

Employee presentation for Aristocrat Technologies Canada



Benefits plan overview



Benefits - Policy M00122

Basic life insurance

Accidental death and dismemberment (AD&D)

Dependent life insurance

Short-term disability insurance

Long-term disability insurance

Extended healthcare

Dental care



Basic life & Basic AD&D

Change



Amount of insurance
1x annual earnings



Maximum
\$300,000



Reduction of amount
50% at age 65



Age limit
When the plan member turns 70 or retires,
whichever comes first

Voluntary Benefits – Life & AD&D



Employee Amount of insurance

Available in units of \$10,000 (minimum \$20,000) to a maximum of \$1,000,000 (combined with Basic Life) – AD&D Maximum \$1,000,000

Spouse Amount of insurance

Available in units of \$10,000 (minimum \$20,000) to a maximum of \$1,000,000 – AD&D Maximum \$500,000

Child Amount of insurance

Available in units of \$1,000 to a maximum of \$5,000 – AD&D Maximum \$5,000



Medical Evidence of insurability required from 1st dollar



Age limit

When the plan member turns 70 or retires, whichever comes first

Dependent life insurance

Change



Spouse
\$10,000



Each child
\$5,000



Age limit
When the plan member turns 70 or retires,
whichever comes first

Short-term disability insurance



Percentage of benefit

66.67% of weekly earnings



Maximum

\$2,000 per week/maximum 16 weeks of benefit (taxable)



Elimination period

1st day accident, 1st day hospitalization,
7th day sickness



Age limit

When the plan member turns 71 or retires,
whichever comes first

Long-term disability insurance



Percentage of benefit

66.67% of monthly earnings



Maximum

\$7,500 (Non-evidence)

\$13,500



Elimination period

112 days



Taxability of benefit

Taxable



Age limit

Terminates at the earlier of age 65, minus the elimination period, or retirement

Long-term disability insurance

Application

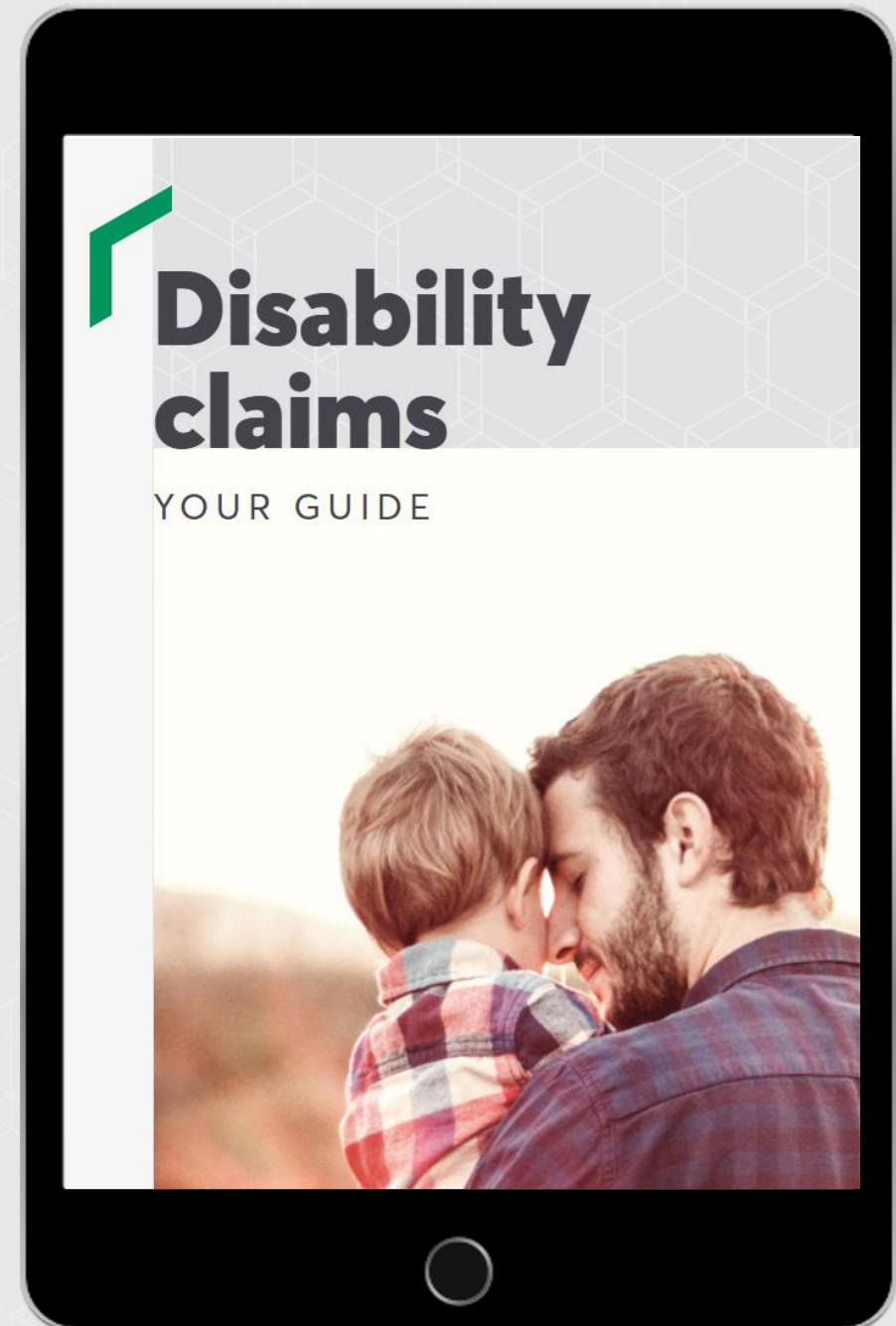
Employer statement

Employee statement

Attending physician statement

Dedicated claims and rehabilitation specialists

Frequently asked questions



Extended healthcare

Deductible amount

Drugs	Nil
Other expenses	Nil

Percentage of reimbursement

Drugs	100% generic substitution
Hospitalization expenses	100%
Travel insurance	100%
Referral treatment	80%
Other expenses	100%
Vision care	100%

Extended healthcare

Limits for eligible expenses

Hospitalization expenses	Short-term: Cost of a semi-private room Long-term: \$40 per day, maximum of 180 days for convalescent/rehabilitation centre
Travel insurance	Lifetime max amount of \$5,000,000 per insured
Nursing care	\$10,000 per insured per calendar year
Paramedical services (refer to your benefit booklet)	\$500 for each discipline per insured per calendar year
Eye exams	\$125 per 24 months for adults and 12 months for children under 18
Eyeglasses, contact lenses and eye surgery	\$200 per 24 months for adults and 12 months for children under 18
Benefit termination	When the plan member turns 70 or retires, whichever comes first

Extended healthcare

Paramedical Practitioner Cover

The following practitioners are covered under paramedical practitioner cover:

- Acupuncturist, Audiologist, Chiropractor, Dietician/Nutritionist, Occupational Therapist Homeopath, Kineotherapist/Osteopath, Naturopath, Speech Therapist, Osteopath, Physiotherapist/Sports Therapist/Kinseologist, Podiatrist/Chiropodist, Mental Health Supports (Psychologist, Social Worker, Psychoeducator, Psychoanalyst, Registered Clinical Counsellor, Canadian Certified Counsellor
 - No doctor note required
-

Dental care insurance

Dental fee guide year

Current year

Recall Frequency

6 months

Scaling

12 units/calendar year
combined with root planing

Percentage of reimbursement

Basic services (preventive, endodontics and periodontics)	100%
Major restorative services	50%

Maximum benefit

Basic services	\$1,500 combined annual maximum for Basic & Major Restorative services
Major restorative services	
Benefit termination	When the plan member turns 70 or retires, whichever comes first

Lifestyle Spending Account

NEW



Annual credit allocation
\$500



Who is eligible?
You and your dependents



Eligible expenses
Expenses that support your health and wellness



Take care of yourself and your family, by spending allocated credits given by your employer on wellness-related activities and services.

