

BENEFITS AT-A-GLANCE

Staff, Full Time - Active Employees



This document provides a snapshot of the key benefits available to you as a participating employee of Brescia University College. The information given here is only a summary. Final interpretation of your benefits is governed by the terms of the official contracts.

WHAT'S COVERED

Health Plan – Canada Life policy #132002	
Deductible	No per person deductible, no family deductible
Drugs and medicines (legally requiring a prescription)	<p>80% reimbursement of the cost of the lowest priced generic equivalent item, 80% if approved by medical necessity. Maximum dispensing fee of \$6.11 per prescription (dispensing payable at 100%)</p> <ul style="list-style-type: none"> Reimbursement increased to 90% if purchased through Costco The provincial health plan is the first payer for prescription drugs and medicines at age 65 and older
Vision care	<p>100% reimbursement</p> <ul style="list-style-type: none"> \$300 per 24 consecutive months for prescription eye glasses, contact lenses and laser surgery \$50 per 24 consecutive months for eye examinations
Out-of-Country Emergency Care and Global Medical Assistance	<p>Lifetime maximum of \$5,000,000 per covered person, 60 day trip limit, pre-existing clause may apply</p> <ul style="list-style-type: none"> Emergency medical care - 100% reimbursement Non-Emergency care - 85% reimbursement
Paramedical practitioners	<p>\$20 per visit, \$400 maximum per calendar year</p> <ul style="list-style-type: none"> Care and services of licensed, registered or certified: Acupuncturists Massage Therapists Dieticians Naturopaths Podiatrists/Chiropodists Psychologists Chiropractors Speech Therapists Physio/Occupational therapists Osteopaths Social Workers <p>Written referral from a medical doctor is required and a new referral may be required after an interruption of treatment for 6 months or longer.</p>
Hospitalization	<p>100% reimbursement, with no deductible</p> <ul style="list-style-type: none"> Semi-private or private hospital room accommodation, above provincial ward rate
Ambulance	85% reimbursement
Medical supplies and prosthetics	85% reimbursement or 100% with specified maximums for compression hose, diabetic supplies, prosthesis, extremity pumps, fertility drugs, TENS machine, wigs, wheelchair ramps, and surgical brassieres
Home Nursing Care	<p>100% reimbursement</p> <ul style="list-style-type: none"> \$5,000 for a maximum of 12 months per condition

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Health Plan – Canada Life policy #132002 (continued)	
Orthopedic shoes	100% reimbursement <ul style="list-style-type: none"> 1 pair of custom-fitted orthopedic shoes per calendar year when prescribed by a physician, podiatrist, chiropodist or orthopedic surgeon. Please see submission requirements available in payroll office
Orthotics	100% reimbursement, to a maximum of \$400 per calendar year <ul style="list-style-type: none"> 1 pairs of custom-made foot orthotics every year when prescribed by a physician, orthopedic surgeon, podiatrist or chiropodist. Please see submission requirements available in payroll office
Hearing Aids	100% reimbursement after ADP payment <ul style="list-style-type: none"> Dependant children under age 18 - Unlimited All others - 1 pair every 2 calendar years
Health Care Spending	Single - \$225 per calendar year, Family - \$675 per calendar year. 1 year carryover

* Expenses under the Health Plan are reimbursed based on Canada Life's assessment of reasonable and customary fees. Expenses subject to coordination of benefits provisions established by the Canadian Life and Health Insurance Association (CLHIA)

Dental Plan – GWL policy #132002	
Basic services	80% reimbursement, unlimited maximum <ul style="list-style-type: none"> Includes but is not limited to oral exams, x-rays, preventative services, minor restorative, endodontics, periodontal services, denture maintenance, oral surgery, and adjunctive services Root planing and preventive scaling, to a maximum of 6 units on a 12 month rolling period Recall exams limited to once every 9 months, Complete exams/x-rays once every 36 months
Major restorative services	50% reimbursement, to a maximum of \$1,500 per calendar year per covered person per each type <ul style="list-style-type: none"> Crowns, dentures and bridges A predetermination treatment plan is recommended to be submitted to the insurer in advance to find out how much will be reimbursed
Accidental Dental Injury	100% reimbursement, after maximum under the provincial health plan has been paid

* Dental fees are based on the current Dental Association Fee Guide for General Practitioners for the province in which the services are performed and the person's province of residence for treatment rendered outside Canada.

