

# Benefits at a Glance



**3sHealth**  
*better together*





## Disability Income benefits

3sHealth administers four disability income plans: CUPE, SEIU-West, SUN, and General. The benefit amount payable is determined in accordance with the disability income plan you belong to.

### **CUPE Disability Income Plan**

- During the initial 119-day qualifying period following disability, bridge benefits equal to 66 2/3 per cent of your pre-disability regular gross weekly earnings.
- After the initial 119-day qualifying period, long-term disability benefits equal to 60 per cent of your pre-disability regular gross monthly earnings.
- Vocational rehabilitation services to help you to return to work.

### **SEIU-West Disability Income Plan**

- During the initial 119-day qualifying period following disability, bridge benefits equal to 66 2/3 per cent of your pre-disability regular gross weekly earnings.
- After the initial 119-day qualifying period, long-term disability benefits equal to 60 per cent of your pre-disability regular gross monthly earnings.
- Vocational rehabilitation services to help you to return to work.

### **SUN Disability Income Plan**

- After the initial 119-day qualifying period, long-term disability benefits equal to 75 per cent of your pre-disability regular gross monthly earnings.
- Vocational rehabilitation services to help you to return to work.

### **General Disability Income Plan**

- After the initial 119-day qualifying period, long-term disability benefits equal to 75 per cent of your pre-disability regular gross monthly earnings.
- Vocational rehabilitation services to help you to return to work.

## Group Life insurance benefits

### **Basic Life, Accidental Death and Dismemberment, and Dependent Life Insurance**

Employee under age 65 – 2x annual salary to a maximum of \$1,000,000

Employee over age 65 – 1x annual salary to a maximum of \$250,000

Spouse – \$20,000

Child – \$10,000

### **Employee Optional Life insurance**

Sold in units of \$10,000 to a maximum of \$500,000 based on smoker and non-smoker rates; purchase up to \$150,000 without medical evidence of insurability in your first 90 days of plan membership.

### **Spousal Optional Life insurance**

Sold in units of \$10,000 to a maximum of \$150,000 based on smoker and non-smoker rates; purchase up to \$50,000 without medical evidence of insurability in your first 90 days of plan membership.

### **Voluntary Accidental Death and Dismemberment**

Sold in units of \$10,000 to a maximum of \$250,000 available as single or family coverage.

# Extended Health Care Benefits

## Accidental Dental

Treatment of injuries or replacement of natural teeth for accidents suffered while insured.

## Ambulance

Licensed ambulance service when medically necessary.

## Diabetic equipment

Blood glucose monitor, continuous blood glucose monitor, and flash glucose monitor coverage for any one like piece of equipment once every four years to a maximum of \$2,000.

## Diabetic supplies

Unlimited insulin syringes, Novolin pens, test strips, bloodletting devices including platforms and lancets. \$10 per DIN deductible applies if purchased using the pay direct drug card.

## Hearing aid

\$1,500 per ear every five consecutive calendar years.

## Out-of-country medical emergency coverage

Up to \$1,000,000 in medical emergency coverage when travelling outside of Canada with a 60-day trip limitation.

## Paramedical and professional services

\$400 per calendar year per insured person for a registered practitioner including: physiotherapist/occupational therapist, chiropractor, osteopath, podiatrist/chiropodist, naturopath, speech therapist, and acupuncture.

\$500 per calendar year per insured person for massage therapy.

\$2,000 per calendar year per insured person for a clinical psychologist/social worker.



## Preferred hospital rooms

Charges up to the cost of a semi-private room.

## Prescription drugs

Charges for drugs and serums listed on the Saskatchewan Drug Plan Formulary.

## Charges for routine vaccines

Only the cost of the vaccine is payable. The fee for the injection of the vaccine is not covered.

## Prescription drugs deductible

\$9 per family per day for claims paid out of pocket and submitted for reimbursement.

\$10 per drug identification number (DIN) when using the pay direct drug card.

## Prescription smoking cessation drugs

\$500 lifetime maximum per insured person.

