), Use of One Arm, Use of One Leg, Use of One Hand, Use of One Foot</li> <li>• 33% of Principal Sum for loss of: Hearing (in One Ear), Thumb and Index Finger of Either Hand, Four Fingers of Any One Hand, Use of Thumb and Index Finger of Either Hand, Use of Four Fingers of Any One Hand</li> <li>• 25% of Principal Sum for loss of: All toes of one foot</li> </ul>
<b>Additional Provisions</b>	<p>You may also be entitled to additional benefits including:</p> <ul style="list-style-type: none"> <li>• Day Care Benefit</li> <li>• Education costs for Dependent Children (up to \$10,000/year)</li> <li>• Home Alteration and Vehicle Modification</li> <li>• In Hospital Benefit (up to \$2,500/month)</li> <li>• Psychological Therapy (up to \$5,000)</li> <li>• Rehabilitation costs for re-training (up to \$15,000)</li> <li>• Repatriation costs (up to \$15,000)</li> <li>• Seat Belt Benefit (an additional 10% of the principal sum)</li> <li>• Spousal Education Benefit (up to \$15,000)</li> </ul>
<b>Reduction</b>	Coverage will reduce at age 65 to 25% of the face value.
<b>Termination</b>	This benefit terminates on the Plan Anniversary Date following your 75 <sup>th</sup> birthday.

## Extended Health (Option: E86)

### Voyage Assistance (Emergency Travel Coverage)

To access these services under your Health coverage, contact the Voyage Assistance Coordination Centre at Sigma Assistel's office in Montreal, Quebec.

- Inside Canada or the US: **1.800.465.6390**
- Outside Canada or the US (call collect): **514.875.9170**

<b>Reimbursement</b>	<p>80% coverage of prescription drugs* listed on the ASSURE National Formulary            50% coverage of prescription drugs* NOT listed on the ASSURE National Formulary            100% coverage of all other eligible benefits</p> <p>*Drugs will be covered at an additional 10% when filled through PocketPills. Applicable to plans with less than 100% drug coinsurance. Due to provincial legislation, the 10% additional coinsurance is not available in Quebec. Restrictions on certain types of drugs may apply.</p>
<b>Coverage</b>	<p>There is no overall maximum though specific benefits may have annual or lifetime limits.</p> <p><i>Prescription Drugs</i> Up to <b>\$2,500 per person per calendar year</b>.            Fertility drugs; smoking cessation aids; erectile dysfunction drugs/items; travel vaccines; and drugs, injections or products for treatment of obesity are not covered. The plan substitutes generic equivalents whenever possible. (In Quebec, prescription drug coverage will meet provincial plan requirements)            Prescription drug purchases are processed at the pharmacy using the ASSURE card.</p> <p><i>Paramedical services</i> Up to <b>\$300 per specialty per person per calendar year</b> for the following paramedical specialists:</p> <ul style="list-style-type: none"> <li>• acupuncturists</li> <li>• audiologists</li> <li>• chiropractors</li> <li>• clinical dieticians</li> <li>• massage therapists/Registered Kinesiotherapists (RKT)/Kinesiologists</li> <li>• naturopaths</li> <li>• osteopaths</li> <li>• physiotherapists</li> <li>• podiatrists/chiroprodists</li> </ul> <p>Up to <b>\$600 per specialty per person per calendar year</b> for the following paramedical specialists:</p> <ul style="list-style-type: none"> <li>• psychologists/social workers/Registered Clinical Counsellor (RCC)/Canadian Certified Counsellor (CCC)/Psychotherapist or any other certified mental health practitioner covered under the plan and belonging to an accredited association or organization that answers to a disciplinary committee (subject to the approval of the Insurance Company).</li> <li>• speech therapists</li> </ul>