Life Insurance	
Basic Life Canada Life policy #132002	1 x annual basic salary (rounded up to the nearest \$1,000) <ul style="list-style-type: none"> Maximum insurance \$100,000
AD&D Canada Life policy #132002	Accidental Death, dismemberment and specific loss insurance covers loss of life or loss of use as the result of an accident. Amount payable depends on loss. Ranges from 1/4 to full principal sum of life insurance.

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Disability	
Sick Leave	<ul style="list-style-type: none"> 12 days per fiscal year. No carryforward, not paid upon departure
Short-Term Disability Brescia Provided	For employees with medical documentation, on approval: <ul style="list-style-type: none"> 66.66% of regular basic monthly salary, no maximum Maximum benefit period of 15 weeks
Long-Term Disability Canada Life policy #132002	For employees with completed application process, on approval: <ul style="list-style-type: none"> 55% of basic monthly salary, to a maximum of \$2,500 per month Benefit cannot be topped up with sick time or other wages Waiting period of 15 weeks (short term disability period)

Consult+ Online Health Care	
Download the Consult+ app to your phone or tablet. Or use your web browser on your desktop to access the Consult+ website from your GroupNet account.	Consult + Online Health Care is a virtual health care app and website that is provided by Dialogue. With Consult+, members and their dependents will now have access to: <ul style="list-style-type: none"> 24/7 access to medical professionals Help for non-urgent health questions Prescriptions and refills Requisitions for lab tests and follow-up test results

Best Doctors	
Contact Best Doctors 1-877-419-2378 Services available for: <ul style="list-style-type: none"> Employees enrolled in group health plan and their: Dependents Extended Family Benefit includes members parents and in-laws 	Best Doctors connects ill and seriously ill Canadians and their treating physicians with world renowned medical specialists, providing service to more than 10 million people in 30 countries. Services include: <ul style="list-style-type: none"> InterConsultation - Provides an in depth review of your medical files (2nd opinion) Ask the Expert - Experts provide a resource for basic questions about your health and treatment options FindBestDoc - Use to identify the best specialist or medical institution to meet your needs away from home FindBestCare - If you seek treatment outside Canada at your expense, assessment of hospital and doctor fees and discounts, ensuring vital information is sent to the medical specialists involved Best Doctors 360 - Help to navigate the healthcare system providing resources, advice, guidance, and one on one support.

WHO PAYS THE COSTS

	Brescia pays	You pay
Health Plan – compulsory, unless you have coverage under a spouse's plan	80%	20%
Dental Plan – compulsory, unless you coverage under a spouse's plan	80%	20%
Basic Life Insurance – compulsory	60%	40%
Sick Leave, Short Term Disability – compulsory	100% (based on entitlement)	–
Long-Term Disability – compulsory	60%	40%

WHEN COVERAGE BEGINS AND ENDS

Coverage begins...	
Health and Dental	Employee and <i>eligible dependents</i> : <ul style="list-style-type: none"> On the first day following 3 months of active employment (some exceptions apply)
Basic Life, Sick Leave and Long-Term Disability	Employee only: <ul style="list-style-type: none"> On the first day following 3 months of active employment (some exceptions apply)

* *Eligible dependent means: Your spouse, legal or common-law (12 mos), unmarried children under age 21, or under 25 if full time students. Some exceptions apply. See glossary.*

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Coverage ends...	
On the date your employment with Brescia University College ends, or the earliest of the following:	
Health	<ul style="list-style-type: none"> Your departure date or Your retirement from full time status date
Dental	<ul style="list-style-type: none"> Your departure date or your retirement from full time status date
Basic Life*	<ul style="list-style-type: none"> Your departure date or your retirement from full time status date or If disabled at age 65, exceptions apply
Sick leave	<ul style="list-style-type: none"> Your departure or retirement from full time status date
Long-Term Disability	<ul style="list-style-type: none"> Your departure or your retirement from full time status date The date you reach age 65, whichever comes first

* Life Insurances, LTD: Employees whose insurance terminates before age 65 have 31 days to convert to an individual policy when coverage reduces or ends.

