

# Mercer Retiree Solution

## Overview of Coverage



# Participation rules

## Applying for your Individual Insurance Policy

- You must have an email address to apply for Mercer Retiree Solution (MRS).
- After your group insurance coverage ends, you have 60 days to apply for MRS coverage. No medical exam is required. After the 60-day limit, you can no longer apply for MRS.
- You must be a Canadian resident between the ages of 50-74 inclusive.
- Your dependents must also be Canadian residents. A spouse is defined as a married, civil union or common-law partner. Your child(ren) must be under age 21, or under age 26 if attending full-time studies.
- Coverage takes effect on the date you apply for MRS coverage, but no earlier than on the date you lose your group insurance coverage.




## Core coverage – Health

- The Complete option is available only when you first apply for MRS coverage and provided you had dental coverage under your group insurance plan.
- You can change your coverage option (Basic, Enhanced, Complete) and coverage scope (individual, family, couple), subject to certain restrictions. Please see below.

## Additional coverage – Travel Plus and Life

- You can purchase additional travel insurance (Travel Plus) as well as life insurance when you first apply for core MRS health coverage. For your additional coverage to remain in effect, you must maintain health coverage at all times (not just when you apply for MRS).
- If you select additional coverage when you first apply for MRS and later cancel it, you cannot obtain this coverage again in the future.
- If you do not select additional coverage when you first apply for MRS, you cannot obtain it later even if you experience an eligible life event, such as reaching age 65, changing provinces or death of a spouse.

## Changing coverage

Coverage	OPTION			SCOPE (SINGLE, COUPLE, FAMILY)		
	Upgrade	Downgrade	Cancel	Expand	Reduce	Cancel
 <b>Health</b>	Yes, within 60 days of life event <sup>4</sup>	Yes, at any time <sup>1</sup>	Yes, at any time <sup>2 3</sup>	Yes, within 60 days of life event	Yes, at any time	Yes, at any time <sup>2 3</sup>
 <b>Travel</b>	No	Yes, at any time	Yes, at any time <sup>2 3</sup>	Yes, within 60 days of life event	Yes, at any time	Yes, at any time <sup>2 3</sup>
 <b>Life</b> (employee only)	No	No	Yes, at any time <sup>2 3</sup>	N/A	N/A	Yes, at any time <sup>2 3</sup>

<sup>1</sup> If you are insured under the Complete option, you must stay in that option for at least 24 months before downgrading.

<sup>2</sup> Once you cancel this benefit, you cannot purchase the benefit again at a later time.

<sup>3</sup> If you cancel health coverage, travel and life insurance are also cancelled automatically.

<sup>4</sup> The Complete option is available only at the time of enrolment. You cannot upgrade to this option.

## Core coverage options

In the following tables, core coverage shown is per insured person per calendar year, unless otherwise stated. Maximums refer to the total reimbursements you are eligible to receive. There is no overall lifetime maximum for core coverage. There is no termination age for the coverage.



REIMBURSEMENT	BASIC	ENHANCED	COMPLETE
Hospitalization and convalescent care	100% The lesser of the cost of a semi-private room and 150\$ per day, up to 30 days	100% The lesser of the cost of a semi-private room and 150\$ per day, up to 30 days	100% The lesser of the cost of a semi-private room and 150\$ per day, up to 30 days
Convalescent home	100% Maximum \$60 per day, up to 30 days	100% Maximum \$60 per day, up to 30 days	100% Maximum \$60 per day, up to 30 days
Nursing care	100% Maximum \$200 per day, up to \$5,000	100% Maximum \$200 per day, up to \$5,000	100% Maximum \$200 per day, up to \$5,000
Home assistance services	100% Maximum \$50 per day, up to \$500	100% Maximum \$50 per day, up to \$500	100% Maximum \$50 per day, up to \$500
Ambulance	100% Maximum \$5,000	100% Maximum \$5,000	100% Maximum \$5,000
Dental treatment following an accident	100% Maximum \$2,000 per event	100% Maximum \$2,000 per event	100% Maximum \$2,000 per event
Paramedical practitioners	100%	100%	100%
Psychologist	Maximum \$75 per visit, up to \$750	Maximum \$75 per visit, up to \$750	Maximum \$75 per visit, up to \$750
<ul style="list-style-type: none"> <li>• Acupuncturist,</li> <li>• Audiologist,</li> <li>• Chiropodist</li> <li>• Podiatrist,</li> <li>• Chiropractor,</li> <li>• Osteopath,</li> <li>• Physiotherapist,</li> <li>• Speech therapist</li> </ul>	Maximum \$50 per visit up to \$750 combined	Maximum \$50 per visit up to \$750 combined	Maximum \$50 per visit up to \$750 combined (includes Massage therapist, Kinesiotherapist and Orthotherapist)
<ul style="list-style-type: none"> <li>• Massage therapist,</li> <li>• Kinesiotherapist,</li> <li>• Orthotherapist</li> </ul>	Not covered	Not covered	\$50 per visit Maximum 5 visits (included in combined maximum for paramedical)
Other medical expenses	80% Overall maximum \$2,500	80% Overall maximum \$2,500	80% Overall maximum \$2,500
<ul style="list-style-type: none"> <li>• Hearing aids</li> </ul>	\$500 per 5 years	\$500 per 5 years	\$500 per 5 years

