

GROUP
INSURANCE



Full-Time Team Members of Value Village

Your benefits. Your choice.

Decision Guide





Overview of your Group Insurance Plan

This group insurance plan is offered to full-time Team Members of Value Village on the first of the month following three months of continuous service. The plan is comprised of three health and dental options to offer you personalized coverage. It allows you to choose coverage that best suits your individual needs. Review your options carefully and use this decision guide to help you select your coverage.

ExtensiA optional critical illness, term life and accidental death and dismemberment (AD&D) insurance provide you with additional coverage to protect yourself and your family in the event of any unexpected events. For more information on ExtensiA, go to vv.ia.ca.

Your group insurance plan and ExtensiA are an important part of your overall compensation, providing financial security and helping you maintain a healthy lifestyle.

BRONZE

Emergency and Preventive Care

Prescription Drugs – Deductible Applies

SILVER

Emergency and Preventive Care

Prescription Drugs

Elective Care

Vision Care

Dental Care

GOLD

Emergency and Preventive Care

Prescription Drugs +

Elective Care +

Vision Care +

Dental Care +

Refer to the following page to learn more about the coverage offered under each option.

Your Benefit Options

	BRONZE	SILVER	GOLD
Overall maximum (lifetime)	Unlimited	Unlimited	Unlimited
Emergency and Preventive Care			
Deductible	None	None	None
Reimbursement level	100%	100%	100%
Travel insurance	\$5,000,000 lifetime maximum up to 90 days	\$5,000,000 lifetime maximum up to 90 days	\$5,000,000 lifetime maximum up to 90 days
Hospitalization	Semi-private room	Semi-private room	Semi-private room
Other Fees			
Reimbursement level	100%	70%	90%
Nursing care	\$15,000 per plan year	\$15,000 per plan year	\$15,000 per plan year
Psychologist	\$500 per plan year	\$500 per plan year	\$500 per plan year
Prescription Drugs			
Deductible	\$1,000 per adult	None	None
Dispensing fee limit	Not applicable	\$8 per prescription	\$8 per prescription
Reimbursement level	100% for drugs on the provincial formulary	70% for drugs on Dynamic Therapeutic Formulary 50% for other drugs requiring a prescription by law	85% for drugs on Dynamic Therapeutic Formulary 50% for other drugs requiring a prescription by law
Smoking cessation prescription drugs	\$300 lifetime maximum	\$300 lifetime maximum	\$300 lifetime maximum
Out-of-pocket maximum	Not applicable	\$5,000 per plan year	\$5,000 per plan year
Pay direct drug card	Included	Included	Included
Elective Care			
	No coverage		
Deductible		None	None
Reimbursement level		70%	90%
Orthopedic shoes		\$250 per year	\$400 per year
Paramedical practitioners		Overall maximum of \$500 per plan year for all practitioners combined	Overall maximum of \$750 per plan year for all practitioners combined
Chiropractor		\$250 per plan year	\$250 per plan year
Massage therapist		\$250 per plan year	\$250 per plan year
Naturopath		\$250 per plan year	\$250 per plan year
Osteopath		\$250 per plan year	\$250 per plan year
Physiotherapist		\$400 per plan year	\$400 per plan year
Podiatrist		\$250 per plan year	\$250 per plan year
Speech language pathologist		\$250 per plan year	\$250 per plan year
Vision Care			
	No coverage		
Reimbursement level		100%	100%
Lenses, frames, contacts and eye exams		\$100 every 24 months*	\$200 every 24 months*
* Measured from the first date of service in a 24-month period. See Question 19 in the FAQ for more information.			
DENTAL CARE			
	No coverage		
Deductible		None	None
Reimbursement level			
Preventive care		75%	85%
Basic care		75%	85%
Endodontic and periodontic		75%	85%
Major care		50%	60%
Orthodontics (children only)		50%	50%
Maximum per plan year (excluding orthodontics)		\$1,000	\$2,000
Orthodontics lifetime maximum		\$1,500	\$1,500
Check-up frequency		1 every 6 months	1 every 6 months

A booklet with detailed benefit information will be available on My Client Space.

Questions...

Factors to consider when making your decision



When deciding which option is right for you, consider the following:

How do you and your family use health and dental services? How much do you generally spend on health care and dental care in a year?

Because the options offer different levels of coverage and flexibility, it is important for you to identify the level of coverage that best suits your needs. To get a better idea of how you typically use health and dental benefits, take a look at the expenses you have incurred in recent years. Be careful though – the amount you have spent on health and dental care in the past may differ from the amount you will have to spend in the future.