<i>Eye exams</i>	Up to <b>\$75 per adult</b> every 24 months; <b>\$75 per child</b> every 12 months.
<i>Hospital</i>	Semi-private / convalescent hospital.
<i>Nursing care</i>	Up to <b>\$25,000 per person</b> every 24 months.
<i>Hearing aids</i>	Up to <b>\$500 per person</b> every 48 months.
<i>Ambulance</i>	Transport as a result of emergency or in-patient treatment - ground: <b>unlimited</b> / air: <b>\$4,000 per calendar year</b> .
<i>Dental Accidents</i>	Dental repairs as a result of an accident while insured - up to <b>\$2,000 per person per calendar year</b> .
<i>Other services and equipment</i>	<p>Medical Equipment, up to a combined maximum of <b>\$2,000* per year</b> (some items may have annual, lifetime or other limits), including:</p> <ul style="list-style-type: none"> <li>• wheelchairs, hospital beds,</li> <li>• respirators, oxygen (including CPAP and sleep apnea appliances),</li> <li>• breast prosthesis, artificial limbs, eyes,</li> <li>• braces for limb truss, walking aids, wigs as a result of chemotherapy</li> <li>• diabetic, colostomy and ileostomy supplies.</li> </ul> <p><i>*rental, purchase or repair of a wheelchair; rental or purchase of a hospital bed or respirator and oxygen to a lifetime maximum of \$1,000 each (at the discretion of the Insurance Company)</i></p> <p>Orthotics up to <b>\$200 per person</b> per calendar year.</p> <p>Orthopaedic shoes (custom designed) up to <b>\$225 per person</b> per calendar year.</p>
<i>Medical Travel Benefit</i>	Travel costs for medically necessary treatments, up to <b>\$750 per person</b> every 24 months.
<i>Medical Emergency Assistance / Travel Health Benefits</i>	<p>24 hour emergency assistance finding medical help abroad, including emergency medical payments and evacuation, where required. Hospital and physician charges for emergency treatment outside Canada. The Plan covers the first number of days of a trip based on the age of the certificate holder, as follows:</p> <ul style="list-style-type: none"> <li>• up to age 65 - 180 days;</li> <li>• age 65 to 69 - 90 days;</li> <li>• age 70 to 74 - 60 days; and</li> <li>• age 75 to 80 - 30 days.</li> </ul>
<b>Survivor Benefit</b>	24-month Survivor Benefit for a deceased employee's insured spouse and dependents.
<b>Teladoc Telemedicine</b>	Your Extended Health Care benefit under Chambers Plan includes free access for you and your insured dependents to Teladoc® Telemedicine – a global service providing convenient access to high-quality care to millions of people in more than 130 countries. Teladoc telemedicine service allows you to consult with a physician about non-urgent medical matters by video conference or by phone, from wherever you are in Canada or the United States, 24 hours a day, 365 days a year. During your visit, you can receive a diagnosis, treatment recommendations, and even be prescribed medication when necessary.

<b>Teladoc Mental Health Navigator</b>	Teladoc's Mental Health Navigator includes free access for you and your insured dependents to Mental Health Navigator. The program offers guidance and navigation to members with a mental health condition seeking an expert opinion on an existing diagnosis and treatment. You are supported every step of the way by your personal navigator and expert mental health professionals including Canadian psychiatrists and psychologists. You will be provided an assessment of your diagnosis and recommended an appropriate treatment plan.
<b>Termination</b>	All health benefits will cease on the day following the day last worked, but no later than the Anniversary Date following your 80 <sup>th</sup> birthday.

## Dental (Option: D40)

<b>Reimbursement</b>	80% coverage of Basic services
<b>Deductible</b>	\$25 single / \$50 family calendar year deductible.
<b>Fee Guide</b>	Benefits are based on your Province's current Dental Fee Guide.
<b>Maximums</b>	\$1,000 maximum per person per calendar year.
<b>Coverage</b>	<p><b>Basic</b> services covered:</p> <ul style="list-style-type: none"> <li>• Recall Exams (Check-up) - once every 9 months</li> <li>• Complete Exams (Dental history) - once every 36 months</li> <li>• Tests, lab exams, treatment planning</li> <li>• Fluoride treatments - 2 times (anytime) within the calendar year</li> <li>• Polishing - 2 units (anytime) within the calendar year</li> <li>• Scaling - 4 units (anytime) within the calendar year</li> <li>• X-rays including 1 full mouth series and panoramic film every 24 months</li> <li>• Bitewings - reasonable and customary</li> <li>• Consultations / Pit and fissure sealants</li> <li>• Space maintainers for children</li> <li>• Fillings (nonbonded, composite, acrylic &amp; silicate)</li> <li>• Extractions of impacted teeth and simple extractions</li> <li>• Oral surgery</li> <li>• General anaesthesia (if performed in conjunction with oral surgery)</li> <li>• Relining and rebasing of dentures</li> <li>• Repairs to dentures / fixed bridgework</li> <li>• Oral Hygiene Instruction is not covered under the Plan</li> </ul> <p><b>Endodontic and Periodontal services</b> are not covered.</p>
<b>Survivor Benefit</b>	24-month Survivor Benefit for a deceased employee's insured spouse and dependents.
<b>Termination</b>	All dental benefits will cease on the day following the last day worked, but no later than the Anniversary Date following your 80 <sup>th</sup> birthday.

## Employee Assistance Program (EAP) (Option: A1)

### Employee Assistance Program

Access Employee Assistance services by calling **1.877.412.7483**

<p><b>Benefit</b></p>	<p>The Employee Assistance Program (EAP) provides up to a total of 12 hours of in person, video or telephone counselling per Certificate holder per year, per family unit to address issues like:</p> <ul style="list-style-type: none"> <li>• Personal and relationship counselling</li> <li>• Work-related challenges</li> <li>• Addiction or dependency concerns</li> <li>• Family challenges</li> <li>• Nutritional guidance</li> <li>• Eldercare issues</li> </ul> <p>Telephone consultation is also available for assistance with:</p> <ul style="list-style-type: none"> <li>• Legal issues and financial concerns (to a maximum of three hours each, per family unit, per calendar year)</li> <li>• Childcare navigation (unlimited)</li> </ul>
<p><b>Termination</b></p>	<p>This benefit terminates on the Plan Anniversary Date following the Certificate holder's 75<sup>th</sup> birthday.</p>

RÉGIME D'ASSURANCE COLLECTIVE DES CHAMBRES DE COMMERCE<sup>MC</sup>

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