

Marine Atlantic
Agreement C
CAW Shore Maintenance, Plumb/Pipe, Mach and Elect

Plan Number: 3133-000

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PRIVACY PROTECTION PRACTICES

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

*not applicable in Ontario and Quebec

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 cardholder 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

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

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

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

Medavie Blue Cross administers the following benefits on behalf of Marine Atlantic:

- Hospital Benefit
- Extended Health Benefit
- Vision Benefit
- Drug Benefit
- Dental Benefit

Medavie Blue Cross provides the following benefits:

- inConfidence - Employee & Family Assistance Program
- @live - Health Risk Assessment

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 information contained in this booklet is important, and we suggest it be kept in a safe place.

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.

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HOSPITAL BENEFIT

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: 100%

ANCILLARY SERVICES

Maximum: \$1,000 per hospital admission

All in-hospital service charges (other than the room charge) which are medically necessary for the treatment of a patient when rendered outside of the patient's province of residence when the charges are not fully eligible under a government program.

HOSPITAL ROOM

The difference between standard ward accommodation and semi-private room accommodation.

OUTPATIENT SERVICES

Charges for outpatient and diagnostic services of a hospital approved by Medavie Blue Cross provided such benefits are not available under any government hospital insurance program.

TERMINATION

Hospital benefit ceases at the earlier of the end of the month of retirement, termination of employment or death of the covered employee.

WHEN AND HOW TO MAKE A CLAIM

Hospital Benefit is paid directly to the hospital. Your identification card should be shown at the hospital who will arrange to bill Medavie Blue Cross directly.

Claims must be submitted within 12 months of receiving services or supplies or the end of your Hospital benefit.

EXTENDED HEALTH BENEFIT - IN CANADA

If you (or your dependents, if applicable) incur charges in Canada 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%

Maximum: \$35,000 in a lifetime in combination with Vision benefit

DIAGNOSTIC AND X-RAY SERVICES

Charges for laboratory service and X-ray examinations.

OXYGEN

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

PHYSICIAN SERVICES

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

PRIVATE DUTY NURSING

Maximum: \$10,000 in a calendar year

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 certified nursing assistant 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

Maximum: \$1,000 in a calendar year

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 of up to three economy seats on a regular scheduled flight.

SPECIAL AMBULANCE ATTENDANT

Maximum: \$500 in a calendar year

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

EXTENDED HEALTH BENEFIT - WORLDWIDE

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%

Maximum: \$35,000 in a lifetime in combination with Vision benefit

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 in effect where services are rendered.

CONTRACEPTIVE DEVICES

Maximum: \$93.75 every two consecutive calendar years

Purchase of an intrauterine contraceptive device (IUD) on the written authorization of the attending physician.

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.

HEARING AIDS

Maximum: \$600 every three consecutive calendar years. Dependent children less than 21 years of age, requiring a hearing aid for each ear, are eligible for two hearing aids (one for each ear) to a maximum eligible expense of \$600 for each hearing aid every three consecutive calendar years.

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

EXTENDED HEALTH BENEFIT - WORLDWIDE

MEDICAL SUPPLIES AND EQUIPMENT

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

- purchase of burn pressure garments is limited to a maximum of \$500 in a calendar year;
- rental (or purchase, if approved by Medavie Blue Cross) of a wheelchair or hospital-type bed;
- equipment for the administration of oxygen;
- insulin pump;
- compression pump;
- lymphoedema sleeves (limited to two in a calendar year);
- transcutaneous electrical nerve stimulator (TENS machine) is limited to a maximum eligible expense of \$300 every five consecutive calendar years.

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

ORTHOPEDIC FOOTWEAR & SUPPLIES

Maximum: \$200 in a calendar year (\$300 for dependent children less than 21 years of age)

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, 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.

PARAMEDICAL PRACTITIONERS

Maximum: \$500 per practitioner in a calendar year
\$35 for X-rays in a calendar year per practitioner
Overall maximum: \$1,500 in a calendar year for all practitioners

Charges for treatment, except when performed in a hospital, by a licensed speech therapist, massage therapist, clinical psychologist, chiropractor, osteopath, physiotherapist, acupuncturist, chiropract/podiatrist or naturopath.

