



# Benefits and Pension Handbook

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# 1. FORWARD

**The Benefits plan can change from time-to-time. Always check the appropriate Benefits Booklet located on the [maskwacised.ca](http://maskwacised.ca) website under the Staff Resources Tab in the People Services Section to find out the most up-to-date and more detailed information or call Canada Life directly.**

# 2. DEFINITIONS

## 2.1 Qualifying employees

- eligible employees, as outlined on page 14, must work a minimum of 20 hours per week to qualify for benefits
- benefits begin on the first day of an eligible employee's contract
- benefits end on the day employment ends regardless of any potentially ongoing treatment

## 2.2 Dependent Coverage includes:

- married spouse
- common-law spouse who has been living with you in a conjugal relationship for at least 6 months
- unmarried natural, adopted, or stepchildren of the employee or the insured spouse as long as they are under age 21, not working more than 30 hrs per week, or under age 25 if they are full-time students
- children who are incapable of supporting themselves because of physical or mental disorder are covered without age limit if their disorder begins before age 21, or while they are students under age 25, and the disorder has been continuous since that time
- dependents can include children for whom the ensured employee has legal guardianship as long as there is supporting legal documentation.

### **2.3 Coverage at 100%**

- 100% coverage means that Canada Life will pay 100% of a particular service based on the current Alberta Fee Guide. Some practitioners/providers charge more for services than the current provincial fee guide recommends. This means that you may still end up with a balance owing even after Canada Life has paid their 100%. The Fee Guide is not set by Canada Life. You can see how much Canada Life will reimburse for certain services right from your online account.

**It is essential that you add new dependents within 30 days of birth, adoption, marriage etc. or that person will be considered a late applicant and subject to a waiting period and medical questionnaire. The person may even be denied coverage.**

**If an employee passes away, while employed by MESC, their family will continue to be covered for health and dental for 24 months.**

## 3. ACCOUNT INFORMATION

1-800-957-9777

### 3.1 Plan Information

- **Plan #**172907
- **Plan Name/Sponsor:** Maskwacis Education Schools Commission
- **ID#:** Is found on your pay direct card. This number will also be emailed to you when your account is set up.
- **Provider:** Canada Life (formerly known as Great West Life)
- **Coverage** begins on the employment contract start date but will take several days for the account to become active.
- It is important to create your **online account** and/or download the App as soon as your account is active.

### 3.2 Online Account

- To create your online account go to the Canada Life site by clicking the link [Canada Life](#) and follow the directions.

#### 3.2.1 From your account you can:

- print your pay direct drug card & travel assistance card
- see a list of your benefits and eligibility dates
- update personal information
- submit claims electronically or print paper claim forms
- track a current claim and review what has been claimed during the last 24 months
- learn about your prescription drugs

- 3.3** Some claims cannot be submitted electronically and must be sent by mail to:

**Winnipeg Benefit Payments  
PO Box 3050 Station Main  
Winnipeg MB  
R3C 0E6**

## 4. INSURANCE SUMMARY

### 4.1 Insurance for Status Employees

- 4.1.1 Accidental Death and Dismemberment: 2X Salary death benefit  
\* Not taxed upon collection.
- 4.1.2 Dependent Life: \$15,000 spouse; \$7,500 per child  
\* Not taxed upon collection
- 4.1.3 Short Term Disability: 66.67% of salary to a maximum of \$1,500/week  
\* Not taxed upon collection  
*\* There is a 1 week waiting period except for injury or 1<sup>st</sup> day hospitalization*
- 4.1.4 Long Term Disability: 66.67% of salary to a maximum of \$6,000/month (ends at age 65)  
\* Not taxed upon collection
- 4.1.5 Critical Illness insurance: \$10,000 per employee per lifetime  
\* Not taxed upon collection  
*\* There is a specific list of qualifying critical illnesses including strict criteria.*

### 4.2 Insurance for Non-Status Employees

- 4.2.1 Accidental Death and Dismemberment: 2X Salary death benefit  
\* Not taxed upon collection.
- 4.2.2 Dependent Life: \$15,000 spouse; \$7,500 per child  
\* Not taxed upon collection
- 4.2.3 Short Term Disability: 66.67% of salary to a maximum of \$1,500/week  
\* Maximum benefit period = 17 weeks  
\* Not taxed upon collection  
*\* There is a 1 week waiting period except for injury or 1<sup>st</sup> day hospitalization*
- 4.2.4 Long Term Disability: 66.67% of salary to a maximum of \$6,000/month (ends at age 65)  
**\* Taxed upon collection**
- 4.2.5 Critical Illness insurance: \$10,000. per employee per lifetime  
\* Not taxed upon collection

# 5 GENERAL HEALTH BENEFITS SUMMARY

1-800-957-9777

## 5.1 Pay direct card:

- Can be used to pay for prescription drugs and paramedical services
- Many providers direct bill but always ask before proceeding with services.
- It is the provider who decides if they will direct bill.
- Through your online account, you can find a list of direct bill providers in your area.