REIMBURSEMENT	BASIC	ENHANCED	COMPLETE
• Breast prostheses	\$200	\$200	\$200
• Orthotics/orthopedic shoes and orthopedic devices	Combined maximum of \$200	Combined maximum of \$200	Combined maximum of \$200
• Support stockings	Maximum of 3 pairs	Maximum of 3 pairs	Maximum of 3 pairs
• Hospital bed	Lifetime maximum \$1,000	Lifetime maximum \$1,000	Lifetime maximum \$1,000
• Oxygen equipment or respirator	Maximum \$1,000	Maximum \$1,000	Maximum \$1,000
• Wheel chair or scooter	\$1,200 (includes repairs)	\$1,200 (includes repairs)	\$1,200 (includes repairs)
• Ostomy appliances	Covered up to reasonable and customary amounts	Covered up to reasonable and customary amounts	Covered up to reasonable and customary amounts
• External prosthesis and artificial limbs	Maximum \$1,000	Maximum \$1,000	Maximum \$1,000
• Blood glucose monitor	Maximum \$300 per 5-year period	Maximum \$300 per 5-year period	Maximum \$300 per 5-year period
• Wig	Lifetime maximum \$350	Lifetime maximum \$350	Lifetime maximum \$350
• TENS machines	Maximum \$500 per 5-year period	Maximum \$500 per 5-year period	Maximum \$500 per 5-year period
• Intraocular lens implants	Lifetime maximum \$1,000	Lifetime maximum \$1,000	Lifetime maximum \$1,000
Laboratory tests and imaging techniques	80% Maximum \$1,000	80% Maximum \$1,000	80% Maximum \$1,000

\* Laboratory analysis, X-ray, ultrasound examination, MRI, CAT scan, EKG.



## Travel

REIMBURSEMENT	BASIC	ENHANCED	COMPLETE
Travel insurance and assistance	100% First 15 days per travel \$5M limit per trip	100% First 15 days per travel \$5M limit per trip	100% First 30 days per travel \$5M limit per trip
Travel assistance	Included	Included	Included

\* Health conditions must be stable before travelling.



REIMBURSEMENT	BASIC	ENHANCED	COMPLETE
Prescription drugs*	Not covered	80% Maximum \$2,500	80% Maximum \$5,000
• Deductible per prescription drug	NA	None for drugs found on provincial list \$10 for drugs not found on provincial list	None for drugs found on provincial list \$10 for drugs not found on provincial list
• Brand name drugs will be reimbursed based on the lowest cost generic, if applicable	N/A	Yes**	Yes**
• Drug card	N/A	Pay-direct	Pay-direct

\* Drugs must legally require a prescription. Lifestyle drugs are excluded. Reasonable and customary limits apply. For certain drugs, prior authorization may be required.

\*\* For an exemption, you must have your doctor complete the proper form available from Beneva.

## Drug coverage rules by province

All Canadian provinces provide some type of public prescription drug coverage for listed drugs, which varies from province to province. To account for these differences, MRS coverage rules for drugs found on the provincial list also vary by province. Amounts reimbursed by MRS are based on the coverage option you select.

