

**Dalhousie University Retirees**

**Retirees with EHB Benefits**

Plan Number: 9146

Updated Effective Date: April 1, 2019

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## **PRIVACY PROTECTION PRACTICES**

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In the course of providing customers with quality health, life and travel coverage, Medavie Blue Cross acquires and stores certain personal information about its clients and their dependents. The purpose of this document is to keep you informed about privacy protection practices at Medavie Blue Cross.

Protecting personal information is not new to Medavie Blue Cross. Ensuring the confidentiality of client information has always been fundamental to the way we do business and our staff understand that the privacy policies and procedures we have in place to ensure confidentiality are to be taken very seriously.

### ***What is personal information?***

Personal information includes details about an identifiable individual and may include name, age, identification numbers, income, employment data, marital and dependent status, medical records, and financial information.

### ***How is your personal information used?***

Your personal information is necessary to allow Medavie Blue Cross to process your application for coverage under its health, life and travel plans. Your personal information is used:

- to provide the services outlined in your contract or the group contract of which you are an eligible member
- to understand your needs so that we can recommend suitable products and services, and
- to manage our business

### ***To whom could this personal information be disclosed?***

Depending on the type of coverage you carry with us, release of selected personal information to the following may be necessary in order to provide the services outlined in your contract:

- other Canadian Blue Cross organizations in order to administer your benefit plan if you reside outside the Atlantic Provinces, Quebec or Ontario
- specialized health care professionals when necessary to assess benefit or product eligibility
- government and regulatory authorities in an emergency situation or where required by law
- Blue Cross Life Insurance Company of Canada and other third parties, on a confidential basis, when required to administer the benefits outlined in your contract or your group's contract, and
- the plan member of any contract under which you are a participant

We do not provide or sell personal information about you to any outside company for use in marketing and solicitation. Personal information about you or your dependents is not released to a third party without permission unless necessary to fulfill the services Medavie Blue Cross is contracted to provide to you.

## PRIVACY PROTECTION PRACTICES

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### *To whom could this personal information be disclosed? (Cont'd)*

To ensure Medavie Blue Cross is able to provide you with the best possible service, it is important that the personal information we use is accurate and up to date. You can help by keeping us informed of changes of address, marital status and the addition or deletion of dependents. Should you become aware of errors in our information about you, please contact our customer service personnel and we will ensure the data is corrected.

By becoming a Medavie Blue Cross customer or filing a claim for benefits, you are agreeing to allow your personal information to be used and disclosed in the manner outlined above. If you prefer that we not use or disclose your personal information in those situations where it is not necessary to administer your benefit plan, please visit our Web site or write to us at the address provided.

Please note that not allowing Medavie Blue Cross to use information about you may mean we may not be able to provide you with certain products or services that may be of use to you.

For more information on Medavie Blue Cross's privacy policy, contact us using one of the following:

[www.medavie.bluecross.ca](http://www.medavie.bluecross.ca)

1-800-667-4511 or 1-800-355-9133 (in Ontario)

Chief Privacy Officer  
Medavie Blue Cross  
Risk Management Group  
644 Main Street  
PO Box 220  
Moncton, NB E1C 8L3

or

[privacyofficer@medavie.bluecross.ca](mailto:privacyofficer@medavie.bluecross.ca)

If the issue is not resolved to your satisfaction, you may file a complaint in writing to:

Office of the Privacy  
Commissioner of Canada  
112 Kent Street  
Ottawa, Ontario K1A 1H3

## **ABOUT THIS BOOKLET**

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Medavie Blue Cross administers the following benefits on behalf of Dalhousie University Retirees:

- Extended Health Benefit
- Vision Benefit

The information contained in this booklet summarizes the important features of your group program; is prepared as information only; and does not, in itself, constitute an agreement. The exact terms and conditions of your group benefit program are described in the group policy held by your employer.

The term “employee”, used in this booklet, shall mean a retired employee.