Lifestyle Spending Account



Claim submission

- Plan Member Secure site
- Claim form



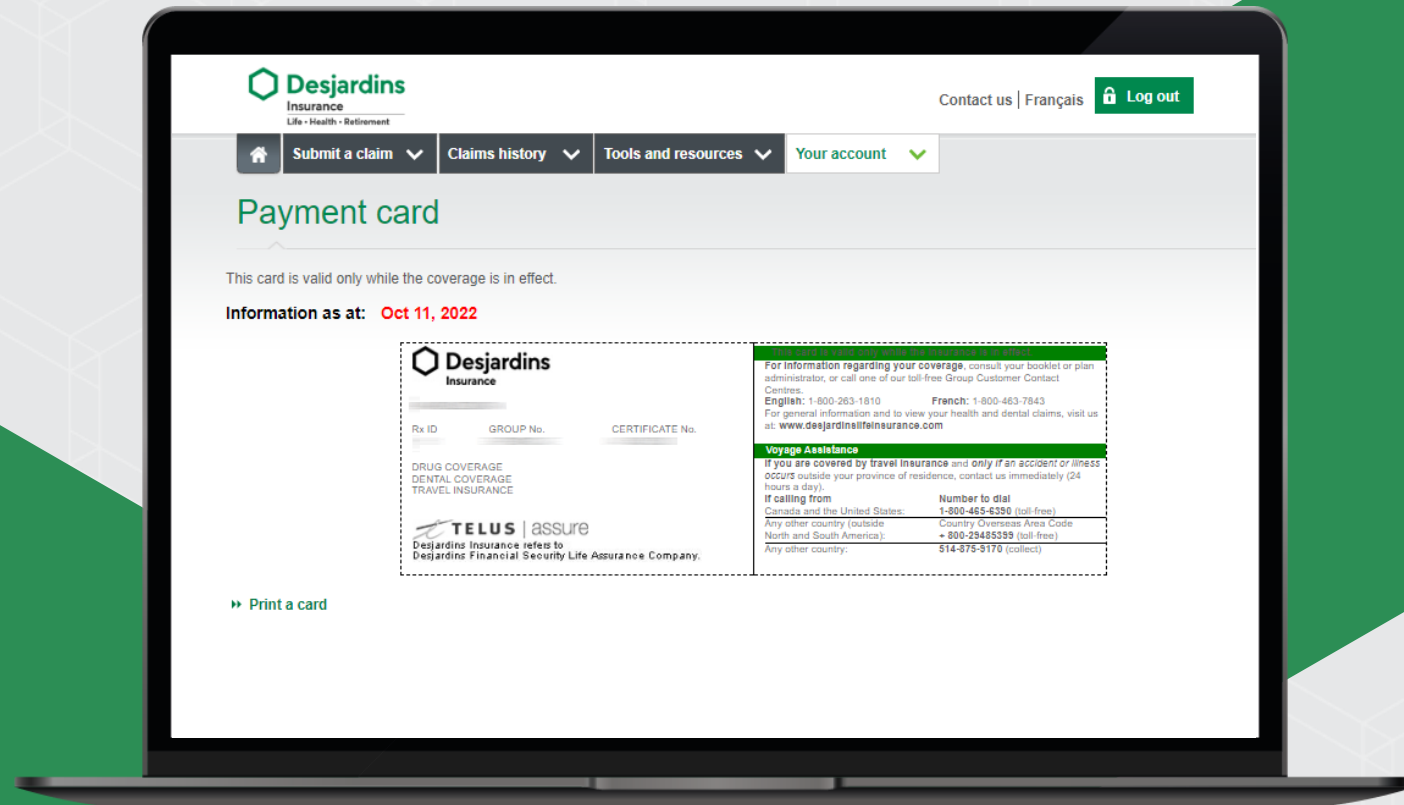
Administered under a separate policy number



Your payment card



Omni



Administrative Reminders

Life events

Should you have any changes to your status such as marriage, new child, separation please make sure you let your plan administrator know so they can update your file within 31 days of the change

Claims

EHC and dental claims should be submitted within 365 days from the date of service to be eligible

Practitioners

Check online with Desjardins to make sure your practitioner is eligible. Not all practitioners are eligible for claims submission depending on how they are licensed (social workers require a masters degree for example)

Changes Following Life Events

Please remember that you have only 31 days to update coverage for yourself or your dependents following a life event. Examples of life events include:

- marriage or acquisition of a common law spouse (same or opposite sex)
 - birth of a child or adoption (or gaining a child through marriage, common law union)
 - divorce
 - loss or gain of coverage through a spouse's plan, including when spouse has lost their coverage elsewhere
-
- Note - your dependent children are covered:
 - If they're under 21 or under 26 and attending school full-time
 - You must send proof that they're in school to HR every August to ensure continued coverage

Reminder:

As the insurer of your Life Insurance benefit, Desjardins requires that you review your beneficiary information regularly to ensure it is correct. Desjardins is required by law to pay the proceeds of your Life Insurance benefit to the beneficiary stated on your enrollment/beneficiary designation form, regardless of your marital status or Last Will and Testament. Please be sure that Desjardins has the correct information on file.

Important Beneficiary Information

An employee is hired straight out of college rising through the ranks to executive He dies at age 45 quite suddenly leaving behind 5 children and a wife and a 2 million dollar insurance policy.

His beneficiary designation card at the insurer since 1985 leaves his entire Life Insurance and Optional Life Insurance policy to his girlfriend in college.

The insurer is required to pay his Life Insurance policies directly to his stated beneficiary regardless of his marital status, his estate or Last Will (unless the Will has specifically named the policy by number)

Who do you think received the substantial sum of money?

Yes, the girlfriend!

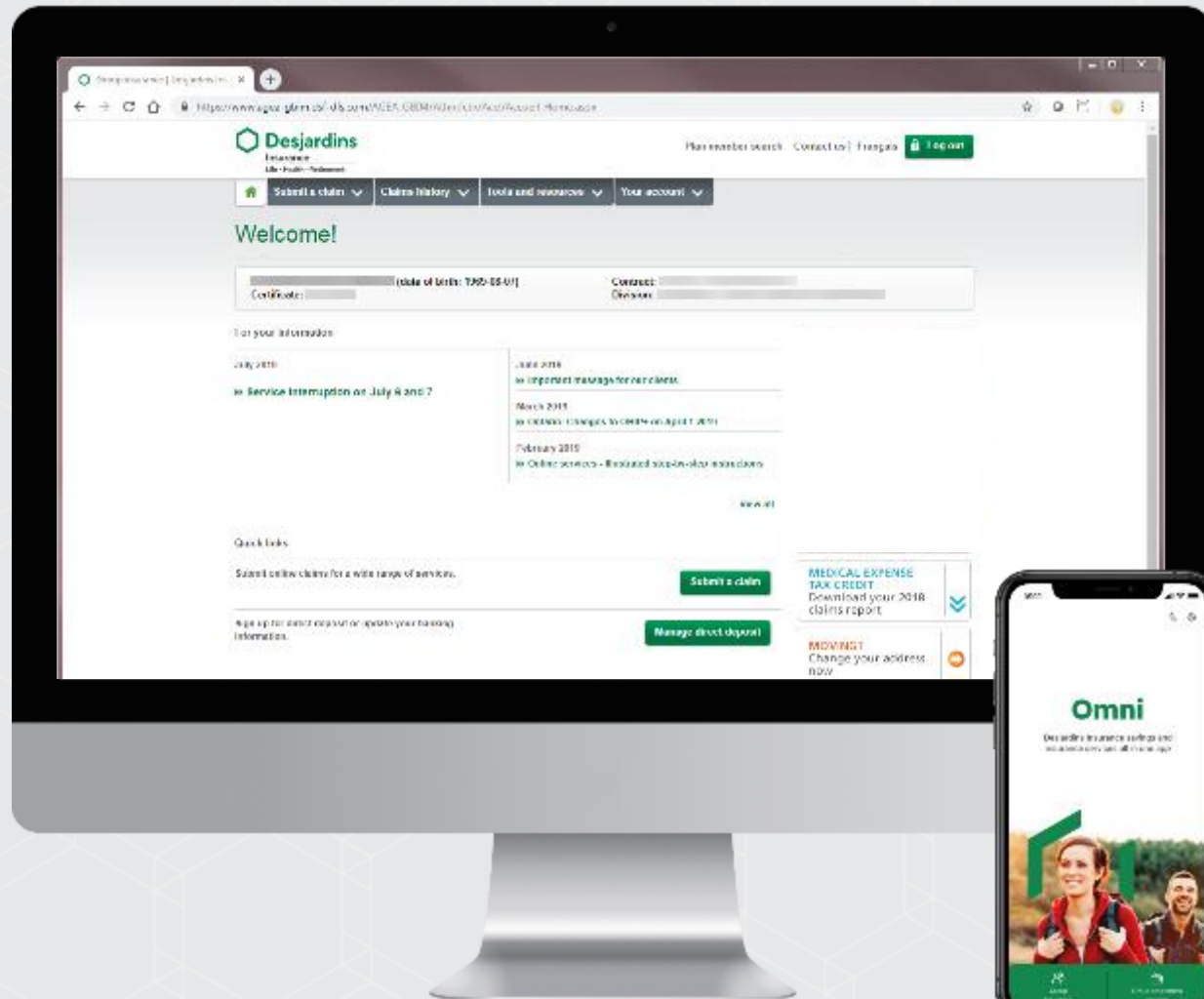
Please ensure you complete your beneficiary designation with the correct information and keep this up to date as often as possible to protect your family members!!