## 5.2 Eligible drugs paid at 100%:

- Plan covers generic drugs only, unless you have a note from your doctor explaining why the brand name is needed
- Not all medications prescribed by your doctor are covered and some require a predetermination to determine if they qualify

## 5.3 Paramedic and professional practitioners: per year / per dependent /

### per practitioner:

- \$750: Acupuncturist, Chiropractor, Naturopath, Osteopath, Podiatrist;
- \$1,000: Massage therapist, Physiotherapist;
- \$1,500: Psychologist.

## 5.4 Vision:

- \$700 per adult every 24 months
- \$700 per child every 12 months under age 18
- Vision benefits reset on the anniversary date from last purchase
- Always check your online account to verify your eligibility date

## 5.5 Diagnostic and treatment support services (Best Doctors Services)

**5.6 Travel Assistance:** out of country emergency medical travel insurance (restrictions apply)

## 5.7 All benefits, except Vision, reset on January 1st each year

**5.8** For more **detailed information** check the complete Benefits Booklet that can be found on the [maskwacised.ca](http://maskwacised.ca) website under the Staff Resources in the People Services section

**5.9** To check on **specific Coverage**, Coverage Balances and Next Purchase

Dates check your online account, use the App or call Canada Life directly.

## 6 EXTENDED HEALTH BENEFITS

1-800-957-9777

Employees have coverage for a variety of Extended Health Benefits. Some examples include:

- ambulance
- diabetic supplies
- breathing equipment
- prosthetics
- mobility aids
- vaccines are covered at, an industry determined, customary fee
  - If your provider charges above the customary fee you will be responsible for the difference. There can be a huge range in the amount charged by different providers so it can really pay off to call around to compare prices
  - Cost of dispensing fees are extra. See your plan for more details

For more detailed coverage information see the complete [Benefits Booklets](#) that are located on the [maskwacised.ca](http://maskwacised.ca) website under the Staff Resources Tab in the People Services Section or call Canada Life directly.

## 7 BEST DOCTORS COVERAGE

1-877-419-BEST (2378)

- Best Doctors connects seriously ill Canadians and their treating physicians with world-renowned medical specialists.
- This includes *Ask the Expert* service, which is an expert resource for basic questions about health conditions and treatment options.
- Contact information: 1-877-419-BEST (2378)(2378) and speak to a member advocate.
- For more details see the [Best Doctors brochure](#) that is located on the [maskwacised.ca](http://maskwacised.ca) website under the Staff Resources Tab in the People Services Section or call Best Doctors directly.



## 8 DENTAL BENEFITS SUMMARY

1-800-957-9777

### 8.1 Coverage

- \$3000 maximum per year / per **dependent**
- Reimbursed at 100% for preventive and restorative services
- Reimbursed at 80% for major restorative services.

*\*The standard Fee Guide, that Canada Life uses, may vary from the fees your dentist charges. Therefore, even though some services are covered at 100%, you may end up with an unpaid balance that you are responsible for.*

\* If Canada Life determines that 2 treatment options are equally valid they will only reimburse the cost of the least expensive option. It is always good to ask your provider for a pre-determination.

### 8.2 Orthodontics

- \$3000 lifetime maximum per **child** reimbursed at 50%
- Coverage terminates on a child's 19<sup>th</sup> birthday as long as treatment started before their 18<sup>th</sup> birthday. See plan booklet for details
- Anyone over the age of 18 is not covered for orthodontics

For more detailed coverage information see the full [Benefits Booklets](#) that are located on the [maskwacised.ca](http://maskwacised.ca) website under the Staff Resources Tab in the People Services Section or call Canada Life directly at 1-800-957-9777.