Where legislated, you have the right to request a copy of the group policy details pertaining to your insured coverage, a copy of your application for benefits, and any written statements or other records provided to Medavie Blue Cross as evidence of your health. You may also request, with reasonable notice, a copy of the contract for insured benefits. The first copy will be provided at no cost to you. A fee may be charged for subsequent copies. All requests for copies of documents should be directed to Medavie Blue Cross.

Every action or proceeding against an insurer (i.e. Medavie Blue Cross) for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act.

This booklet replaces any previously issued booklet.



To access a wealth of savings on medical, vision care and many other products and services, visit [www.blueadvantage.ca](http://www.blueadvantage.ca).

## **EXTENDED HEALTH BENEFIT**

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If you (or your dependents, if applicable) incur charges for any of the following while insured, Medavie Blue Cross will pay the usual, customary and reasonable charges for these eligible expenses, based on any deductible, co-insurance or maximum amount shown below, less the amount allowed under any government health program. Benefit maximums are applied on a per person basis.

**Co-insurance: 80%**

### ***ACCIDENTAL DENTAL***

Dental treatment when natural teeth have been damaged by a direct accidental blow to the mouth or jaw. Services must be rendered or approved for payment by Medavie Blue Cross within 180 days of the accident. Benefits will be paid up to the usual and customary fee of the current Dental Association Fee Guide for general practitioners where services are rendered.

### ***ANTIGEN THERAPY***

Maximum: \$1,500 per calendar year, to a lifetime maximum of \$2,400

Charges for antigens, antihistamines and serums used solely for the purpose of desensitization and/or treatment of allergic conditions and/or environmental illness.

### ***DIABETIC EQUIPMENT***

Maximum: \$700 every five consecutive calendar years

Charges for the following equipment on the written authorization of the attending physician for treatment and control of diabetes: preci-jet, glucometer or equipment that performs similar functions and approved by Medavie Blue Cross.

### ***DIABETIC SUPPLIES***

Charges for needles, syringes, swabs, test tapes, lancets and insulin pump supplies for the treatment and control of diabetes on the written authorization of the attending physician.

### ***DIAGNOSTIC AND X-RAY SERVICES***

Charges for laboratory service and X-ray examinations.

### ***GRADUATED COMPRESSION GARMENTS***

Maximum: \$200 every calendar year.

Charges for graduated compression garments (including stockings).

### ***HEARING AIDS***

Maximum: \$250 every 84 consecutive months.

Charges for hearing aids (excluding batteries and exams) when prescribed by an otolaryngologist, otologist and/or registered audiologist.

### ***HOSPITAL ACCOMMODATION***

Maximum: \$35 per day

Charges of a licensed general hospital for room accommodation.

## **EXTENDED HEALTH BENEFIT**

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### ***MEDICAL SUPPLIES AND EQUIPMENT***

Charges for the following medical supplies and equipment, when prescribed by an authorized physician:

- rental (or purchase, if approved by Medavie Blue Cross) of a wheelchair or hospital-type bed;
- equipment for the administration of oxygen;
- lymphoedema sleeves (limited to 2 in a calendar year);

Once the original equipment purchase is approved, the rental or approved purchase of another piece of similar equipment will be limited to once every 5 consecutive calendar years.

### ***ORTHOPEDIC FOOTWEAR & SUPPLIES***

Maximum: \$200 in a calendar year

Charges for orthopedic footwear when the footwear has been customized with special features to accommodate relieve or remedy some mechanical foot defect or abnormality. A prescription from an orthopedic surgeon, physiatrist, rheumatologist, chiropodist/podiatrist or the attending Physician is required along with a copy of the biomechanical or gait analysis from the health care professional. Also, charges for footwear modifications, adjustments, supplies and/or molded arch supports when prescribed by one of the health care professionals noted above to accommodate, relieve or remedy some mechanical foot defect or abnormality.

