

KNAPPETT

PROJECTS INC.

EMPLOYEE BENEFITS GUIDE



KEY RESOURCES



Redcliffe Financial Advisor Assistance

- Learning about your plan
 - Specialty drug support
 - Sensitive/escalated claims
 - Disability claims
 - Travel emergencies
 - Retiree health & dental plans
 - Employee Family Assistance Support
 - Accessing Virtual Healthcare
 - Family / mortgage life insurance
 - Personal critical illness insurance
 - Reviewing your group retirement investments
 - Transferring outside investments into your plan
- 1-866-798-0555
Monday to Friday
9 AM to 5 PM PST
admin@redcliffe.ca
Include the name of your employer in the subject line



Group Benefits

Download the GroupSource App

- Search for “GroupSource” in the App Store or Google Play Store, and login with your myGroupSource
- Select the app with the **blue** background

General

- Billing issues
 - Coverage inquiries
 - ID Cards
 - MyGroupSource inquiries
 - Mobile app inquiries
 - Technical issues
- 1-800-661-6195
Monday to Friday
6 AM to 4 PM PST

Claims Department

- Plan Members claimsubmit@grouppsource.ca
 - Claim inquiries
 - Claim updates
 - Pre-approvals
- 1-866-862-5246
Monday to Friday
6 AM to 4 PM PST
claims@grouppsource.ca

NOTES:

- If calling after hours, please leave a voicemail. In all voicemails and emails, please include your name, your employer’s name, and a call-back telephone number.
- It is your responsibility to ensure that your benefits information is accurate and up-to-date. Any changes must be communicated within 30-days of the change, ex: getting married or separated, having a child.



GROUP BENEFITS PLAN



Policy #880366

Prescription Drugs	<ul style="list-style-type: none"> • 90% • Pay direct drug card 												
Vision Care and Eye Exams	<ul style="list-style-type: none"> • Eye wear: 80% up to \$500/24 months (adult) / \$500/12 months (child) • Eye exams: 100% up to \$200/24 months (adult) / \$200/12 months (child) 												
Eligible Medical Supplies	<ul style="list-style-type: none"> • Diabetic supplies: 100% up to annual maximums • Hearing aids: 100% up to \$1,000 / 5 years • Foot orthotics: 100% up to \$400 per calendar year 												
Medical Services	<ul style="list-style-type: none"> • Ambulance: 100% • Private Hospital Accommodation: 100% 												
Paramedical Practitioners*	<p style="text-align: center;"><u>Combined maximum of \$1,200 per person per year:</u></p> <table border="0" style="width: 100%;"> <tr> <td>• Acupuncturist</td> <td>• Physiotherapist</td> </tr> <tr> <td>• Chiropractor</td> <td>• Podiatrist / Chiroprapist</td> </tr> <tr> <td>• Massage Therapist</td> <td>• Clinical Counsellor /</td> </tr> <tr> <td>• Naturopath</td> <td>Psychologist / Psychoanalyst /</td> </tr> <tr> <td>• Osteopath</td> <td>Social Worker • Speech</td> </tr> <tr> <td></td> <td>Therapist</td> </tr> </table>	• Acupuncturist	• Physiotherapist	• Chiropractor	• Podiatrist / Chiroprapist	• Massage Therapist	• Clinical Counsellor /	• Naturopath	Psychologist / Psychoanalyst /	• Osteopath	Social Worker • Speech		Therapist
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• Osteopath	Social Worker • Speech												
	Therapist												

*Check your booklet for the requirements regarding a registered or licensed professional



Policy #880366

Basic, endodontic, periodontal	<ul style="list-style-type: none"> • 100% • Annual maximum: \$3,000 combined basic/major • Fluoride and recall exams: once every 6 months
Major restorative	<ul style="list-style-type: none"> • 60% • Annual maximum: \$3,000 combined basic/major <p>For any major treatment or any procedure over \$500, you must submit an estimate to GroupSource before the work is done.</p>
Orthodontics*	<ul style="list-style-type: none"> • 50% • Lifetime maximum per person: \$3,000 <p>*For qualified dependent children younger than age 19</p>