OTHER BRESCIA UNIVERSITY COLLEGE RESOURCES & BENEFITS

Paid holidays	The University recognizes the following days as paid holidays: New Year's Day, Family Day, Good Friday, Victoria Day, Canada Day, Civic Holiday, Labour Day, Thanksgiving Day, Christmas Day, and Boxing Day. In addition other paid days such as Ransom Days, and President Designated Days may be provided.
Paid vacation leave Based on Hire or Vacation Anniversary Date	<ul style="list-style-type: none"> 2 weeks' vacation in first two years of service 3 wks vacation following 2 years of full time employment 4 wks vacation following 5 years of FT employment 5 wks vacation following 15 years of FT employment 6 wks vacation following 25 years of FT employment 1 bonus week in year to be taken in year 16 <p>Vacation Credits to be used in same vacation year. Vacation credits carry forward one year. See Vacation Rules</p>
Jury, Witness Duty & Citizenship	No loss of pay will occur during jury or witness duty. Copy of subpoena to be submitted. Half day off with pay to attend citizenship proceedings.
Dependent Tuition	Eligible dependent children may qualify for award equivalent to full tuition fees at Brescia for six years
Tuition Assistance & Professional Development	Financial resources to reimburse or waive fees for courses, additional education or training related to the professional development of the employee. Up to 3.0 FCE Waiver or 2.0 FCE Waiver plus \$800-1000 PD Funding
Pregnancy/Parental/Adoption Leave	Paid leave at 85%, 90%, or 95% of employees regular earnings, with Brescia paying the difference between EI and % of regular salary for up to 17 weeks (formerly 2 waiting period week and 15 maternity/parental leave weeks). Employees will continue to accrue vacation while on leave.
Personal Time	Employees receive 5 days of personal time per fiscal year to be used at their discretion. Personal Time cannot be carried forward and will not be paid out.
Bereavement Leave	<p>5 paid days in the event of the death of employee's spouse, child, spouse's child, employee's father/mother, spouse's father/mother, brother/sister, stepfather/stepmother or foster child.</p> <p>3 paid days in the event of the death of employee's brother-in-law, sister-in-law, spouse's brother or sister, employee's son-in-law, daughter-in-law, grandparents, grandchildren or other relative residing with employee.</p> <p>1 additional unpaid day to attend a funeral taking place more than 250 km from employees residence.</p>
Unpaid Leave of Absence	An unpaid leave of absence for up to 12 months. Seniority will accrue for first 6 months. Employee shall be entitled to return to his/her position at the end of the leave of absence unless position no longer exists.
Computer Purchase	After 2 years of service, employees will be eligible for an interest free loan of up to \$3,000 for computer purchases
Employee and Family Assistance Program (FSEAP)	A professional, confidential counseling and referral service provided through Family Services Thames Valley for you, your spouse and your eligible dependents. There is no cost to access the EFAP. Contact FSEAP at 1-877-433-0701

* See Terms and Conditions agreement for terms relating to the above benefits and additional benefits not noted here. Proration of benefits may apply.

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RETIREMENT PENSION

Brescia University College Pension Plan - Account #03479

Under the Brescia University College Pension Plan, your pension is a defined contribution (DC) plan. In January 2017 pension services were consolidated and transitioned from Western Pension Services to an external provider, SunLife Financial.

The Brescia Pension Plan is one of Brescia's most valuable benefits and provides a generous opportunity for members to save for their retirement.

Membership in Brescia's pension plan commences after 3 months of continuous full time service, with the return of the completed application. Membership ends on December 31st of the year in which you reach age 69.

Contribution Rates:

Employee contributes 5% of regular earnings plus any AVC contributions the employee has enrolled in

PLUS

Employer contributes 7% of regular earnings

The Defined Contribution Pension income a member will receive at retirement is not guaranteed and depends on a number of factors including the return that is realized on the investments that have been chosen by the member.

