


## Employee Benefit Plan Summary at NSM Canada

In the following pages, you will find a summary of your group benefits coverage. The National Seating and Mobility plan provide coverage for the following benefits:

BENEFITS	PROVIDER
Group Life Insurance	<p data-bbox="1097 558 1263 583">RBC Insurance</p> 
Accidental Death & Dismemberment (AD&D)	
Dependent Life	
Long Term Disability (LTD)	
Extended Health Care (EHC)	
Dental Care	
Out of Country / Travel Insurance	

### Cost of Coverage

National Seating and Mobility contribute 100% of the total monthly premium for all benefits, excluding Long Term Disability (LTD). As an employee, you will contribute 100% of the total monthly premium for the LTD benefit only. It is important that you contribute 100% of the monthly LTD premium because this allows any benefit amount paid during a disability to be received tax-free. LTD benefits are salary-based benefits. This means your monthly premium is calculated based on your monthly earnings and will vary by employee; please refer to the last page of this document for monthly premium costs.

### Enrollment

You would receive an enrollment form for RBC Insurance from the HR Team. Please make sure that the document is completed with all your appropriate information. It is important that all sections of the enrollment form are completed in full and that the information is accurate and legible. Please ensure it is signed and returned to the HR Team as soon as possible. If you have any questions regarding completing the form, please contact the HR Team.

### Electing a Beneficiary

A beneficiary is the person (or persons) you elect to receive a benefit in the event of your death. Electing beneficiaries and keeping your choice(s) up to date is important and allows you to ensure your assets are distributed in a way you desire. Your beneficiary may be split among as many recipients as you wish, with the total allocation adding up to a maximum of 100%. If there is not a living beneficiary named in the event of your death, the benefit will be paid to your Estate.

### Changing Coverage



If you experience a life event, such as marriage, divorce, birth of a child, gain/loss of benefit coverage through spouse's plan, etc., you may apply to adjust your benefits coverage under this plan within 31 days of the life event. Please contact the HR Team, and the team will assist you with the adjustment.

If your application is received after that period, you are considered a late applicant, and you may need to submit 'evidence of insurability' to be permitted coverage.

## Submitting Claims

All claims incurred should be submitted to RBC Insurance.

With RBC, claims can be submitted in four (4) different ways:

1. Once registered and set-up with RBC’s provider service network, have your health or dental care providers (i.e., dental office) **submit the claim electronically on your behalf**. Many health and dental care professionals are already set up to submit claims to RBC.
2. Use the RBC Insurance My Benefits App, available on Android  or iOS (Apple) .
3. Register and log on to RBC Insurance’s website at <https://www.rbcinsurance.com/group-benefits/index.html> and submit claims online. Please remember to hold onto you receipts for at least 12 months should you be subject to a random audit; or
4. Print a claim form from RBC’s website, fill it out, attached the original receipt(s) to the form and mail it to the address listed on the claim form. Be sure to keep copies of all receipts in case something should get lost in the mail.

**Note:** You can sign up for Direct Deposit through RBC’s website. If you have signed up for Direct Deposit, any reimbursement issued will be deposited directly into your bank account. If not, you will receive a cheque in the mail.

## Submitting claims when dependents have additional benefits coverage outside of RBC Insurance

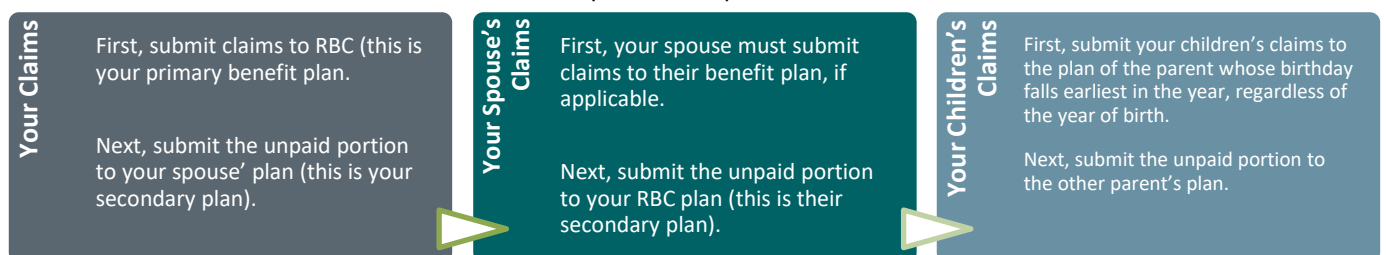
If your spouse has a family coverage for Health and Dental with an outside provider and is being included in RBC’s Insurance, the standard industry guidelines developed by CLHIA (Canadian Life and Health Insurance Association) will be applied. The plan member must follow the guidelines to identify the primary plan and submit claims to this plan first. Any unpaid balances should then be submitted to the secondary plan(s) up to 100% of the claim value. Use the guidelines mentioned in Co-ordination of Benefits (COB) to identify primary and secondary plans. With RBC, follow the below steps:

1. Any spousal claims should first go to their primary plan.
2. If the cap in their preliminary plan has exceeded, get confirmation from the provider regarding the rejection.
3. Register and log on to RBC Insurance’s website at <https://www.rbcinsurance.com/group-benefits/index.html> and submit claims online along with the rejection confirmation from the primary insurer. Please remember to hold onto you receipts for at least 12 months should you be subject to a random audit.

## Co-ordination of Benefits (COB)

If you have secondary coverage through another plan (i.e., spouse), you may coordinate your benefits between the two plans to maximize your benefit reimbursement.

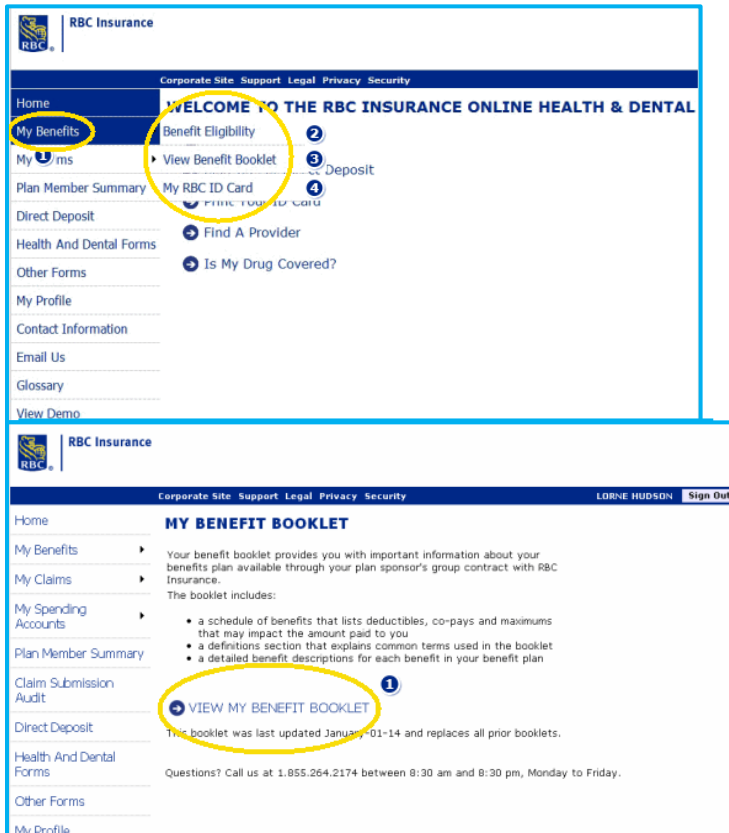
Here is a tutorial on how to submit claims to multiple benefit plans:



## Benefit Booklet & Drug and Travel Cards

Once you have registered on the [RBC Insurance's website](#), you can view your benefit booklet, claims history, submit claims online, sign up for direct deposit and more!

Benefit booklet is available at the [My Benefits](#) section on the RBC Insurance's website. The document includes further details regarding your benefit coverage, including plan maximums and co-pays.



While you are waiting for the physical Group Benefit ID Card, you can print a copy by selecting [My Benefits](#) from the left navigation, then [My RBC ID Card](#) from the sub-menu. Your RBC ID Card will display on the page and you can print a copy.



## Contact Information

If you have any questions regarding the enrolment process or the Benefits plan, please contact the HR Team at [hrcanada@nsm-seating.com](mailto:hrcanada@nsm-seating.com).