GROUP BENEFITS PLAN



Emergency Travel

100% coverage up to \$2,000,000 per 90-day trip

If you or your insured dependent(s) suffer an emergency illness or injury while travelling out of the country, call SSQ (AXA Assistance) immediately. *You should contact SSQ before incurring any costs and you must contact them within 48 hours of the emergency or admission to hospital.*

Be prepared to provide the following information:

- Your full name and location
- ID # and Policy # as shown on the travel card below
- Certificate # as shown on your OneCard
- Your employer's name
- Condition and nature of the emergency
- Name, location and telephone number of the hospital treating the patient
- Name, location and telephone number of treating physician(s)

In the event of an emergency, immediately call:

1-866-783-9473

Toll free from U.S.A. and Canada.

514-285-8195

Call collect from elsewhere in the world. Enter the international access code of the country before the above telephone number.

Service offered by AXA Assistance and available 24/7.

1-855-395-2520

For questions regarding claims.

Identification N°: _____ **427** _____

Policy N°: _____ **1GJ70** _____

If you have been diagnosed with a serious medical condition or were hospitalized before an upcoming trip, get clearance in writing from your treating physician prior to travel.



GROUP BENEFITS PLAN



Policy #880366

Life + AD&D* Insurance

- \$100,000 benefit amount
- Dependent's Life: Spouse: \$10,000 / Child: \$5,000
- AD&D maximum equals life insurance

For *AD&D stands for Accidental Death, Disease and Dismemberment

Long-Term Disability

- 66.67% of the first \$3,700 of your monthly earnings plus 55% of the next \$3,000, plus 50% of the balance of your monthly earnings.
- Overall Maximum: \$6,000 per month
- Benefits are non-taxable



Optional Benefits

Optional Life Insurance

- units of \$10,000 or \$25,000 to a maximum of \$500,000

Optional AD&D

- units of \$10,000 or \$25,000 to a maximum of \$500,000

Optional Critical Illness

- units of \$5,000 to a minimum benefit of \$10,000 and a maximum of \$100,000

Premium

- Premiums are paid 100% by the employee (payroll deduction)

If you wish to purchase any of these benefits, please contact your HR department or Redcliffe Financial at admin@redcliffe.ca as soon as possible, as some options are time-sensitive.



WELLNESS CONCIERGE



Policy #880366

Employee & Family Assistance Program (EFAP)

- Provides work, health, and life resources including legal and financial counselling, career counselling, health coaching, life transition services (support for navigating childcare, eldercare, pregnancy, and more).
- Critical incident assistance, 24/7 crisis support, and tools for substance use management.
- Evidence-based, personalized nutrition services to support Your eating and health goals.

Mental Health Support

- Mental health counselling connects you with a qualified therapist for your unique needs within 24-72 hours.
- Five hours each of individual and couples counselling is available per calendar year.
- Dependent Children's mental health support to support anxiety, ADHD, anger, autism, outburst, ODD, and more.

Virtual Healthcare

- You and your dependents can connect with a Canadian-licensed physician 24/7/365 in, even outside Canada.
- Physicians provide on-demand healthcare that includes acute care issues such as cold and flu, mental health support for collaborative care or referrals to other specialists, and chronic care issues for frequent touchpoints with a medical provider.

Integrated Digital Pharmacy Services

- Manage all pharmacy needs from the unified sparrow app – including virtual pharmacist consultations, daily dose packaging, auto-refills and reminders.
- Fast and free medication delivery anywhere in Canada within 1-3 business days.

How to Access:



- Scan this QR Code and follow the enrollment process.
- Organization Code: GSC
- The certificate number can be found on your OneCard.