**When considering major treatment always have your provider send Canada Life a predetermination to find out how much of the cost will be covered.**

## 9 TRAVEL ASSISTANCE

**1-800-957-9777**

### **Referred to as Global Medical Assistance**

- Travel Assistance is part of the MESC benefits plan. It provides support worldwide to travelers in emergency medical situations
- Plan members are covered until retirement
- Coverage applies to unexpected medical emergencies only.
- Employees should contact Travel Assist before beginning any treatment. The numbers to call are on the back of the pay direct card. Employees/eligible dependents should always have this card with them
- Anyone with a pre-existing condition is strongly recommended to call the above number and talk to the Out-of-Country Claims Department prior to departure
- To become familiar with this coverage employees are encouraged to read the [Travel Assistance brochure](#) which is located under Staff Resources in the People Services Section on the [maskwacised.ca](http://maskwacised.ca) home page

Anyone with a pre-existing condition is strongly recommended to call 1-800-957-9777 and talk to the Out-of-Country Claims Department prior to departure.

# 10 EMPLOYEE & FAMILY ASSISTANCE PROGRAM

## 10.1 Employee & Family Assistance Program (Homewood Health) 1-800-663-1142

- Company name is Maskwacis Education Schools Commission
- The **Employee & Family Assistance Program** service is available 24/7 to employees and dependents. To find out more about this program, click the link. [Employee & Family Assistance Programs](#)
- This service is totally confidential. The employer only has access to the number of people using this service – no names, no details.
- Employees should create their online account to make the most of this benefit.
  - Log in at [www.homeweb.ca](http://www.homeweb.ca)
  - Click “Sign up”
  - Fill in your personal information and you're all set.

## 10.2 Services including:

- Counselling and limited Legal Advice
- Free counselling sessions designed to help address immediate needs.
- Can be delivered in-person, by phone, or through e-counselling
- Self-development
- E-learning courses addressing personal Finances, Life skills and Professional development
- Health management and Work-life service
- Provides a huge selection of Health information and tools including quizzes, personalized health action plans, e-learning courses and more
- Personal assessments (personality and vocational tests)

## 10.3 To become familiar with this coverage read the [Homewood Health brochure](#) which can be found under Staff Resources in the People Services Section on the [maskwacised.ca](http://maskwacised.ca) home page

# 11 DIALOGUE

[Dialogue is a comprehensive, virtual healthcare platform](#) available through the Dialogue Health app that can be downloaded at [app.dialogue.co](https://app.dialogue.co) It provides employees with:

- Convenient, unlimited, and on-demand access to healthcare professionals for you and your family
- Provides free access to physicians, nurse clinicians, and nurse practitioners
- Medical professionals can diagnose, provide medical advice, make referrals to specialist, write prescriptions, and provide basic mental health advice
- They provide access to health and wellness resources
- Services by a psychologist, dietician or work and life coach are available on a fee-for-service basis
- Consultations are conducted via phone, video, and text
- Access to this service is quick and easy
- Dialogue is Canada's largest virtual healthcare team providing confidential secure medical services
- Dialogue will not share a patient's health information with their family physician without explicit consent
- Practitioners do not add information into the provincial health care network
- Practitioners do not prescribe opioids, cannabis, neurostimulants, or any medication that requires close follow-up or in-person examination

## 12 WELLNESS SPENDING ACCOUNT

- Is administered by MESC
- Is designed to promote employee personal health and wellness.
- Purchases made must be for the use of the employee
- Purchases made for dependents or anyone other than the employee will not be reimbursed
- Employees on [contract agreements](#) are entitled to be reimbursed up to a maximum of \$500 each calendar year
- Employees on a Temporary Employment Agreement of 6 months and less than a year are entitled to be reimbursed up to a maximum of \$500 during the term of the contract
- Employees on a Temporary Employment Agreement of 5 months or less are not entitled to this benefit
- Employees can make a claim for the entire \$500 at once or can make several smaller claims throughout the year
- A general list of eligible expenses is included on the [claim form](#), which can be found on the [maskwacised.ca](#) website under the Staff References tab in the People Services section
- If an item/service, that you wish to purchase, is not on the list seek pre-approval from the Director of Health and Wellness before purchasing
- All submissions are subject to approval
- Approved items must be purchased up front and will then be reimbursed through direct deposit following the regular pay schedule
- Submissions must include purchase receipts as well as the claim form
- Receipts must be dated during the year in which they are claimed
- Complete claims can take 1 - 3 weeks to be reimbursed
- This benefit resets every January 1st.
- Unused amounts **cannot** be carried forward from one year to the next.
- This is a taxable benefit

**DO NOT** submit Wellness Spending Account claims to Canada Life

**Claims must be submitted to the Director of Health and Wellness, using [wellness@maskwacised.ca](mailto:wellness@maskwacised.ca) email**