Online tools



Online tools for plan members

Secure site



Mobile applications



INDIVIDUALS

BUSINESSES

REPRESENTATIVES

Individual insurance

Group insurance

Individual savings

Group retirement savings

Services

Types of Insurance

Need help?

 Home > Group insurance

Group insurance – Plan member zone

Submit a claim

Go >

Client services

-  [Our Client Relation Centre](#)
-  [How to submit a claim](#)
-  [Assistance services](#)
-  [Disability and return to work](#)
-  [Travel Assistance](#)
-  [How to use our online services](#)

Useful links

 VIDEOS



The price of
prescription drugs
0 min 53 s

Sign up for direct
deposit

Access our online
services

Check your
coverage

Retiring or leaving
your job?

Online tools



Secure website for plan members

Access your insurance booklet

Access claims history

Access claims report for income tax purposes

E-claim submission

Manage dependent information including
coordination of benefits

Register for direct deposit

Print payment card

Confirm address

Print personalized forms





[Submit a claim](#) ▾

[Claims history](#) ▴

[Tools and resources](#) ▾

[Your account](#) ▾

Welcome!

Certificate: 

For your information

January 2021

» [Claim 360® gets a facelift and a new name - Omni!](#)

Quick links

Submit online claims for a wide range of services.

[Submit a claim](#)

Sign up for direct deposit or update your banking information.

[Manage direct deposit](#)

Processed claims

View all claims processed over the past 28 months.

Predeterminations

View your estimated reimbursements for claims.

Claims reports for income tax purposes

Get your annual claims report for income tax purposes.



Close 

December 2020

» [Free psychological consultation service extended](#)

November 2020

» [List of delisted providers now available](#)

October 2020

» [Important change to our travel insurance coverage](#)

[View all](#)

Health is Cool™
360

Take charge
of your health 

**MEDICAL EXPENSE
TAX CREDIT**

Download your
claims report





[Submit a claim](#) ▾

[Claims history](#) ▾

[Tools and resources](#) ▾

[Your account](#) ▾

Processed claims

Claims are processed within 5 business days of receipt, except for online and mobile claims which are processed within 2 business days of receipt.

Perform a search to access all claims submitted over the past 28 months (or the past 5 years for hearing aids or 6 years for dentures). Dates correspond to the date the claims were processed. Maximum 100 results.

Search criteria

From

To

For

Member

Category

Results displayed

☐ Limit the search to claims paid through your health spending account.

 [Search](#)

Date processed	Change 	Deferred payment	Payment method	Benefit payment	Category	Action
2019-05-30			Direct Deposit	\$197.60	Dental Care	Details
2019-05-07			Direct Deposit	\$97.73	Health Care	Details
2019-05-06			Direct Deposit	\$5.00	Health Care	Details

Claims reports for income tax purposes

Name	DEMO2, PRESENTATION2
Group	123AGE
Member	000000002
Period	2014-01-01 to 2014-12-31
Created on	2015-05-27
Report	Medical claims report for income tax purposes



Health and dental claims summary

Service	Member			
	Amount			
	*Submitted	Eligible	Paid by your group plan	Not paid by your group plan
Drugs	\$ 104.75	\$ 104.75	\$ 94.25	\$ 10.50
Dental care	\$ 179.00	\$ 179.00	\$ 179.00	-
Others	\$ 564.23	\$ 417.78	\$ 335.50	\$ 228.73
Total	\$ 847.98	\$ 701.53	\$ 608.75	\$ 239.23

Service	Spouse			
	Amount			
	*Submitted	Eligible	Paid by your group plan	Not paid by your group plan
Drugs	\$ -	\$ -	\$ -	\$ -
Dental care	\$ -	\$ -	\$ -	\$ -
Others	\$ -	\$ -	\$ -	\$ -
Total	\$ -	\$ -	\$ -	\$ -

Service	Other dependents			
	Amount			
	*Submitted	Eligible	Paid by your group plan	Not paid by your group plan
Drugs	\$ -	\$ -	\$ -	\$ -
Dental care	\$ -	\$ -	\$ -	\$ -
Others	\$ -	\$ -	\$ -	\$ -
Total	\$ -	\$ -	\$ -	\$ -

Service	TOTAL			
	Amount			
	*Submitted	Eligible	Paid by your group plan	Not paid by your group plan
Drugs	\$ 104.75	\$ 104.75	\$ 94.25	\$ 10.50
Dental care	\$ 179.00	\$ 179.00	\$ 179.00	\$ -
Others	\$ 564.23	\$ 417.78	\$ 335.50	\$ 228.73
Total	\$ 847.98	\$ 701.53	\$ 608.75	\$ 239.23

Drug claims that have been refused at the point-of-claim will not show up on this report. This is not an official tax statement but it provides information that may help plan members calculate their medical expenses for tax purposes. You are responsible for making sure that the expenses reported in this report are eligible under tax legislation.

**Submitted amount and "Not paid by your group plan" amount totals may be inflated by duplicate entries, which occur if claims are submitted and/or processed more than once. Please review your past claims to determine whether any adjustments are required.



Submit a claim ▾

Claims history ▾

Tools and resources ▲

Your account ▾

Close ✕

Health is Cool 360°

Have health questions? Use our personalized tools and services to get answers.

Resource Centre

Find out more so you can get the most out of your plan.

End of employment or retirement

Is your coverage coming to an end? Find out how you can stay covered.

Forms

Use a paper form for transactions you can't do online.

Frequently asked questions

Find answers to frequently asked questions.



Contract:
Revision:

Consultation service extended

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**MEDICAL EXPENSE
TAX CREDIT**
Download your
claims report 

November 2020

►► List of delisted providers now available

October 2020

►► Important change to our travel insurance coverage

[View all](#)

Quick links

Submit online claims for a wide range of services.

[Submit a claim](#)

Sign up for direct deposit or update your banking information.

[Manage direct deposit](#)



[Submit a claim](#) ▾

[Claims history](#) ▾

[Tools and resources](#) ▾

[Your account](#) ▲

Welcome!

Certificate: 

For your information

October 2022

» [Always use the lat and lifestyle quest](#)

Account overview

See and modify your account.

Benefits

See a summary of your insurance benefits.

Dependents and coordination of benefits

See a list of your dependents.

Insurance booklet

Read over the terms and conditions of your contract.

Personal information

See your personal information and direct deposit preferences.

Beneficiaries

See a list of your beneficiaries

Payment card

Print extra payment cards for insured family members.

Account history

See a history of all online transactions.

August 2022

» [It's back to school time](#)



Close ✕

Access the website for
Group retirement savings



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360

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of your health



**MEDICAL EXPENSE
TAX CREDIT**

Download your
claims report



Quick links

[View all](#)

You can consult the email address in PIES.

[Change your email address](#)

Submit online claims for a wide range of services.

[Online claim](#)

Sign up for direct deposit or update your banking information.

[Manage direct deposit](#)



[Submit a claim](#) ▾

[Claims history](#) ▾

[Coverage information](#) ▲

[Tools and resources](#) ▾

[Your account](#) ▾

Welcome!

! If you have questions about the security of your account, please contact us there.

Drug coverage

Check if a drug is covered, its average price and how much it costs at a selected pharmacy.

Close ✕

Access the website for
Group retirement savings



Virtual healthcare
**Anywhere,
anytime**



Activate the service

For your information

May 2023

► **Supporting our plan members is our priority**

March 2023

► **Coming April 3: Drug cost simulator and pharmacy value finder**

March 2023

► **2023 Reasonable and Customary fees**

March 2023

► **Authorize dependents to get information about your account**

[View all](#)

Quick links

Change your email address for password reset.

[Change your email address](#)

Submit online claims for a wide range of services.

[Online claim](#)

Sign up for direct deposit or update your banking information.

[Manage direct deposit](#)

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of your health

**MEDICAL EXPENSE
TAX CREDIT**
Download your
claims report



MOVING?
Change your address
now



Submit a claim





Submit a claim 

Claims history 

Tools and resources 

Your account 

We

Close 

Online claim

Submit online claims for a wide range of services.

Claim forms

Use a paper form for transactions you can't do online.

Cer

For your information

January 2021

» **Claim 360° gets a facelift and a new name - Omni!**

December 2020

» **Free psychological consultation service extended**

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[View all](#)

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of your health 

**MEDICAL EXPENSE
TAX CREDIT**

Download your
claims report



Quick links

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[Submit a claim](#)

Sign up for direct deposit or update your banking information.

[Manage direct deposit](#)

Subscribe to direct deposit

Opt for direct deposit today to get your payments faster. If your plan allows, this will also give you access to online claims and our mobile app so you can submit your claims faster too!