EXTENDED HEALTH BENEFIT - WORLDWIDE

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 \$300 in a calendar year.

Hair prosthetics (wigs), when hair loss is due to an underlying pathology or its treatment, to a maximum eligible expense of \$300 in a lifetime.

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

SMOKING CESSATION PRODUCTS

Maximum: \$500 in a lifetime for the covered employee only

Charges for eligible smoking cessation products.

SPEECH AIDS

Maximum: \$500 in a lifetime

Speech aid equipment, (approved by a qualified speech therapist and the attending physician), for persons who do not have normal oral communication ability.

TERMINATION

Extended Health benefit ceases at the earlier of the end of the month of retirement, termination of employment or death of the covered employee.

WHEN AND HOW TO MAKE A CLAIM

Extended Health 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. 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 12 months of receiving services or supplies or the end of your Extended Health Benefit.

VISION BENEFIT

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%

Maximum: \$35,000 in a lifetime in combination with Extended Health benefit

CONTACT LENSES DUE TO DISEASE

Maximum: \$200 every two consecutive calendar years

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, CONTACT LENSES AND LASER CORRECTIVE EYE SURGERY

Maximum: \$281.25 every two calendar years for adults and every calendar year for dependent children less than 21 years of age

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

VISUAL TRAINING

Maximum: \$150 in a lifetime

Charges of a registered, licensed optometrist or ophthalmologist for visual training and remedial eye exercises.

TERMINATION

Vision benefit ceases at the earlier of the end of the month of retirement, termination of employment or death of the covered employee.

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 12 months of receiving services or supplies or the end of your Vision benefit.

DRUG BENEFIT

If you (or your dependents, if applicable) incur charges for certain prescription-requiring drugs, the eligible drug may be subject to quantity maximums, dollar maximums, deductibles, co-payments or other maximums as approved by Medavie Blue Cross. Benefit maximums are applied on a per covered person basis.

Co-payment: \$5 for each eligible drug on the prescription

Co-insurance: 100% of the remaining eligible expense

Method of payment: paid directly to the pharmacy

Includes prescription drug items approved by Medavie Blue Cross and many commonly prescribed over-the-counter items including erectile dysfunction benefit approved by Medavie Blue Cross. Does not include nicotine replacement products.

Eligible drug expenses include medically necessary items that, by law, can only be obtained with a prescription of a physician or dentist, which are authorized as benefits by Medavie Blue Cross, and are dispensed by an approved provider.

Medavie Blue Cross will reimburse only for the lowest priced interchangeable drug when prescribed by a physician and dispensed by a pharmacist, unless the physician indicates no substitution.

TERMINATION

Drug benefit ceases at the earlier of the end of the month of retirement, termination of employment or death of the covered employee.

WHEN AND HOW TO MAKE A CLAIM

The Medavie Blue Cross Identification Card should be shown and the provider will arrange to bill Medavie Blue Cross directly.

DENTAL BENEFIT

Your dental program covers you and your dependents for a wide range of dental services including the following benefits. Dental benefits are based on the usual and customary charges up to the current Dental Fee Guide for general practitioners in effect in the covered person's province of residence.

BASIC BENEFITS

Co-insurance: 100%

Deductible: \$35 per family in a calendar year in combination with Major Restorative and Orthodontic Benefits

Maximum:

- \$1,200 in a calendar year in combination with Major Restorative Benefits if coverage becomes effective from January through June
- \$600 in a calendar year in combination with Major Restorative Benefits if coverage becomes effective from July through December

Diagnostics

- complete examinations once every 36 consecutive months
- recall examinations once every five (5) consecutive months
- bitewing four films every five (5) consecutive months
- full mouth series once every 24 consecutive months
- panoramic films once every 12 consecutive months

Preventive Services

- polishing once, up to one (1) unit of time* every five (5) consecutive months
- fluoride treatment one (1) every five (5) consecutive months
- scaling
- pit and fissure sealants and space maintainers
- protective appliance (mouth guard) one (1) appliance every 12 consecutive months
- appliances (periodontal or TMJ) once every two calendar years
- periodontal or TMJ appliance adjustments, maintenance and repair
- occlusal equilibration