Are you and your family members in good health?

Do you or any of your family members need medical tests? Do any of you have a chronic illness that requires medical supplies, regular testing or treatment by prescription drugs? Do any of you often use paramedical services?

* Spouse:

The person who is married to or is in a civil union with the Team Member, or the person designated by the Team Member, whom he declares publicly to be his spouse and with whom he has been living on a permanent basis for at least one year, or less if a child is born from their union.

* Child:

An unmarried child of the Team Member or of his spouse who wholly depends on the Team Member for support and maintenance and who meets at least one of the following conditions:

- i) Is under 21 years of age; or
- ii) Is under 26 years of age and is attending a recognized educational institution on a full-time basis; or
- iii) Is mentally or physically handicapped and incapable of earning a living due to such handicap, provided such handicap commenced while he or she was a child as defined in i) or ii).

What if my situation changes?

A change of option (Bronze, Silver, Gold) and coverage (Team Member Only, Team Member + 1, Team Member + Family) are allowed within 31 days of your life event.

Team Members who fail to notify the HR Service Centre about their life event change within 31 days must wait until the next open enrolment period to make a change (changes cannot be made retroactively). Proof of the life event change will be requested and medical evidence may be required. Refer to the last page for contact information.

A change in your situation could include the following life events:

- Dependent status change
- Marriage, common-law spouse
- Loss of a spouse* or child*
- Birth or adoption of a child
- Spouse gains/loses benefits
- Legal separation/divorce

Team Members can move to any option, as desired (e.g. Gold to Bronze).

Plan Rules

The Enrolment Period

The enrolment period will be open for the dates provided on the Checklist document.

Enrolment is mandatory.

The selected option (Bronze, Silver, or Gold) and your coverage level will be the same for both health and dental benefits.

You will be able to choose from the following coverage levels:

- Team Member Only
- Team Member + 1
- Team Member + Family (2 or more dependents)

Your option selections are valid until the next scheduled open enrolment unless you experience a qualifying life event. Open enrolment occurs every year with a benefits effective date of July 1st.

If you do not make a selection during the enrolment period, a default option of Bronze with Team Member only coverage will be automatically selected for you.

Quebec residents

If you live in Quebec and your spouse and dependents do not have access to another private insurance plan, you must include them under the group insurance plan offered by Value Village.

How to Enrol

1. Visit vv.ia.ca to learn about your options.
2. At vv.ia.ca, you will have a link to log into **MyHR** at MyHR.savers.com with your username and password.
NOTE: Your username is usually the email you used when you applied for your position.

Go to **Savers Employee Self Service**,
Then **My Benefits**.

Select “**Accept**” then “**Next**” on the Legal Disclaimer screen, if needed.

3. Make your selection.
4. Print a copy of your election for your records.

Refer to your MyHR Quick Guide for more instructions.

Determine Your Costs

It is important for you to take the time to determine the costs associated with each option. Your benefit payroll deductions will be based on the option you select.

Extended Health Care and Dental Care Combined

Monthly Team Member contribution

	Bronze	Silver	Gold
Team Member Only	\$0	\$32.21	\$51.83
Team Member + 1	\$0	\$58.34	\$95.74
Team Member + Family	\$0	\$87.54	\$135.89

Figures above are on a monthly and per Team Member basis.

Quebec residents

If you live in Quebec, remember that when choosing your option, contributions made by Value Village to your plan are considered taxable benefits.

Do you still have questions about your group insurance plan?

Review all information available on vv.ia.ca, which includes the following:

- Frequently Asked Questions
- Claim forms
- Beneficiary form
- Brochure on e-services available to you
- Helpful videos
- ExtensiA

Contact Us

Contact the Value Village customer service line at iA Financial Group for questions about your benefits.

1-855-688-7957

Monday - Friday

7:30 a.m. to 8:00 p.m. (ET)

groupinsurance@ia.ca

Contact Value Village HR Service Centre for questions about enrolling in MyHR.

1-800-259-0004

Monday – Friday

7:00 a.m. to 4:00 p.m. (PT)

hrrservicecenter@savers.com



Value Village Canada Inc. reserves the right to amend or terminate this plan at any time. This guide is intended as an overview of the group insurance plan offered by Value Village Canada Inc. In the event of a discrepancy between this guide and official plan documents, the latter shall take precedence.

INVESTED IN YOU.