* Required field

Banking information

Branch number: *

Institution number: *

Account number: *

Email address: *



We'll notify you by email once your claims have been processed, and we'll post your explanation of benefits online instead of mailing them to you.

Cancel

Next



Online claim

Instructions

You can use this form to submit one claim for multiple expenses. Just fill out the information for the first expense and click on **Add to claim**. Repeat for each additional expense. When you're done, double-check the information in the **Claim** section and click on **Next** to go to the next step.

Need help? Read the [instructions](#).

Online claim form

* Required field

Patient *

Provider * [Add / Edit](#)

Choose



Service details

Date of service * 

yyyy-mm-dd



Service *

Duration / Qty 

Calculation of amount claimed

Amount paid * 

Amount paid by first payer
(enter zero if declined) 

Amount claimed

Point-of-service claim submission

We have teamed up with TELUS Health so the following healthcare professionals can submit claims on your behalf

Physiotherapists

Chiropractors

Podiatrists

Physical rehabilitation
therapists

Naturopathic doctors

Acupuncturists

Psychologists

Vision care providers



Claims made easy



Secure site



Mobile app



Payment card



Point-of-service



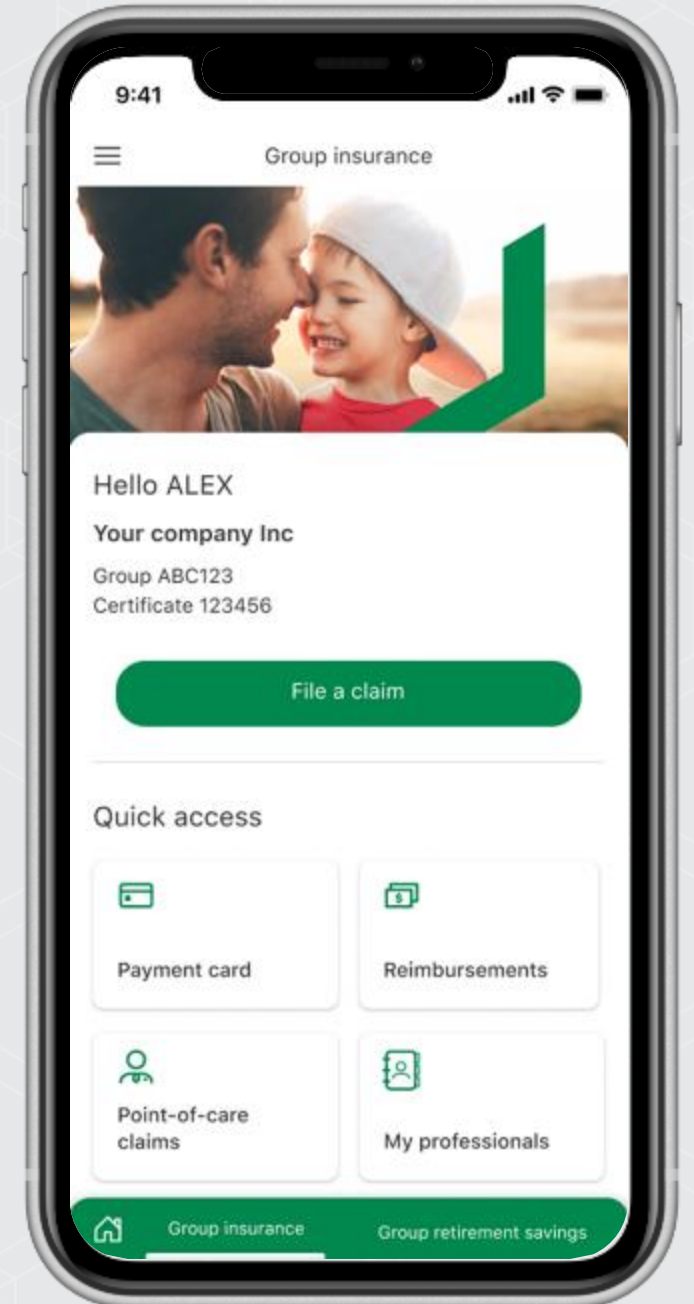
Secure file transfer



By mail



desjardinslifeinsurance.com/send



Client Relation Centre



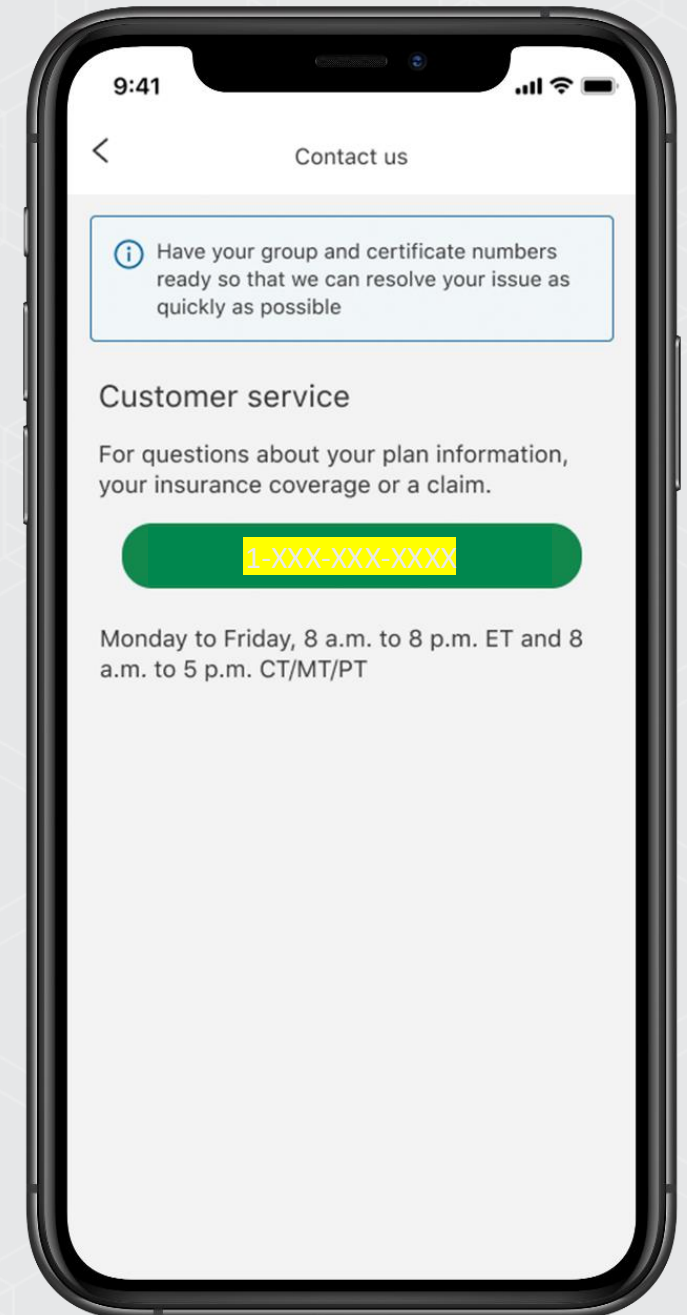
1 800 263-1810 (all calls are recorded)

8 a.m. – 5 p.m or 8 p.m, Monday to Friday (local time)