Restorative Services

- amalgam (silver) and tooth coloured (white) fillings (participants over 13 years of age)
- full coverage pre-fabricated restorations (participants over 13 years of age)
- retentive pins (participants over 13 years of age)

Endodontic Services

- root canal therapy

Periodontic Services

- periodontal scaling and root planning
- periodontal surgery (grafts)

* one unit of time is equal to 15 minutes

DENTAL BENEFIT

BASIC BENEFITS (Cont'd)

Surgical Services (Basic)

- extraction of teeth (participants over 13 years of age)
- extraction of roots
- surgical movement of teeth
- removal of benign tumors, cysts

General Services

- general anaesthesia and intravenous sedation in conjunction with oral surgery

MAJOR RESTORATIVE BENEFITS

Co-insurance: 50%

Deductible: \$35 per family in a calendar year in combination with Basic and Orthodontic Benefits

Maximum: \$1,000 in a calendar year

- **\$1,200 in a calendar year in combination with Basic Benefits if coverage becomes effective from January through June**

- **\$600 in a calendar year in combination with Basic Benefits if coverage becomes effective from July through December**

Extensive Restoratives

- inlays/onlays/crowns

Prosthetic Services

- complete and partial dentures, limited to one upper and one lower, once every 60 consecutive months
- bridgework
- denture adjustments and repairs (after three months of initial insertion)
- denture relines or rebases once every 24 consecutive months (using existing framework for complete or partial dentures)
- tissue conditioning

This program excludes replacement of the denture unless it is at least five years old and cannot be made serviceable, and the replacement of dentures that may have been lost, mislaid or stolen.

ORTHODONTIC BENEFITS

Co-insurance: 50%

Deductible: \$35 per family in a calendar year in combination with Basic and Major Restorative Benefits

Maximum: \$1,100 in a lifetime

Orthodontic Services

- removable and fixed appliances (braces)
- observations and adjustments.

DENTAL BENEFIT

DENTAL EXCLUSIONS AND LIMITATIONS

The dental plan does not cover the following expenses:

1. Splinting for periodontal reasons, where cast, crowns or inlays are used for this purpose, with or without onlays.
2. Veneers for cosmetic purposes.
3. Accidental dental services do not form part of the Dental Benefits being offered.
4. Services rendered by a dental hygienist but not administered under the supervision of a dentist.
5. Treatment or appliance, related directly or indirectly to full mouth reconstruction, to correct vertical dimension.

BENEFITS FOR LATE APPLICANTS

If application for dental benefits is made more than 31 days after the date on which the employee and/or dependent first becomes eligible, the maximum benefit will be limited to \$100 per covered person during the first 12 months of coverage. This provision does not apply to dental services required as a result of natural teeth being damaged by a direct accidental blow to the mouth after the effective date of the late applicant's coverage.

TERMINATION

Dental Benefit ceases at the earlier of the end of the month of retirement, termination of employment or death of the covered employee.

WHEN AND HOW TO MAKE A CLAIM

Dental benefits are 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.

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

Claims must be submitted within 12 months of receiving services or supplies or the end of your Dental benefit.

GENERAL EXCLUSIONS AND LIMITATIONS

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 AND DENTAL INFORMATION

TERMINATION OF INSURANCE

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

- the contract termination date,
- the date you terminate employment,
- the date you cease to be eligible due to retirement, death, leave of absence, age limitation, change in classification, etc.

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 employment, you may convert to an Individual Health and Dental plan currently issued by Blue Cross provided that application is made within 31 days following your date of termination.

SURVIVOR BENEFIT

In the event of the employee's death, dependents are covered only if there is a surviving spouse receiving survivor pension benefits and already approved for coverage. They will continue to be covered for lifetime Health benefits on a premium paid basis. However, coverage will end on the earliest of the following dates:

- the contract termination date;
- the effective date of any similar coverage with another insurer;
- whenever they cease to be eligible dependents as defined in the contract.