## 13 TERMINATION OF BENEFITS

- All benefits end on the last day of employment
- Health and Dental benefits end on the last day of employment regardless of any treatment that may be ongoing
- Employees have the right to convert group Life Insurance to their own personal Life Insurance, paying the premium at their current age and rate for individual Life Insurance, without medical evidence within 30 days of termination of employment
- Employees have the right to purchase their own Health and Dental insurance within 60 days of termination without medical evidence
- There are several companies that provide personal Health & Dental, and Life Insurance coverage such as:

Blue Cross <https://www.ab.bluecross.ca/find-a-plan/>

Canada Life [www.myinsuranceplan.ca](http://www.myinsuranceplan.ca),

Manulife Life [www.coverme.com/CoverMe/Health-Dental](http://www.coverme.com/CoverMe/Health-Dental)

Green Shield <https://lifeinsurancepro.ca/>

and others

- Alberta Blue Cross has coverage for Seniors
- Upon termination, it is the employee's responsibility to arrange their own Health and Dental, Life and/or Emergency Medical Travel Insurance

## **14 BENEFITS WHILE ON UNPAID LEAVE (Job Protected)**

**14.1** Employees on **unpaid leave** have a number of options when it comes to Health and Dental benefits.

**14.2** Employees on maternity leave have three (3) benefits options:

1. Continue with Health and Dental benefits only
2. Continue with all benefits except Short Term and Long Term Disability
3. Opt out of all benefits for the duration of the leave

**14.3** All other employees on unpaid leave have two (2) options:

1. Continue with Health and Dental benefits for a maximum of 6 months
2. Opt out of all benefits for the duration of the leave

Employees who choose to continue with benefits, are required to pay their portion, by submitting payment, to MESC before the beginning of each month that they are on leave.

Once an employee has elected to opt out of continuing with benefits that decision cannot be changed throughout the duration of the leave.

For further enquiries contact:

Marion Wells  
Director of Health and Wellness  
People Services Branch  
Maskwacis Education Schools Commission  
marionwells@maskwacised.ca  
780-585-3333 ext. 242

# 15 MESC PENSION PLAN

## Plan Number: 64738

- Is a Treasury Board and Finance [Government of Alberta regulated plan](#)
- The pension plan is held by Canada Life
- Is a defined contribution plan - employees know how much money goes into their plan but the amount that grows is solely determined by the funds employees have their money in and how well the stock market does
- Both the employer and employee contribute to the plan
- The employee contribution rate is set, by MESC, at 5.5% of gross income
- MESC contributes 6%, of each employee's gross income
- Upon enrollment, into the pension plan, funds are allocated to an investment default fund
- TIPI / IMI advisors are available to help employees determine fund selection if employees choose not to use the default fund
- Employees can meet with TIPI / IMI advisors to develop a personal retirement plan and make fund selection changes at any time
- Members can no longer contribute to the pension plan after age 71 and must move their money out of the pension plan and into a retirement income fund by the end of the year in which they turn 71. Retirees' can choose a Life Annuity or a Life Income Fund (LIF) or a combination of the two
- Retirement tools and resources are available through the employee's personal online account
- Upon termination of employment or retirement, employees will automatically receive a Statement of Options package, sent by mail, from Canada Life. It can take 4 - 8 weeks to receive this package. At that time employees can contact Oneida Makinaw, at the TIPI / IMI office, at 780-585-3133 to set up an appointment, with Eileen Blythe or Norine Stewart, to discuss their options.
- Once the employee has made their choice they must mail the package back to Canada Life who then enacts that decision
- It can take 2 - 3 months to complete this process

Employees can access their personal information by setting up their online account using the following link. [www.grsaccess.com](http://www.grsaccess.com)

For pension investment or retirement information contact the TIPI /IMI MESC advisors:  
Eileen Blythe, CLU, ChFC 604-206-7988 Email: [eblythe@tipi-imipartners.com](mailto:eblythe@tipi-imipartners.com)



## 16 TYPES OF EMPLOYMENT AGREEMENTS AND BENEFITS AND PENSION ENTITLEMENTS

Type of Employment Agreement	Health and Dental Benefits	Pension and Insurance	Dialogue	Health and Wellness Spending
6 month probation (12 month employees)	Yes	Yes	Yes	Yes (up to \$500 per calendar year)
1 year probation (10 month employees)	Yes	Yes	Yes	Yes (up to \$500 per calendar year)
Part time (must work 20 hrs or more/week)	Yes	Yes	Yes	Yes (up to \$500 per calendar year)
Temporary (6 months and less than a year)	Yes	No	Yes	Yes (up to \$500 during the term of the contract)
Temporary (5 months and less)	No	No	No	No