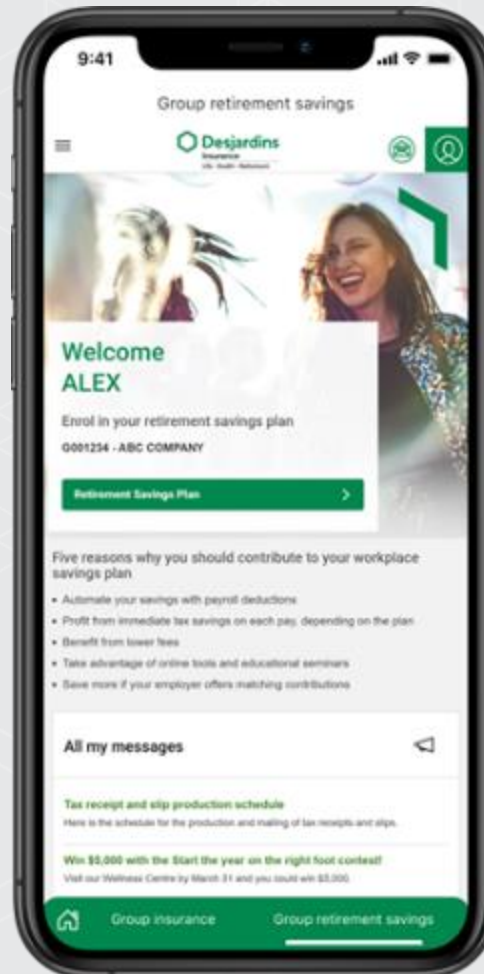
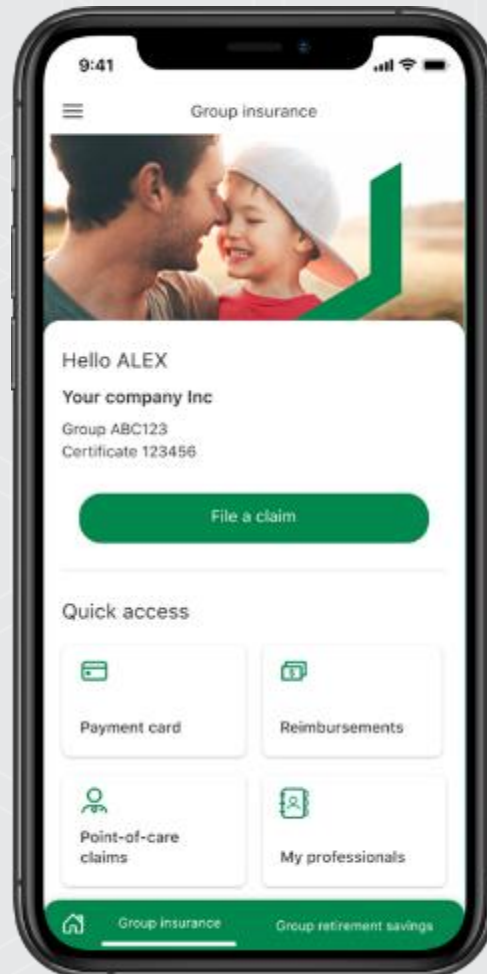


Email

Secure site for plan members using the “Contact us” feature



Omni, our mobile app



Non-contractual pictures.



1:37

Healthcare claims

File claims for healthcare covered by your group insurance

⌚ 2 to 5 minutes

What to know before you start

- We may ask for a **copy of the receipt or other supporting documents** as part of the claims process and in the 12 months following your claim.
- Reimbursement is determined based on your type of coverage. See your insurance booklet for details.
- Your claim reimbursement will be deposited directly into your bank account. To review or edit your banking information, select **Direct deposit** in the main menu.
- The list of claim types and specialties doesn't necessarily reflect your coverage. For more information, see your insurance booklet.

Additional details

- All fields in this form are required unless marked as optional.
- Additional fields may be added, depending on your answers.

1:27

Healthcare claims

Type of claim

What type of claim is this for?

-  **Healthcare professionals**
Massage therapist, physiotherapist, podiatrist, psychologist, nutritionist, etc.
-  **Vision care**
Eye exam, glasses, contact lenses, etc.
-  **Dental care**
Recall examination, cleaning, X-rays, restoration, orthodontics, etc.
-  **Prescription drugs**
Prescription drugs from the pharmacy.
-  **Other medical expenses**
Equipment, hospitalization, ambulance, lab tests, ultrasounds, etc.

Continue

1:37

Healthcare claims

Healthcare professional expenses

Date of the expense

- - 

DD-MM-YYYY

Type of expense

Select >

Was this service related to an accident?

Yes No

Continue

Cancel



360° drug cost simulator

11:42

Drug coverage

Get information about a drug before you buy it

Why use our drug search tool? ⓘ

Insured person

Choose a person >

Province of purchase

Ontario >

Continue

11:43

Coverage and average price

Last updated April 14, 2023

Selected drug ⓘ

CIPRALEX, 10MG, Tablet
ESCITALOPRAM OXALATE

✓ This drug is covered.

Province of purchase Ontario

Quantity 90 units

Average price \$223.18

You'll pay approximately \$194.09

Equivalent generic drug ⓘ

ESCITALOPRAM, 10MG, Tablet
ESCITALOPRAM OXALATE

Generic

✓ This drug is covered.

Province of purchase Ontario

Quantity 90 units

Average price \$42.28

You'll pay approximately \$13.19

11:43

Coverage and average price

Equivalent generic drug ⓘ

ESCITALOPRAM, 10MG, Tablet
ESCITALOPRAM OXALATE

Generic

✓ This drug is covered.

Province of purchase Ontario

Quantity 90 units

Average price \$42.28

You'll pay approximately \$13.19

Price at the pharmacy

Check how much this drug costs at a nearby pharmacy.

Postal code

M4V 1N5

Continue

Notice regarding coverage and displayed price ⓘ

11:45

Pharmacy drug price details

Last updated April 14, 2023

Selected pharmacy

YONGE HEALTH PHARMACY
1849 YONGE ST, TORONTO, ON M4S1Y2

Selected drug

CIPRALEX, 10MG, Tablet
ESCITALOPRAM OXALATE
DIN: 02263238

✓ This drug is covered.

Quantity 90 units

Drug price \$228.60

Dispensing fee + \$10.68

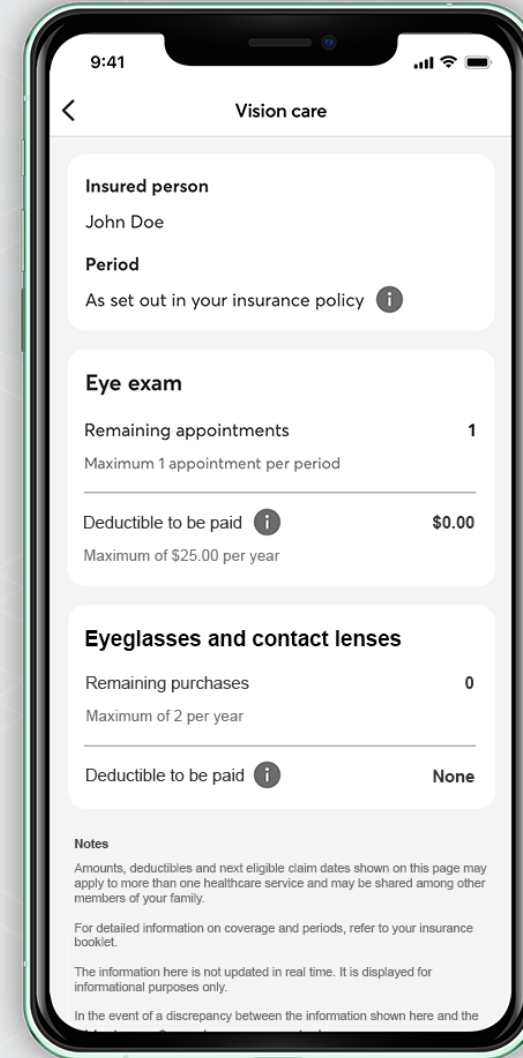
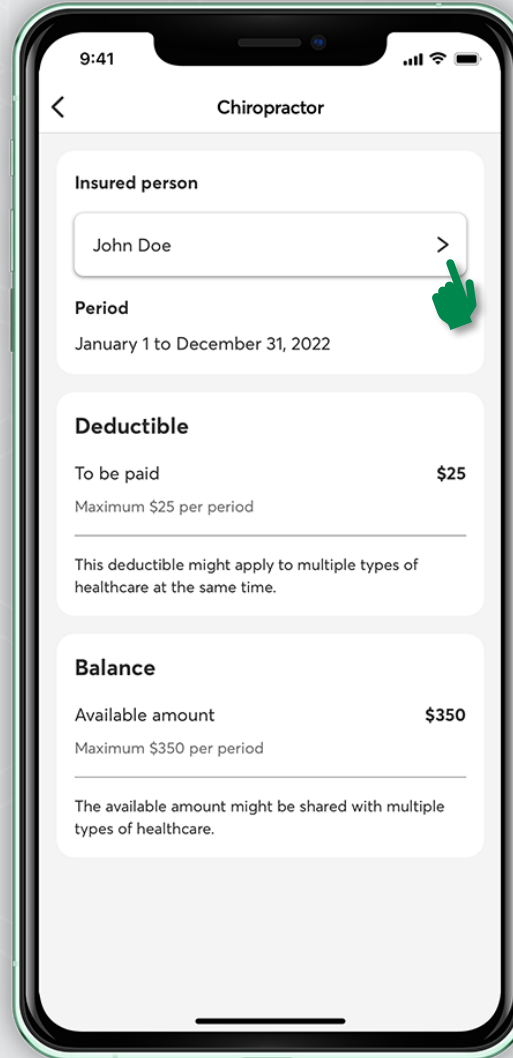
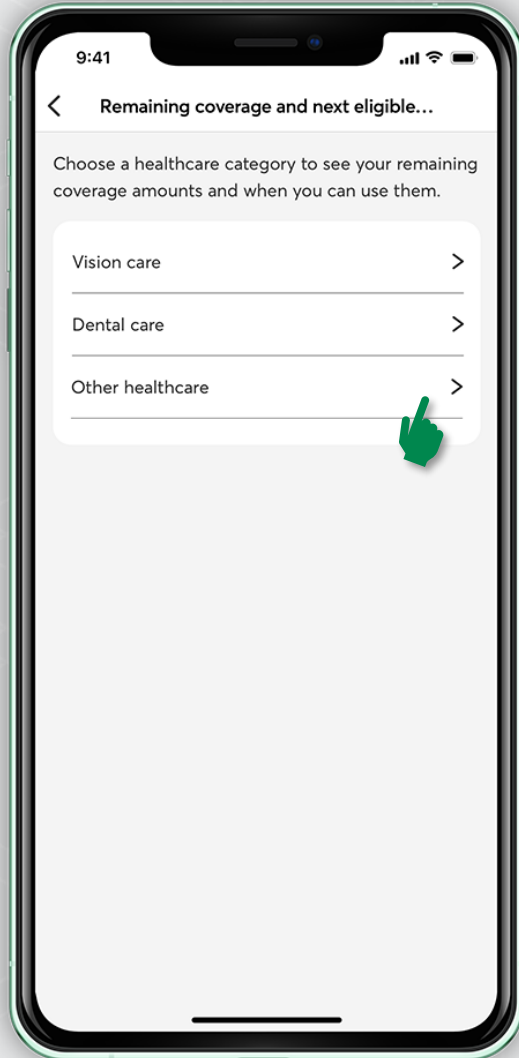
Price without coverage **\$239.28**