### ***OSTOMY SUPPLIES***

Charges for essential ostomy supplies on the written authorization of the attending physician.

### ***OXYGEN***

Charges for oxygen on the written authorization of the attending physician.

### ***PARAMEDICAL PRACTITIONERS***

Maximum: \$25 for X-rays in a calendar year per practitioner

Overall maximum: \$625 in a calendar year

Charges for treatment, except when performed in a hospital, by a licensed clinical psychologist, chiropractor, osteopath, physiotherapist, or chiropodist/podiatrist.

### ***PHYSICIAN SERVICES***

Charges outside the covered person's province of residence in excess of the allowance under a government health plan.

### ***PREVENTIVE SHINGLES VACCINES***

Maximum: \$700 every five consecutive calendar years.

Charges for preventive shingles vaccines, when approved by Medavie Blue Cross, are eligible when submitted on a reimbursement basis only. The submission must be accompanied by an official receipt indicating the drug identification number (DIN) or the name, strength and quantity of the shingles vaccine purchased.

## **EXTENDED HEALTH BENEFIT**

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### ***PRIVATE DUTY NURSING***

Maximum: 80% of the first \$10,000, 50% of the next \$10,000 and nil thereafter. The maximum reimbursed is \$13,000 in a calendar year combined with Foot Care Clinic.

Provided you do not reside in a convalescent nursing home and the nurse is not a relative, charges for medically necessary home nursing care performed by a registered nurse, registered nursing assistant or licensed practical nurse are eligible. Written authorization of the attending physician is required.

In addition, services provided by an approved personal care worker are eligible under this benefit for up to 4 hours per day. Personal care workers offer essential services such as bathing, dressing, toileting, feeding and mobilization. The covered person may be eligible for services in his/her home if under the active care of a nurse or if requiring home care during the recuperation period after a discharge from the hospital and requires temporary home care.

All nursing services must be pre-approved by Medavie Blue Cross in order to be considered for reimbursement.

### ***PROFESSIONAL AMBULANCE***

Charges for licensed ambulance services required to transport a stretcher patient to and from the nearest hospital able to provide essential care. Charges for air transport are included to the maximum deemed appropriate by the airline on a regularly scheduled flight.

### ***PROSTHETIC APPLIANCES***

Charges for the following remedial appliances or supplies, when authorized by the attending physician:

- artificial limbs (limited to one prosthetic appliance to each limb in a lifetime);
- breasts (limited to a left and a right prosthesis every two consecutive calendar years);
- eyes (limited to one left and one right prosthesis in a lifetime);
- canes or crutches (limited to two in a lifetime);
- splints;
- casts;
- trusses (limited to one truss every five consecutive calendar years); and
- braces (limited to one cervical collar in a calendar year and all other braces are limited to one in a lifetime).

Replacement must be due to pathological or physiological change. Repairs and/or adjustments are provided to a maximum eligible expense of \$50 every 12 consecutive months.

Hair prosthetics (wigs), when hair loss is due to an underlying pathology or its treatment, to a maximum eligible expense of \$625 every three calendar years.

Hair prosthetics, replacement therapy and other procedures for physiological hair loss are excluded (i.e., male pattern baldness).



## **EXTENDED HEALTH BENEFIT**

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### ***SPECIAL AMBULANCE ATTENDANT***

Maximum: \$150 every 12 consecutive months

Travel expenses of a Registered Nurse (not a relative) when medically necessary and approved by Medavie Blue Cross.

### ***FOOT CARE CLINIC***

Maximum: 80% of the first \$10,000, 50% of the next \$10,000 and nil thereafter. The maximum reimbursed is \$13,000 in a calendar year combined with Private Duty Nursing.

Charges for services performed by a registered nurse or licensed practical nurse at a foot care clinic.

### ***TERMINATION***

Extended Health benefit continues for the lifetime of the subscriber.

