



GROUP INSURANCE PLAN SUMMARY

To help you

This guide summarizes your benefits so you can better understand your plan. We will present the various components of your insurance plan and where to find the information so you can make your choice.

First of all, the plan has three pillars:

Pillar 1
Health Care and Dental Care

Pillar 2
Disability Insurance

Pillar 3
Life Insurance and AD&D Insurance

Let's go through each pillar one by one so you can properly understand the components.

Pillar I – Health care and dental care

There are three modules for health care and dental care. The choice of modules determines what you are reimbursed for, the percentage of the reimbursement and the amount of your HSA. The HSA is an account for paying health and dental expenses that are not reimbursed by your or your spouse's plan, including your coinsurance costs, the amounts exceeding the maximums set out in the plan, and your health and dental plan contributions. For more information, please review page 6 of the brochure.

To find out what is reimbursed and at what percentage, please consult pages 4 and 5 of the brochure. The choice of your module depends on your needs (type of claims that you normally submit, the amount of your claims, individual needs, etc.)

All plan members (excluding dependents) are eligible for a wellness account to reimburse expenses for activities to improve your health. For more information, please review page 6 of the brochure.

Pillar II – Disability insurance

The short-term disability insurance is paid 100% by the employer, whereas the long-term disability is paid for by the employee. You have two options for this coverage: Option 1 and Option 2. The formula for calculating each option can be found on page 9 of the brochure.

Pillar III – Life insurance and AD&D insurance

Basic life insurance, basic AD&D and business travel accident insurance is paid 100% by the employer. The coverage includes:

Basic insurance	
Basic life insurance	2x your annual insurable income
Basic AD&D insurance	2x your annual insurable income
Basic business travel insurance	\$100,000

iA Financial Group pays 100% of the basic insurance costs

For example, if your salary is \$50,000 per year, your basic life insurance will be \$100,000, with no premiums for you to pay. If you would like optional life insurance, this would bring your coverage to \$150,000.

To obtain additional coverage, review the section on optional coverage on page 10 of the brochure.

Important information

Do you want an exemption? Certain rules apply.

Group insurance is mandatory for everyone. However, if you are covered elsewhere and you want to be exempted, it is possible to do so. You must still complete your group insurance choices to select your long-term disability option and provide proof of coverage for health and/or dental coverage for you and your dependents. .

The proof must indicate:

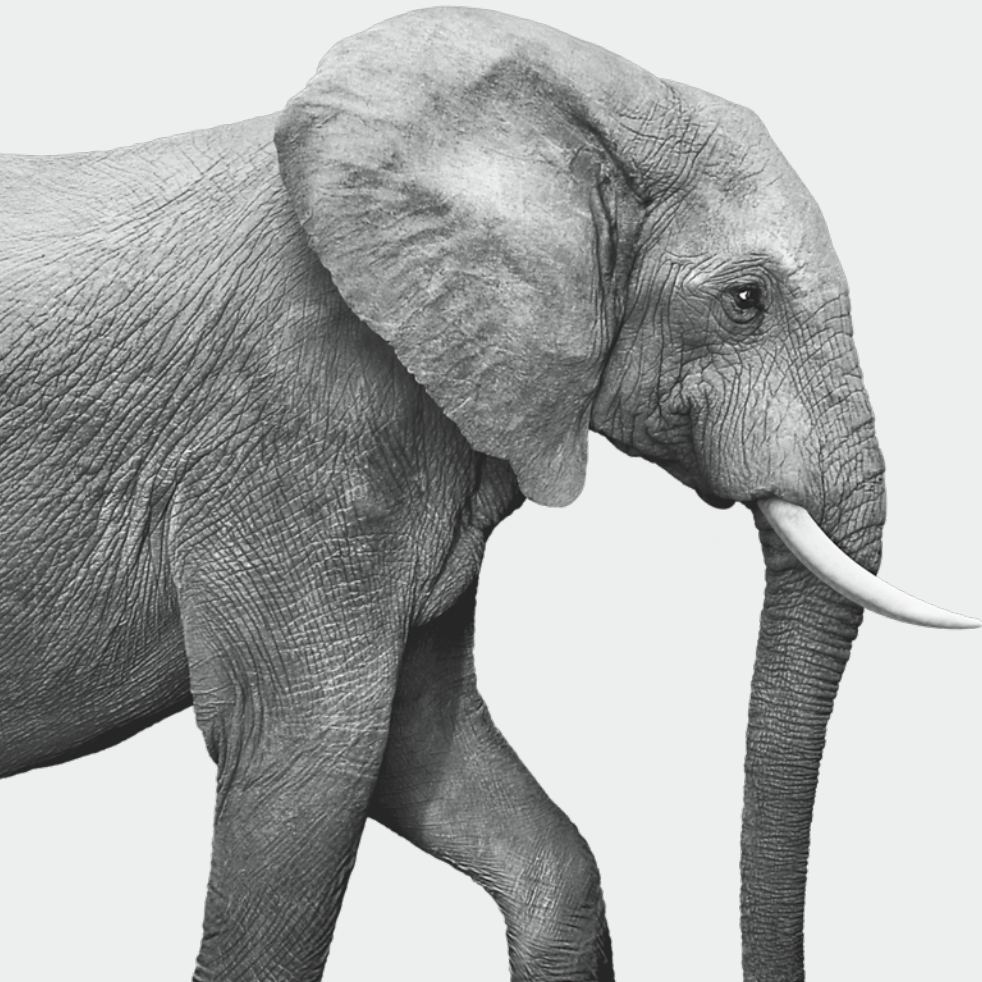
1. You and your dependents' names
2. Coverage type (individual or family)
3. Coverage offered (health and/or dental)

Note that insurance cards are insufficient in most cases as they are incomplete. We suggest taking a screenshot of your online account or getting a letter from the insurance company.

Use our calculator!

Want to compare your options and find out the cost to you? Go to workday.ia.ca to consult our premiums calculator (Excel file).





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Got questions?

Contact HR Customer Service at
1-844-268-6400
(from 8:30 am to 4:30 pm ET)

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