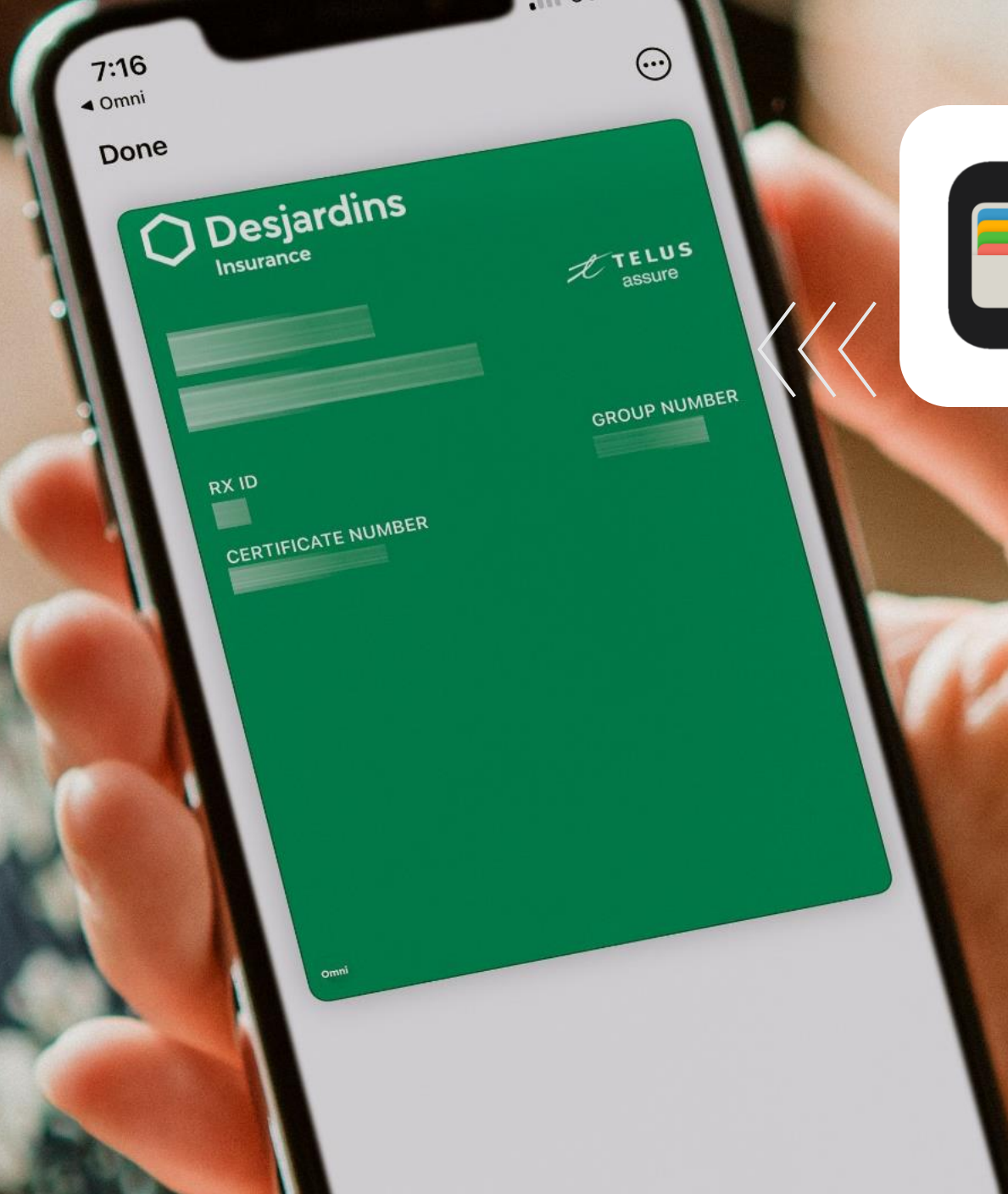
Amount paid by your insurance - \$29.02

You'll pay approximately \$210.26

If your costs are covered by more than one plan, you might be able to get an additional reimbursement by coordinating benefits.