### ***WHEN AND HOW TO MAKE A CLAIM***

Extended Health benefit is reimbursed to the retired employee. The retired employee must pay the provider of service, obtain an official paid in full receipt and submit to Medavie Blue Cross for processing. Some services may require a completed claim form to accompany the receipt. You may obtain claim forms from your employer or provider of service as appropriate.

To make a claim, complete the claim form that is available.

Claims must be submitted within 24 months of receiving services or supplies. No claims will be paid by Medavie Blue Cross after the termination date of this plan.

## **VISION BENEFIT**

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If you (or your dependents, if applicable) incur charges for any of the following while insured, Medavie Blue Cross will pay the usual, customary and reasonable charges for these eligible expenses, based on any deductible, co-insurance or maximum amount shown below. Benefit maximums are applied on a per person basis.

**Co-insurance: 80%**

### ***CONTACT LENSES DUE TO DISEASE***

Maximum: \$125 every 24 consecutive months

Charges for contact lenses when medically necessary on the written authorization of the attending physician for; ulcerated keratitis, severe corneal scarring, keratoconus or aphakia, provided sight can be improved to at least the 20/40 level.

### ***EYE EXAMINATIONS, LENSES, FRAMES AND CONTACT LENSES***

Maximum: \$125 every 24 consecutive months for adults and every 12 consecutive months for dependent children less than 18 years of age

Charges of a licensed optometrist or ophthalmologist for eye examinations. Charges for corrective eyeglasses, including lenses, frames and contact lenses, but excluding safety glasses or glasses/contacts for cosmetic purposes.

### ***TERMINATION***

Vision benefit continues for the lifetime of the subscriber.

### ***WHEN AND HOW TO MAKE A CLAIM***

Vision benefit is reimbursed to the employee. The employee must pay the provider of service, obtain an official paid in full receipt and submit to Medavie Blue Cross for processing. Some services may require a completed claim form to accompany the receipt.

Claims must be submitted within 24 months of receiving services or supplies. No claims will be paid by Medavie Blue Cross after the termination date of this plan.

## **GENERAL EXCLUSIONS AND LIMITATIONS**

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Medavie Blue Cross does not cover the following expenses:

1. Medical examinations or routine general checkups required for use by a third party.
2. Elective services obtained outside the covered person's province of residence.
3. Charges which normally would not be made if the covered person was not covered under the plan.
4. Any item or service not listed as a benefit in this plan.
5. Medications restricted under federal or provincial legislation.
6. Registration charges or non-resident surcharges in any hospital.
7. Services performed by an unqualified practitioner.
8. Charges for missed appointments or the completion of forms.
9. Charges for health care planning assessments.
10. Any health care services and supplies that are not provided by a Medavie Blue Cross approved provider.
11. Convalescent, custodial or rehabilitation services, unless otherwise specified.
12. Conditions not detrimental to health.
13. Services that are not medically required, that are given for cosmetic purposes or that exceed the ordinary services given in accordance with current therapeutic practice.
14. Benefits the covered person receives or is entitled to receive from Workers' Compensation.
15. Mileage or delivery charges.
16. Any injury or illness resulting from the covered person's active participation in or related to civil unrest, riot, insurrection or war.
17. Participation in the commission of a criminal offense.
18. A service or supply that is experimental or investigative in nature.
19. A service or supply that is not medically necessary or proven effective.
20. Services for which the government prohibits the payment of benefit.
21. Services provided without charge or normally paid for directly or indirectly by the employer.
22. Services for which the employee or dependent is entitled to indemnity from any government plan, or any plan or arrangement.
23. Services as a result of self-inflicted injuries or any suicide attempt, whether the covered person is sane or not.

## **HEALTH INFORMATION**

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### ***TERMINATION OF INSURANCE***

Coverage for you and your dependents will cease on the earliest of:

- the contract termination date,
- the date you cease to be eligible due to death, age limitation, change in classification, etc.

