



Atlantic Federation of Agriculture

2020 BENEFITS GUIDE

Effective April 1, 2020

WELCOME Your benefits are an important part of your membership. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you work 20 or more hours per week. You must have provincial plan coverage (or special temporary replacement coverage) in place to be eligible for the benefit plan. You must also enroll your eligible family members under the plan.

If you do not enroll your family members within 31 days, they will be subject to medical underwriting (which can result in restricted or declined coverage).

Eligible family members include:

- ▶ Your legally married spouse
- ▶ Your common-law partner (must be common law partner for at least 1 year)
- ▶ Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply)
- ▶ Disabled children who reach the age limit and who meet certain criteria may continue on your health coverage

If you are enrolled in a spouse's plan and decide to waive health and dental benefits, you must still be enrolled in pooled benefits, including life and disability insurance.

Enrollment

To enroll in the plan, complete the information below and return to the third party administrator (Morneau Shepell). Once enrolled, you will receive your benefits card and information to sign up to the carriers benefit portal.

Please complete the following forms to enroll in the plan:

[Click here](#) for an example of a completed Section 1

[Click here](#) to complete the Enrolment Form.

[Click here](#) to complete the Pre-Authorized Debit Agreement.

If you are applying for Optional Benefits or require Statement of Health Forms, please complete the following forms:

[Click here](#) to complete the Medavie Blue Cross Statement of Health.
[Click here](#) to complete the Medavie Blue Cross Statement of Health for Dependents. (if applicable)

When Coverage Begins

- ▶ **New Hires:** You must complete the enrollment process within 31 days of your date of hire. If you enroll on time, coverage is effective following a two month waiting period. If you fail to enroll on time, you may be subject to medical underwriting (which can result in restricted or declined coverage).

Making Changes

If you experience a qualified life event, please contact Morneau Shepell within 31 days. If you do not, your dependent(s) will be subject to medical underwriting, which may result in restricted coverage under the plan. Following are examples of the most common qualified life events:

- ▶ Marriage or divorce
- ▶ Reaching co-habitation period for common-law status
- ▶ Birth or adoption of a child
- ▶ Child reaching the maximum age limit
- ▶ Death of a spouse, common-law partner or child
- ▶ Spouse losing coverage under external benefits plan

Be prepared to show documentation of the event, such as a marriage license, birth certificate or divorce decree.

Health Care

We are proud to provide you health care through Medavie Blue Cross. This plan covers what your provincial health plan does not. Enrollment in a provincial health plan is a requirement to be eligible for reimbursement of supplemental medical expenses under this plan. The chart below provides an overview of the plan.

Coordination of Benefits

If your spouse also has coverage, submit your own claims through your plan first and have your spouse submit claims through his or her plan first. You can submit any leftover amounts to each other's plan to maximize your coverage. You must wait for the Explanation of Benefits (EOB) to be produced prior to coordinating your benefits. For any children on the plan, submit their claims through the plan of the parent whose birth date comes first in the calendar year.

Key Benefits	Coverage
Prescription Drugs	Plan pays 100% after the member pays the dispensing fee for Tier 1; 60% for Tier 2 with a \$50 out of pocket maximum including dispensing fee for the member
Paramedical Services	\$500/year for the following practitioners: Chiropractor, Naturopath, Acupuncturist, Homeopath, Dietician, Osteopath, Chiropracist/Podiatrist, Audiologist, Speech Therapist, Occupational Therapist, Physiotherapist, Athletic Therapist, Massage Therapist; \$1,500/year combined for the following practitioners: Psychologist, Social Worker and Counselling Therapist, Speech Therapist
Hospital Coverage	100% coverage for semi private accommodation
Medical Services & Supplies Coverage	100% coverage; some annual/lifetime maximums apply (please see booklet)
Private Duty Nursing	\$10,000 per calendar year
Emergency Out-of-Country Medical Coverage	100% coverage, maximum \$2,000,000 per participant per incident; 90 day travel limit Please remember to print your travel cards before traveling and call the number indicated if you encounter an emergency health situation.
Vision Care	
Eye Exam	1 exam every 12 months for dependent children; every 24 months for adults
Materials	\$200 every 12 months for dependent children; every 24 months for adults for glasses, contact lenses and laser eye surgery
Benefit Duration	
Termination Age	Earlier of age 65 for Health, age 70 for Travel or termination or retirement
Survivor Benefit	24 months

For further details, consult the plan booklet.

Dental Care

Keeping those pearly whites healthy is easy with your Medavie Blue Cross dental benefit.

Key Dental Benefits	Coverage
Benefit Maximum (basic and major services combined) Per Individual	\$2,000
Covered Services	
Recall Period	Every 12 months
Basic Services (exams, X-rays, cleanings, fillings and simple extractions)	100% coverage
Major Services (crowns, bridges and dentures)	70% coverage
Orthodontia (all participants)	50% coverage
Benefit Duration	
Termination Age	Earlier of age 70, termination or retirement
Survivor Benefit	24 months

For further details, consult the plan booklet.

Life and AD&D

Life insurance provides your named beneficiary/ies with a benefit in the event of your death.

Accidental death and dismemberment (AD&D) insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment.

Remember to make sure your beneficiary information is accurate, and update it through Morneau Shepell if you have any life changes. If you do not have a designated beneficiary, your life insurance and AD&D benefit will be paid to your estate.

Basic Life/AD&D

This benefit is provided to you through Morneau Shepell.

Coverage	
Employee	\$25,000 flat benefit amount; reduction by 50% at age 65 to \$12,500
Spouse	\$5,000 flat benefit amount
Child(ren)	\$2,500 flat benefit amount
Termination Age	Earlier of age 70, termination or retirement

Farm Family Support Center

We are proud to provide a confidential Farm Family Support Center. This is a short-term counselling and advisory service that connects farmers and their immediate family members to a network of dedicated professionals who are available to provide assistance 24 hours a day. This offers up to 3 hours per case of assistance for no cost. If you require more specialized or longer-term support they will connect you with the appropriate support. This services offers access to lawyers, financial advisors, dieticians, counselors, and more.

Optional Life/AD&D

You may purchase additional coverage through Medavie Blue Cross for yourself and your eligible family members.

Coverage		Non-Evidence Maximum
Employee	\$10,000 increments; minimum of \$10,000 up to \$250,000	All amounts require medical evidence
Spouse	\$10,000 increments; minimum of \$10,000 up to \$250,000	All amounts require medical evidence

Critical Illness

Critical Illness insurance provides a lump sum benefit if you or your spouse or child suffer a condition that is covered and meet the survival period, and use the money in any way – there are no restrictions on how the money is spent. Some of the critical conditions that are covered are: cancer, heart attack, stroke, kidney failure, major organ failure requiring transplant, coma, blindness, deafness, Multiple Sclerosis (MS), Parkinson’s Disease, etc. For more details, see the plan booklet. Critical illness coverage, provided through **Medavie Blue Cross**, is available to you at an affordable group rate. Coverage is also available for your dependents.



Cost of Benefits

For information on the cost of the benefits program, please [click here](#) for the rate sheet outlining your contributions.

Contact Information

Coverage and claims related questions	Carrier	Phone #
Health, Travel and Dental	Medavie Blue Cross	1-888-227-3400
Farm Family Support Center	Morneau Shepell	1-844-880-9142

Questions?

If you have additional questions, you may also contact:

The Morneau Shepell Client Service Centre at:
1-866-432-8427
CSC@morneaushepell.com

DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Plan Booklet for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern.