Check your benefit balances





Add to
Apple Wallet

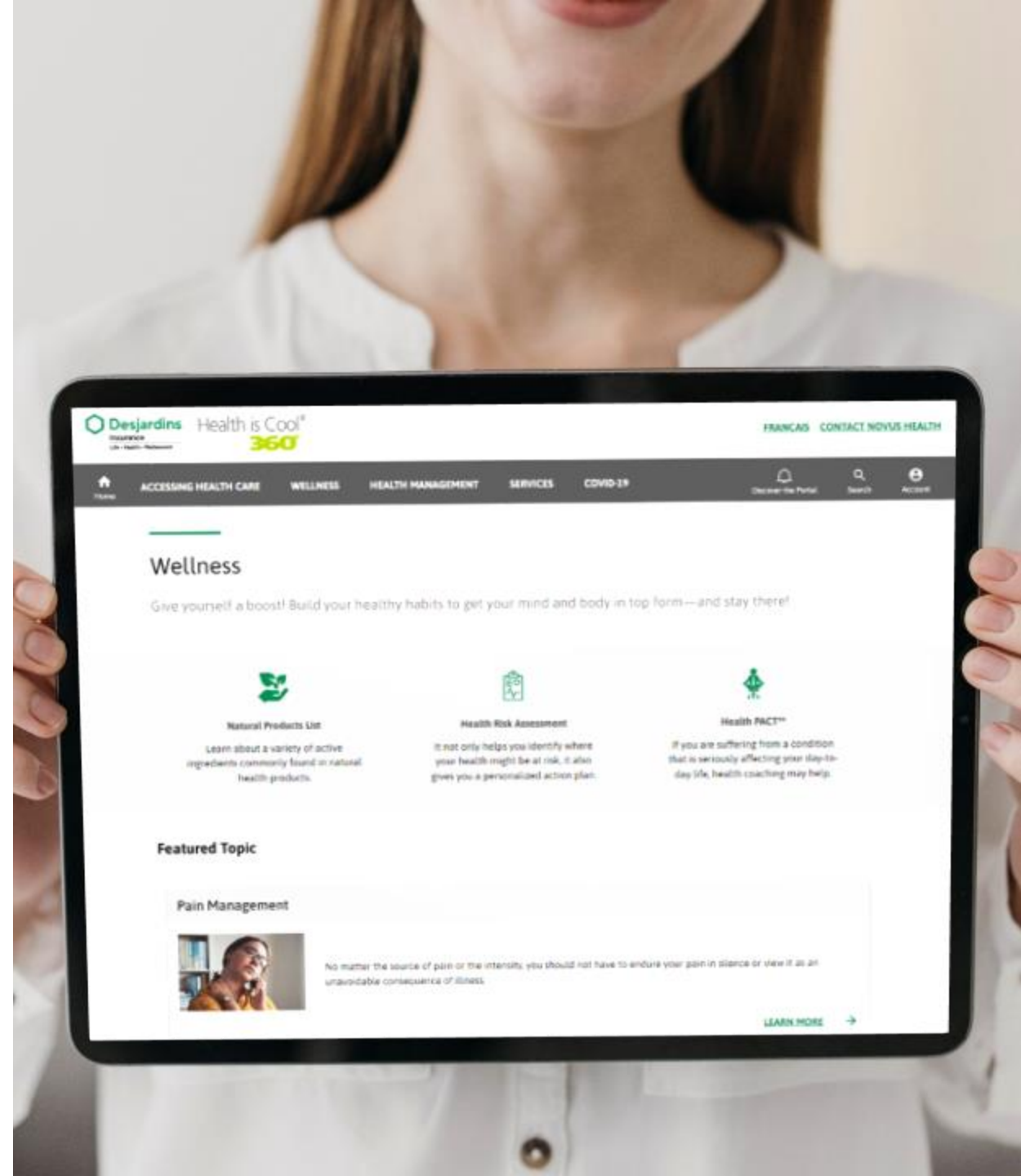
Health is Cool 360°



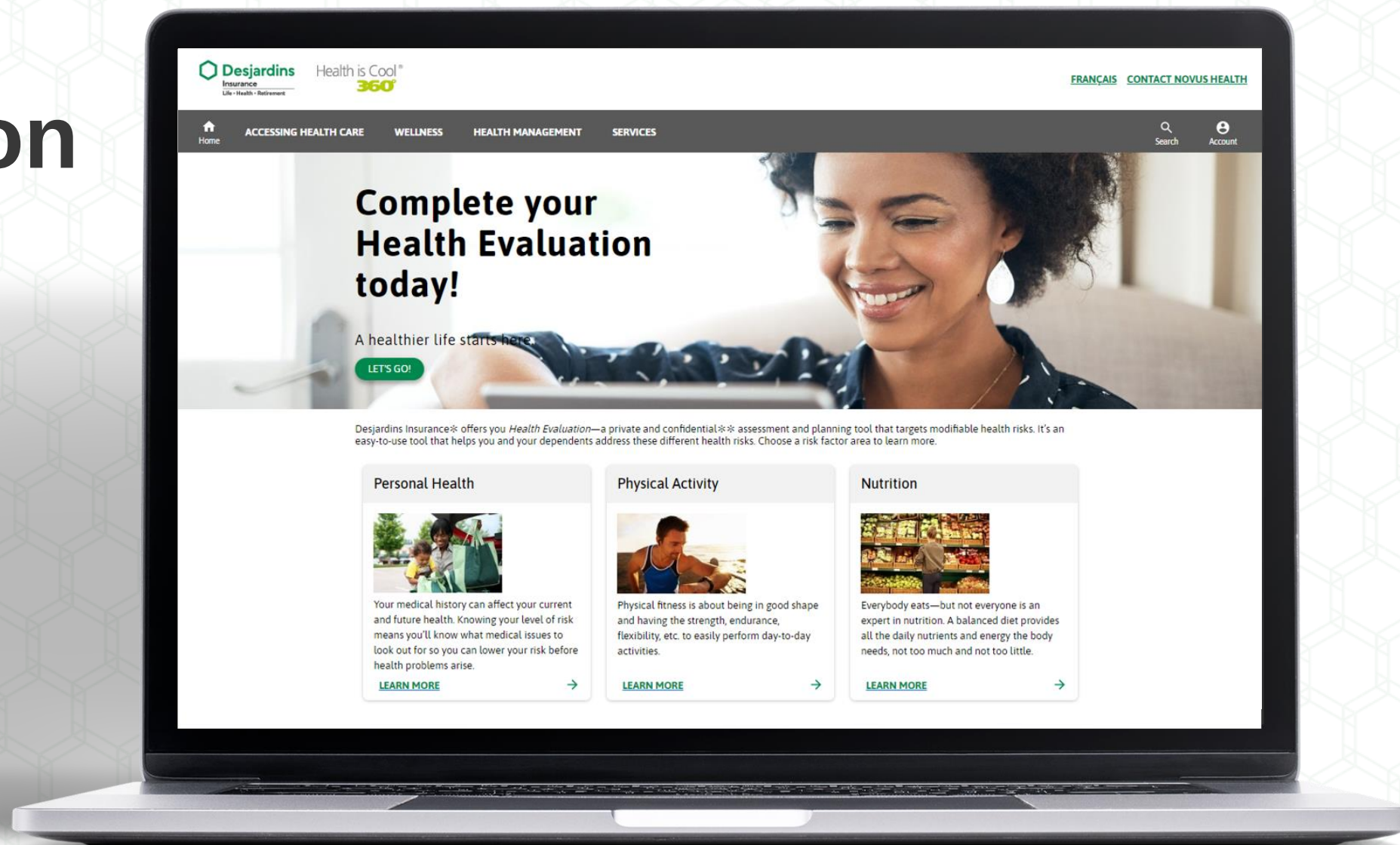
A platform dedicated to wellness

Members can take an active role in managing their health by:

- Participating in Health PACT
- Completing the Health Evaluation questionnaire
- Quickly finding locally available health professionals
- Getting information about a specific illness or medication



Health Evaluation



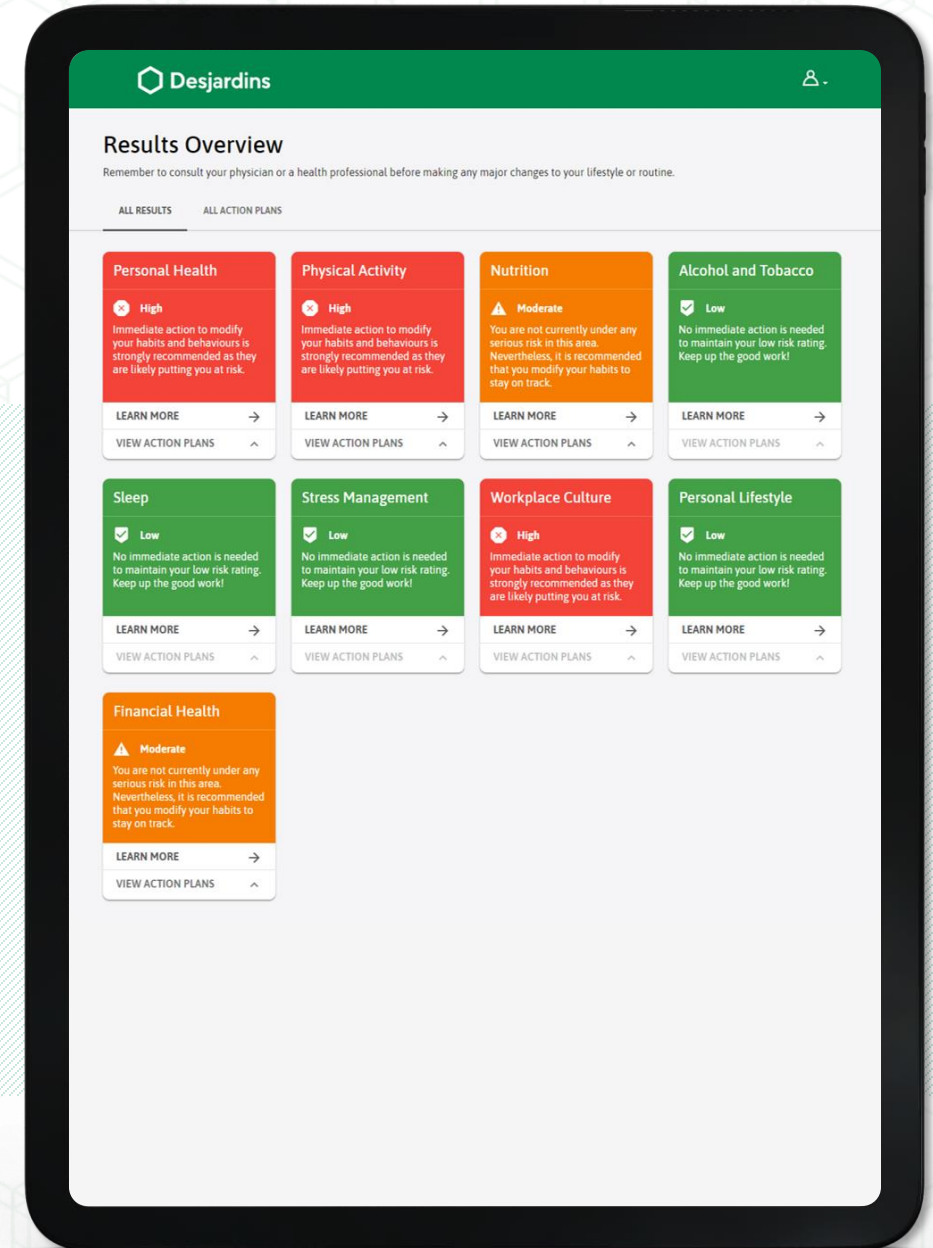
Health Evaluation tool

Plan member advantages

- Identify health risks
- Access to tools
- Obtain realistic action plans
- Track progress