### ***ALTERNATIVE BENEFIT***

Where more than one form or alternative form of treatment exists, Medavie Blue Cross, in consultation with its Health Care Consultants, reserves the right to make payment for eligible services and supplies based on an alternate procedure or supply with a lower cost, when deemed appropriate and consistent with good health management.

### ***CO-ORDINATION OF BENEFITS***

In the event that benefits may be claimed under more than one section of the health care plan, the claim will be assessed in a manner that provides the greatest benefit to the employee.

If you are eligible for similar benefits under another group benefit plan the amount payable through this plan shall be co-ordinated with all benefit plans and will not exceed 100% of the eligible expense. Where both spouses of a family have coverage through their own employer benefit plans, the first payer of each spouse's claim is their own employer's plan. Any amount not paid by the first payer can then be submitted for consideration to the other spouse's benefit plan (the second-payer).

Claims for dependent children should be submitted first to the benefit plan of the spouse who has the earlier birth month in the calendar year, and then to the other spouse's benefit plan. When submitting a claim to a second payer, be sure to include payment details provided by the first payer.

Benefit payments will be co-ordinated with any other plan or arrangement, in accordance with the Canadian Life and Health Insurance Association (CLHIA) guidelines.

### ***CONVERSION PRIVILEGE***

If you should terminate your coverage, you may convert to an Individual Health plan currently issued by Blue Cross provided that application is made within 31 days following your date of termination. This conversion privilege is also available to the surviving spouse and/or dependents after the termination of the Survivor Benefit.

### ***SURVIVOR BENEFIT***

In the event of the employee's death, eligible dependents will continue to be covered for Health and Dental Benefits provided:

- the surviving spouse makes arrangements to pay the full cost of the coverage as amended from time to time and as prescribed by the University;
- any eligibility conditions continue to be met by the surviving spouse and any dependent children.

## **ADDITIONAL BENEFIT INFORMATION**

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### ***ELIGIBLE RETIRED EMPLOYEES***

To be eligible for group benefits, you must be a retired employee who is a resident of Canada, covered under your provincial government plan, have been a participant in the active policy at retirement, have been a participant in the active policy for at least five years, be within 10 years of normal retirement, and have at least ten years of service with the policyholder. Coverage commences following the date of retirement.

Retired employees may elect coverage, within 31 days of becoming eligible following the waiting period, by completing an application. Coverage is effective on the date of eligibility, except when the application is made after the 31 day period.

### ***ELIGIBLE DEPENDENTS***

Dependents are defined as your legal spouse (as described below), and unmarried, unemployed dependent children including natural, legally adopted or step-children. Children of a common-law spouse may be covered if they are living with the employee. All dependents must be residents of Canada and be eligible for benefits under the provincial government health care programs in the province of residence in order to be eligible for coverage.

The term “spouse” is defined as a person of the opposite or same sex who is legally married to the employee, or has continuously resided with the employee for not less than one full year having been represented as members of a conjugal relationship (common law). In the event of divorce, legal separation, or discontinuance of cohabitation (“common law” spouse), you may elect to continue membership of the former spouse or to provide notice to Medavie Blue Cross to terminate coverage for the spouse. Medavie Blue Cross will at no time provide coverage for more than one spouse under the same plan.

Dependent children are eligible for benefits if they are less than 21 years of age or, if 21 years of age but less than 25 years of age, they must be attending an accredited educational institution, college or university on a full-time basis.

Unmarried, unemployed children 21 years of age or older qualify if they are dependent upon the employee by reason of a mental or physical disability and have been continuously so disabled since the age of 21. Unmarried, unemployed children who became totally disabled while attending an accredited educational institution, college or university on a full-time basis prior to the age of 25 and have been continuously disabled since that time also qualify as a dependent.

