

Your group insurance plan

Benefit summary

Group: 27029 – FYi Eyecare Services & Products Inc.

Class: 5

Doctors with Long-Term Disability benefit

Disclaimer

This guide is an overview of the group insurance plan offered by iA Financial Group. In case of discrepancy between this guide and official plan documents, the official plan documents shall apply.

Group Insurance Customer Service



1-877-422-6487

Monday to Friday, 8:00 am to 8:00 pm (Eastern time)



groupinsurance@ia.ca

Your long-term disability coverage

Description	
Long-term disability	<ul style="list-style-type: none"> ✓ 66.7% of the first \$2,500 of monthly income and 50% of the balance <ul style="list-style-type: none"> ○ Up to a maximum of \$4,000/month – no need to complete a medical questionnaire ○ Up to a maximum of \$5,000/month – medical questionnaire must be approved* ✓ Non-taxable benefit ✓ Payable after 112 days ✓ Disability evaluation based on ability to perform your own occupation ✓ Coverage terminates when you reach age 65 or at your retirement, whichever occurs first

Your health care coverage

Health care	
Prescription drugs	✓
Reimbursement based on the generic version with the lowest cost	100%
Medical expenses	✓
Reimbursement	100%
Paramedical expenses	✓
Reimbursement	80%
<ul style="list-style-type: none"> — Paramedical specialists: <ul style="list-style-type: none"> ▪ acupuncturist, chiropractor, dietician, massage therapist, naturopath, osteopath, physiotherapist, athletic sports therapist, podiatrist, psychologist/counselling therapist, psychotherapist, social worker and speech therapist 	\$700/calendar year for all specialists combined
Hospitalization – Private room	✓
Reimbursement	100%
Out-of-province emergency costs	✓
Reimbursement	100%
Maximum for members under age 70: first 60 days of absence are covered – extra days are not	\$5,000,000/lifetime
Maximum for members age 70 and over: only a maximum period of 30 days of absence can be covered. If the period of absence is longer, no days are covered	\$1,000,000/lifetime

Note: No deductible to apply for any of the health care benefits.

More benefit information will be available in My Client Space.

* When a medical questionnaire is required, iA Financial Group will advise you or your plan administrator. An “Evidence of insurability” form will need to be completed.

Your dental care coverage

Dental care	
Preventive care X-rays, basic diagnostic services, dental cleaning	✓
Reimbursement	100%
Recall exams	6 months
Basic care Restorative services, fillings, extractions, endodontic services, periodontal services, denture relining and rebasing, oral surgery	✓
Reimbursement	100%
Combined maximum for preventive and basic care	Unlimited
Major care Dentures, crowns, bridges	✓
Reimbursement	50%
Maximum	\$2,000/calendar year
Orthodontics – children under 19	✓
Reimbursement	50%
Maximum	\$1,500/lifetime

Note: No deductible to apply for any of the dental care benefits.
More benefit information will be available in My Client Space.

Coverage termination

- ✓ Health and dental care coverage terminate at your retirement.

INVESTED IN YOU.

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