Brescia's pension plan is governed by the Western Joint Pension Board. For more information: <https://www.uwo.ca/hr/pension/plan/governance.html>

Brescia University College Additional Voluntary Contribution (AVC) option

In addition to the Brescia Pension Plan, the University sponsors a voluntary contribution plan (AVC) available to all pension members. These funds are not matched but are an additional way to invest in your retirement.

The *Income Tax Act* limits the annual tax deductible contributions you can make to all of your retirement savings plans. The maximum annual amount is 18% of your earned income, up to an annual dollar limit, which changes from year to year in line with changes to average Canadian wages. The 18% is the total you can save under all tax-sheltered retirement plans, including your Brescia employee and employer contributions and your personal RRSP's. The Canada Revenue Agency (CRA) informs you each year of your retirement savings plan contribution limits on your Notice of Assessment, which includes room from prior years that was not utilized.

Brescia University College Pension Plan

Some features of the plan are:

- Investment Funds with reduced investment management fees that are locked in until January 2027
- Ability to see your account valued on a daily basis
- A broad range of investment choices
- A \$400 annual administration fee, regardless of the size of your account
- The option to make investment changes on any business day
- The option to provide investment instructions via phone
- Access to investment advice online, via phone, or in person
- A secure and convenient website – sunlife.ca/western – to keep up-to-date and make changes to your profile or investments.

For more information on your pension, view the Pension Services section provided by Western at:
<https://www.uwo.ca/hr/pension/index.html>

Access your Pension Account online through SunLife

- Access your pension account at sunlife.ca/western

Your Sun Life account number is 03479, followed by your 9-digit employee ID number

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GLOSSARY

Eligible dependents

Spouse – for the Health Plan and Dental Plan:

- The person who is your legal spouse or with whom you have been living in a conjugal relationship for at least one year.
- Please note after enrollment you are unable to add a dependent to your benefit coverage unless there has been a lifestyle change that allows the addition

Child – for the Health Plan and Dental Plan:

- Your or your spouse's unmarried natural, legally-adopted, or stepchildren, who are:
 - under age 21,
 - under age 25, if they are full-time students and depend on you for support, or
 - of any age, if mentally or physically disabled and incapable of self-support, provided the disability began before they turned age 21 or while they were full-time students under age 25, and the disability has been continuous since then.

For the Dependent Tuition Program:

- Dependents of eligible Brescia employees, who meet Brescia entrance requirements and register in full-time or part-time undergraduate studies at Brescia, will be eligible to receive a Tuition Benefit. A dependent shall be the employee's natural, adopted or stepchild, who is unmarried, 25 years of age or less and dependent on the employee for financial care and support. Unmarried children over the age of 25 and who are financially dependent on the employee because of infirmity, either physical or mental, will also be considered dependent.

Evidence of insurability

- Generally, a health questionnaire and, depending on the information you provide, possibly a medical or paramedical examination.

YMPE

- YMPE stands for the Year's Maximum Pensionable Earnings. This is the amount the government sets each year and uses to determine contributions to and benefits from the Canada/Quebec Pension Plan. The government revises this amount every year, based on increases in average weekly earnings in Canada.

WHERE TO GET ANSWERS TO YOUR QUESTIONS

Brescia University College - Payroll & Benefits For questions about your pay and benefits, including adding or removing dependents or questions about your pension plan Timesheet or absence questions	Jennifer Brennan Email: jbrenn2@uwo.ca Phone: 519.432.8353 x28053 Fax: 519.858-5116 Email: brescia.payroll@uwo.ca
Canada Life For questions about claims under the Health, Dental, Life, LTD and AD&D plans	Phone: 1.800.957.9777 or www.canadalife.com , click on GroupNet for Plan Members
SunLife Financial For questions and assistance with your pension plan investment account and investment options	Phone: 1.866.733.8612 or sunlife.ca/western or to use your computer login credentials https://www.uwo.ca/hr/pension/login.html
Family Services Thames Valley (FSEAP) For more information about the Employee and Family Assistance Program or to make an appointment	Phone: 1.877.433.0701 24/7 Access Line for immediate support https://www.fseap.ca/myfseap