	Drugs found on provincial list	
	Under age 65	Age 65 and over
Alberta	You must enroll in your province's non-group coverage. MRS provides no drug coverage.	MRS covers amounts not reimbursed by your public plan.
British Columbia	You must enroll in the non-contributory public plan. MRS covers the cost of drugs up to your annual deductible amount and, thereafter, any amount not reimbursed by your public plan.	
Manitoba	You must enroll in the non-contributory public plan. MRS covers the cost of drugs up to your annual deductible amount and, thereafter, any amount not reimbursed by your public plan.	
New Brunswick	You must enroll in your province's subsidized program. MRS provides no drug coverage.	
Newfoundland and Labrador	MRS covers the cost of drugs. If your drug costs exceed the maximum, you may be eligible to claim the remaining cost under the provincial high user program.	
Nova Scotia	MRS covers the cost of drugs. If your drug costs exceed the maximum, you may be eligible to claim the remaining cost under the provincial high-user program.	You must enroll in your province's subsidized program. MRS provides no drug coverage.
Ontario	MRS covers the cost of drugs. If your drug costs exceed the maximum, you may be eligible to claim the remaining cost under the provincial high-user program.	MRS covers amounts not reimbursed by your public plan.
Prince Edward Island	You must register for your province's subsidized program. MRS provides no drug coverage.	

		Drugs found on provincial list	
Quebec	You must enroll in the public prescription drug insurance plan. MRS covers amounts not reimbursed by your public plan.		
Saskatchewan	You must register for the non-contributory public plan. MRS covers the cost of drugs up to your annual deductible amount and, thereafter, any amount not reimbursed by your public plan.		
Northwest Territories	Before age 60, MRS covers the cost of drugs.	As of age 60, you are covered under a public plan. MRS provides no drug coverage.	
Nunavut and Yukon	Before age 65, MRS covers the cost of drugs.	As of age 65, you are covered under a public plan. MRS provides no drug coverage.	

For all provinces, with the exception of PEI, MRS may cover drugs not found on the provincial list. For residents of PEI, MRS will not cover drugs not found on the provincial list prior to age 65. As of age 65, MRS may cover drugs not found on the provincial list.



## Vision

REIMBURSEMENT	BASIC	ENHANCED	COMPLETE
Vision care	Not covered	Not covered	100%
• Eye examination	N/A	N/A	\$50 per 24 months
• Contact lenses, eyeglasses, laser vision correction	N/A	N/A	\$200 per 24 months



## Dental

REIMBURSEMENT	BASIC	ENHANCED	COMPLETE
Dental care	Not covered	Not covered	Covered
• Preventive and routine care	N/A	N/A	80%
• Endodontic, periodontic and major restorative care	N/A	N/A	50%
• Recall exam	N/A	N/A	Every 9 months
• Dental fee guide*	N/A	N/A	Previous year
• Combined maximum	N/A	N/A	\$1,500

\* The dental fee guide is published each year by the dental association of your province, and is used by your dentist as a reference for setting the costs for dental treatments.

### Impact of the Canadian Dental Care Plan


The aim of the Mercer Retiree Solution is to offer supplementary coverage to public plans, not to replace them, so that you and your loved ones are well covered.


You may have heard about the Canadian Dental Care Plan created by the Federal government. The Canadian Dental Care Plan is being rolled out progressively and aims to offer free coverage to households with an annual income of less than \$90,000 who don't have access to another plan. You can find the most recent information on the Canadian Dental Care Plan at [canada.ca/dental](https://canada.ca/dental).

If you are eligible to the Federal plan, you might want to select the basic or enhanced option under MRS and get dental coverage at no cost from the Federal government. If you were to select the complete option under MRS, you would **not** be eligible to the Canadian Dental Care Plan.

However, you should note that the Federal plan is in the implementation phase and there is no guarantee that it will not be modified or terminated by a new government. You will not be allowed to upgrade your coverage to the complete option of MRS if you were to lose coverage under the Canadian Dental Care Plan.

## Additional coverage options

 <b>Travel Plus</b>	<b>COVERAGE</b>
Choose from travel 90 or travel 180	Travel Plus extends your basic travel insurance from 15 or 30 days under your core health option to a total of 90 or 180 days.

 <b>Life</b>	<b>COVERAGE</b>
Insured person	Policyholder only
Coverage	\$25,000

Policies are underwritten by Beneva and managed by Mercer (Canada) Limited.

This document provides an overview of the coverage available under the Mercer Retiree Solution, but not all the details. A sample policy is available upon request from Beneva by calling 1-844-637-2370. In case of discrepancy between this document and the official insurance policies, the official policies will prevail.