Dependent coverage begins for your eligible dependents on the same date as your coverage, or as soon as they become eligible dependents if added later, provided that dependent benefits were applied for within 31 days of their becoming eligible. If coverage is not applied for within this 31 day period, evidence of health on the dependents may have to be submitted and approved before coverage begins.

## **ADDITIONAL BENEFIT INFORMATION**

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### ***EVIDENCE OF HEALTH***

Proof of good health is not required if application is made within 31 days of first becoming eligible. If coverage is not applied for within this 31 day period, evidence may be requested for the employee and his dependents, if any, before benefits commence.

Certain other situations may require the submission of evidence of health before coverage will be approved. The cost of obtaining evidence of health is to be provided at your own expense if you or your dependents do not apply for coverage within 31 days of becoming eligible.

## **PLAN MEMBER WEBSITE**

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### ***INSTRUCTION FOR MEMBERS***

Medavie Blue Cross is continually developing its Web technology to respond to the needs of our customers. One such innovation, the Plan Member Website, will help you better understand, manage and co-ordinate your benefit plan.

The Plan Member Website is simple to use and is delivered in a secure environment. Now, when you want to access general information about your plan, view your claims and payment history, or print generic claim forms, you just have to click your mouse. The Plan Member Website is available 24 hours a day; seven days a week from home or work, all you need is an Internet connection. The Plan Member Website makes life easier for you.

### ***ON THE PLAN MEMBER WEBSITE***

There are a variety of options available to you on the Plan Member Website.

**Coverage Inquiry:** Detailed information about the Medavie Blue Cross benefit plan

**Forms:** Printable versions of generic Medavie Blue Cross claim forms

### **Member Information**

- Members can view and/or update address information (where access is available)
- Request new identification cards
- Add/update banking information for direct deposit of claim payments (where applicable)

### **Member Statements**

- Members can view claims history for member and dependents
- View record of payments issued to member and/or the service provider
- View Health Spending Account balances (where applicable)

### ***FIRST-TIME ACCESS TO THE PLAN MEMBER WEBSITE***

To register for the Plan Member Website, visit **[www.medavie.bluecross.ca](http://www.medavie.bluecross.ca)** and log in.

Please ensure you make note of your user ID and password for future reference.

### ***PLEASE NOTE***

For security reasons, the Plan Member Website is for use of the plan member only.

We look forward to helping you take advantage of our online technology. For further information on the Plan Member Website, or for any questions about your Medavie Blue Cross benefit plan, please contact our Customer Information Center toll free at the number on the back of your identification card or e-mail [inquiry@medavie.bluecross.ca](mailto:inquiry@medavie.bluecross.ca).

## **MEDAVIE BLUE CROSS CONTACT INFORMATION**

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Medavie Blue Cross has branch offices at the following locations to answer any inquiries you may have relating to your benefit plan.

### **NEW BRUNSWICK**

Fredericton Unit 2 - 1055 Prospect Street  
Fredericton, NB E3B 3B9

Moncton Blue Cross Centre  
644 Main Street  
P. O. Box 220  
Moncton, NB E1C 8L3

Saint John 47A Consumers Drive  
Saint John, NB E2J 4Z7

### **NOVA SCOTIA**

Dartmouth Street Address:  
230 Brownlow Avenue  
Dartmouth, NS B3B 0G5  
Mailing Address:  
P. O. Box 2200  
Halifax, NS B3J 3C6

Halifax Barrington Tower, Scotia Square  
1894 Barrington Street  
Halifax, NS B3J 2A8

### **NEWFOUNDLAND**

St. John's Viking Building  
136 Crosbie Road, Suite 204  
St. John's, NL A1B 3K3

### **ONTARIO**

Toronto 185 The West Mall, Suite 1200  
P. O. Box 2000  
Etobicoke, ON M9C 5P1

### **QUEBEC**

Montreal 550 Sherbrooke Street West, Suite 12  
Montreal, QC H3A 6T6

**Toll-free Customer Information Line: 1-800-667-4511**