## Survivor benefits

Extended Health Care and Dental coverage for the eligible spouse and dependent children for up to two years from the date of the employee's death.

## Therapeutic equipment

Charges for eligible therapeutic equipment up to \$2,000 per lifetime for any one like piece of equipment.

## Vision

Eye exams – one eye exam for adults once every 24 months and one eye exam for children once every 12 months.

Prescription eyewear – Up to \$300 towards the purchase of prescription eyewear every 24 months for each insured person.

Laser eye surgery – 2x the bi-annual vision maximum once in a lifetime.





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## My Canada Life at Work

Canada Life gives you flexibility in how and where you use your group benefits, with industry-leading technology solutions designed with a busy lifestyle in mind.

Sign up once, benefit any time. Access to your group benefits information has never been easier with Canada Life's My Canada Life at Work.

If you're not already registered, go to [3sHealth.ca](http://3sHealth.ca) homepage, click on the My Canada Life at Work button located in the External Links section and follow the registration instructions. You will need your group number 335663 and your benefit ID number located on your pay direct drug card.



It's simple, secure and available 24/7. Register once and you'll connect to a world of secure, user-friendly services:

- Submit your claims online
- Sign up for direct deposit – claims paid directly into your bank account
- View your claim status and explanation of benefits for the past 24 months
- Access the health and wellness site for topics that are important to you

### Member eClaims

You can save time and paper by submitting your claims online through My Canada Life at Work, Canada Life's secure online services. Get reimbursed quickly and accurately – you will usually receive your benefit payment within 24 to 48 hours.

## Dental benefits

### Enhanced Dental benefits

Eligible charges paid in accordance with the 3sHealth Enhanced Dental Maximum Reimbursement Schedule. A pre-authorization is required for any dental charges over \$500.

### Basic and routine services

Coverage up to 100 per cent of the Maximum Reimbursement Schedule amount for preventative, basic and routine services such as check-ups, cleanings, fillings, extractions, and root canals.

### Major restorative services

Coverage up to 75 per cent of the Maximum Reimbursement Schedule amount for major services such as dentures, bridges, and crowns.

### Orthodontic coverage

Coverage up to 50 per cent for orthodontic treatment to a lifetime maximum of \$1,500 for each insured adult and \$2,500 for each insured dependent child.

### Detailed information about the 3sHealth employee benefit plans can be found at [www.3sHealth.ca](http://www.3sHealth.ca)

- Plan commentary booklets
- Claim forms
- Frequently asked questions
- Enhanced Dental Maximum Reimbursement Schedule
- Online Dependent Change Form



## Contact information

### Visit [www.3shealth.ca](http://www.3shealth.ca)

There are a number of ways you can find what you are looking for, including searching from the 3sHealth home page, searching from the Employee Benefits home page, or accessing quick links to our most frequently requested documents on the Employee Benefits home page.



### Live Chat

You can chat live with a 3sHealth Benefit Services Officer from the 3sHealth website. Simply click the Live Chat box to ask your question. Live Chat is supported Monday to Friday.

### Email us

Inquiries and requests for assistance for all benefit eligibility, claims and coverage, retirement, and life insurance can be made by emailing [ebp@3sHealth.ca](mailto:ebp@3sHealth.ca).

### Call our toll-free number

If you can't find the information you need online, 3sHealth provides a dedicated toll-free number 1.866.278.2301 that is staffed between the hours of 8 a.m. and 4:30 p.m., Monday to Friday.

### Call Canada Life

For questions about covered services and supplies, health and dental claims payment, lost or stolen drug cards, or Canada Life's My Canada Life at Work. Canada Life provides a dedicated toll-free number 1.866.408.0213 that is staffed between the hours of 6:30 a.m. and 6 p.m. (April to October) and 7:30 a.m. and 7 p.m. (November to March), Monday to Friday. You will require your group number 335663 and your benefit ID number located on your pay direct drug card.

### Call your employer

For questions regarding leaves of absence, accrued hours for benefit eligibility, sick leave, or vacation banks, contact the payroll and benefits office at your employer.