Employer advantages

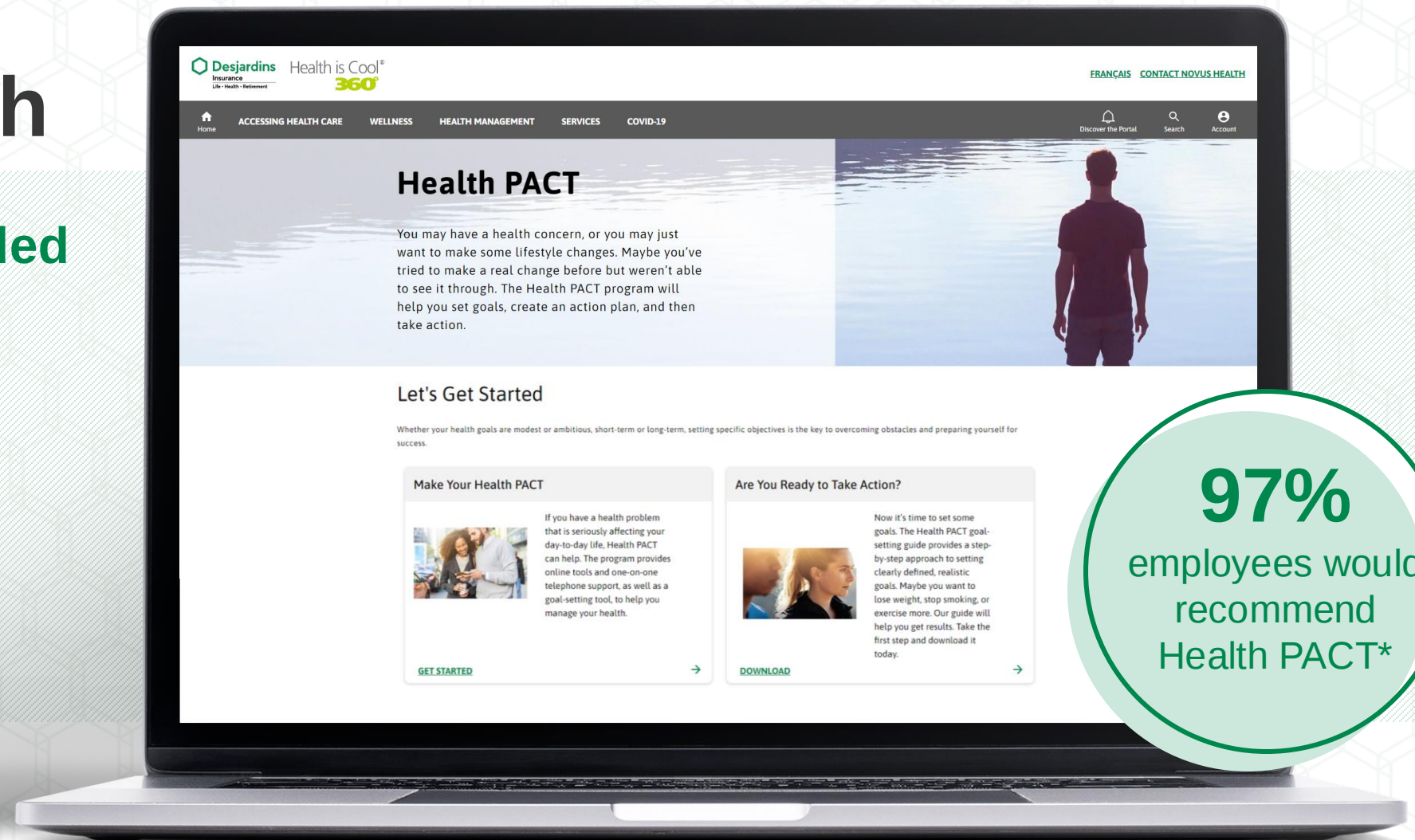
- Identify global plan member health risks
- Access to tools
- Monitor employee willingness to change



Health PACT: Personal health coach

8 conditions included

- Stress and anxiety
- Depression
- Muscle and joint conditions
- Type-2 diabetes
- Pre-diabetes
- Back and neck pain
- High cholesterol
- High blood pressure



*Health Pact Annual report (2021).

The **Health PACT** program approach:

- 1 Proactive identification of at-risk employees
- 2 Evaluation
- 3 Support and strategic planning
- 4 Practical and realistic action plan
- 5 Regular coaching and follow-ups
- 6 Evaluation of results



Health is Cool 360°



Mobile app and Website

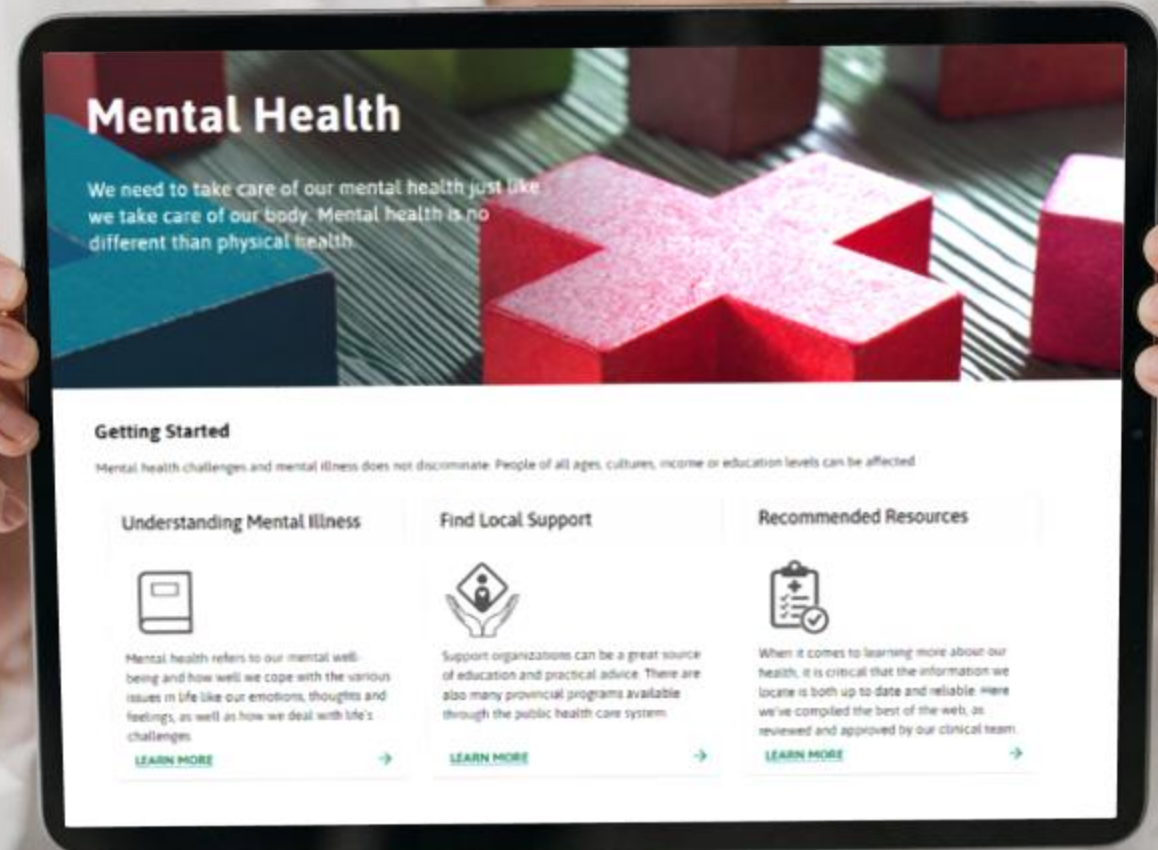
www.desjardinslifeinsurance.com



Personal assistance

1-877-455-3561
(Bilingual health specialist)

8 a.m. – 11 p.m. Monday to Friday
(local time)



General information



General information

Did you know...

Your dependent children are covered:

If they're under 21 or under 26 and attending school full-time

You have to send proof that they're in school to HR every August to ensure continued coverage

When you leave the company or retire:

You can convert your current insurance to an individual policy without proof of good health

You'll find all the information you need in our brochures.





General information

Things to consider...

Stability clause (travel) - Within 30 days of travelling:

No change in medication

No deterioration or new symptoms

Don't require a Hospitalization or to consult a specialist

No medical examination, test for investigate purpose awaiting results and no treatment planned, pending or not completed.

Random claims audits

Predeterminations:

Dental expenses over \$500

Miscellaneous and therapeutic equipment (braces, surgical stockings, CPAP, etc.)

Prior authorization drugs



Always there
when it counts