INCONFIDENCE™ EMPLOYEE AND FAMILY ASSISTANCE PROGRAM

inConfidence™ is a confidential, comprehensive Employee and Family Assistance Program offering counselling, and support over the telephone, in person, and online, in addition to a variety of health and wellness resources to address issues including but not limited to:

- Personal Well-being
- Relationships and Family
- Legal Assistance
- Financial Assistance
- Child and Elder Care Resources
- Workplace Challenges
- Addiction
- Nutrition Information by means of a registered dietician
- Health-Care Advice by means of a registered nurse
- Available in French and English
- Available 24 hours a day, 7 days a week

For more information or to access *inConfidence*™ resources log on to www.inConfidence.ca, phone 1-866-347-2067, or refer to your *inConfidence*™ brochure.

@LIVE®

@live® is a confidential online Health Risk Assessment tool that provides a picture of your overall health and modifiable health risks.

@live® highlights include:

- Web-based Questionnaire
- Individualized personal profile
- Online wellness strategy resources
- Available in French and English
- Available 24 hours a day, 7 days a week

For more information about @live® and its services, please refer to your @live® employee brochure. To complete your @live® Health Risk Assessment, log on to www.alive-health.ca

ADDITIONAL BENEFIT INFORMATION

ELIGIBLE EMPLOYEES

To be eligible for group benefits, you must be a permanent employee who is a resident of Canada, covered under your provincial government plan, actively at work and working on a permanent basis and have completed the plan waiting period. The waiting period for your group plan is six months of compensated service. Coverage commences the first of the month following completion of the plan waiting period.

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: (a) the employee is not actively at work on the day that coverage would otherwise become effective, or (b) the application is made after the 31 day period.

If not actively at work when you would normally have become eligible, your coverage will commence when you return to work on a full-time basis.

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. These dependents must be named in the employee application for enrolment or in any subsequent application accepted by Medavie Blue Cross. 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

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.

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.

CARDHOLDER SITE

INSTRUCTION FOR MEMBERS

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

The Cardholder Site 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 Cardholder Site is available 24 hours a day, seven days a week from home or work, all you need is an Internet connection. The Cardholder Site makes life easier for you.

ON THE CARDHOLDER SITE

There are a variety of options available to you on the Cardholder Site.

Coverage Inquiry: Detailed information about the member's 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 CARDHOLDER SITE

1. Log on to the Medavie Blue Cross Web site at www.medavie.bluecross.ca
2. Select "English"
3. Select "For Cardholders / Member Services" from the e-Service Centre menu on the right
4. Select "Go to Secure Site"
5. Select "First Time, Register Now"
6. Complete the online registration form
7. A temporary password will be e-mailed to the e-mail address entered during registration
8. Return to the Cardholder Site and enter the user ID and temporary password
9. The member will be prompted to change the password. Click "Submit" to save the new password
10. Click "Done" once the changes are saved, you will be directed to the "Welcome Page"

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

PLEASE NOTE

For security reasons, the Cardholder Site is for use of the cardholder only.

We look forward to helping you take advantage of our online technology. For further information on the Cardholder Site, 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.

MEDAVIE BLUE CROSS CONTACT INFORMATION

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

NEW BRUNSWICK

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|-------------|---|
| Bathurst | St. Anne Street Plaza Unit 4 - 930 St. Anne Street Bathurst, NB E2A 6X2 |
| Fredericton | Unit 2 - 1055 Prospect Street Fredericton, NB E3B 5B9 |
| Moncton | 644 Main Street P. O. Box 220 Moncton, NB E1C 8L3 |
| Saint John | 47A Consumers Drive Saint John, NB E2J 4Z7 |

NOVA SCOTIA

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|-----------|--|
| Dartmouth | 230 Brownlow Avenue P. O. Box 2200 Dartmouth, NS B3J 3C6 |
| Halifax | Halifax Barrington Tower, Scotia Square 1894 Barrington Street Halifax, NS B3J 2A8 |

PRINCE EDWARD ISLAND

| | |
|---------------|---|
| Charlottetown | Suite 120 - 90 University Avenue Charlottetown, PE C1A 4K9 |
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NEWFOUNDLAND

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|------------|---|
| St. John's | 66 Kenmount Road Suite 102 - Board of Trade Building St. John's, NL A1B 3V7 |
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ONTARIO

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

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| Montreal | 550 Sherbrooke St. West Montreal, QC H3A 1B9 |
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Toll-free Customer Information Line: 1-800-667-4511