## Benefit Highlights & Plan Comparison

All Employees | Effective: **November 1, 2020.**

National Seating & Mobility - Canada	
<b>Eligibility</b>	
<b>Waiting Period</b>	3 months for new hires
<b>Minimum number of hours</b>	20 hours per week
<b>Group Life</b>	
<b>Schedule</b>	1x annual salary
<b>Maximum</b>	\$750,000
<b>Non-Evidence Maximum</b>	\$300,000
<b>Reduction</b>	50% at age 65
<b>Termination</b>	Age 70 or earlier retirement
<b>Accidental Death and Dismemberment</b>	
<b>Schedule</b>	1x annual salary
<b>Reduction</b>	50% at age 65
<b>Termination</b>	Age 70 or earlier retirement
<b>Dependent Life</b>	
<b>Benefit Amount</b>	Spouse: \$10,000 / Child: \$5,000
<b>Termination</b>	Age 80 or earlier retirement
<b>Long Term Disability</b>	
<b>Schedule</b>	66.67% of first \$2,500 of monthly earnings; 50% of the remainder
<b>Maximum</b>	\$7,500
<b>Non-Evidence Maximum</b>	\$5,500
<b>All Source Maximum</b>	85%
<b>Own Occupation Period</b>	2 year own occupation
<b>Definition of Disability</b>	Residual
<b>Benefit Duration</b>	To age 65
<b>Elimination Period</b>	120 days
<b>Taxation</b>	Non-taxable
<b>Termination</b>	Age 65 or earlier retirement
<b>Extended Health Care</b>	
<b>Deductible</b>	Nil
<b>Prescription Drugs</b>	80%
<b>Major Medical</b>	80%
<b>Professional Services</b>	80%
<b>Hospital</b>	100%
<b>Vision</b>	100%
<b>Travel</b>	100%

<b>Drug Formulary</b>	Generic
<b>Preventative Vaccines</b>	Included
<b>Private Duty Nursing</b>	\$10,000 per calendar year
<b>Hospital</b>	100% co-insurance; Semi-private
<b>Paramedical Practitioners</b>	\$500 per practitioner per calendar year
<b>Acupuncturist</b>	Included
<b>Audiologist</b>	Included
<b>Chiropractor</b>	Included
<b>Podiatrist</b>	Included
<b>Dietician</b>	Included
<b>Massage Therapist</b>	Included
<b>Naturopath</b>	Included
<b>Occupational Therapist</b>	Included
<b>Osteopath</b>	Included
<b>Physiotherapist</b>	Included
<b>Psychologist/Social Worker</b>	Included
<b>Speech Therapist</b>	Included
<b>Eye Exams</b>	1 exam every 24 months (12 months for dependents under age 18)
<b>Vision Care</b>	\$200 / 24 months (12 months for dependent under age 18)
<b>Hearing Aids</b>	\$500 / 5 calendar years
<b>Orthotics</b>	\$350 per calendar year
<b>Orthopedic Shoes</b>	\$150 per calendar year
<b>Out of Country / Travel</b>	Unlimited; 60 day trip duration
<b>Survivor Benefits</b>	24 months
<b>Termination</b>	Age 80 or earlier retirement
<b>Dental Care</b>	
<b>Deductible</b>	Nil
<b>Co-Insurance/Reimbursement</b>	
<b>Basic Services</b>	80%
<b>Endodontics/Periodontics</b>	80%
<b>Major Services</b>	50%
<b>Orthodontics</b>	Not Included
<b>Annual Maximum</b>	\$1,500 combined maximum
<b>Recall</b>	6 months
<b>Survivor Benefits</b>	24 months
<b>Termination</b>	Age 80 or earlier retirement

## Long Term Disability – Monthly Premium

Rate: \$1.978 per \$1,000 of monthly benefit

Benefit Schedule: 66.67% of first \$2,500 of monthly earnings; 50% of the remainder Non-Evidence Maximum:  
\$5,500

Overall Maximum: \$7,500

ANNUAL EARNINGS	MONTHLY ELIGIBLE BENEFIT	TOTAL MONTHLY COST
\$20,000	\$1,112	\$22.00
\$25,000	\$1,389	\$27.47
\$30,000	\$1,667	\$32.97
\$35,000	\$1,876	\$37.11
\$40,000	\$2,084	\$41.22
\$45,000	\$2,292	\$45.34
\$50,000	\$2,501	\$49.47
\$55,000	\$2,709	\$53.58
\$60,000	\$2,917	\$57.70
\$65,000	\$3,126	\$61.83
\$70,000	\$3,334	\$65.95
\$75,000	\$3,542	\$70.06
\$80,000	\$3,751	\$74.19
\$85,000	\$3,959	\$78.31
\$90,000	\$4,167	\$82.42
\$95,000	\$4,376	\$86.56
\$100,000	\$4,584	\$90.67
\$105,000	\$4,792	\$94.79
\$110,000	\$5,001	\$98.92
\$115,000	\$5,209	\$103.03
\$120,000	\$5,417	\$107.15
\$125,000	\$5,626	\$111.28