

Axelerant

Employee Benefits Session



HUMI

February 16, 2022

Your Plan



Effective date	January 1, 2022
Benefit year	Calendar year

Eligibility and Waiving Benefits

What makes you eligible?

Resident of Canada, covered under provincial healthcare plan, working a minimum of 20 hours/week.

All benefits are mandatory

- You do have the option to waive your health and dental coverage, but **ONLY if you have coverage under a partner/spouse's plan**

Who is considered a dependent?

- legally married spouse
- common law partner
- children younger than 21
- children younger than 25 and still attending school full-time

Life and AD&D

Basic Life	Flat \$50,000
	Coverage is reduced by 50% at age 65
Accidental Death & Dismemberment (AD&D)	Flat \$50,000
	Dismemberment from 25% to 200% of insured amount depending on the loss
Dependent Life	Spouse: \$10,000 Child: \$5,000

Critical Illness

Provides additional coverage in the event of a diagnosis of a critical illness

All employees covered at **\$10,000**

Aortic Surgery	Deafness	Major organ failure on waiting list
Aplastic Anemia	Dementia/Alzheimer's Disease	Major Organ Transplant
Bacterial Meningitis	Heart Valve Replacement or Repair	Motor neuron disease
Benign Brain Tumor	Kidney Failure	Multiple Sclerosis
Blindness	Loss of Independent existence	Occupational HIV infection
Coma	Loss of limbs	Severe Burns
Coronary Artery Bypass Surgery	Loss of speech	
Paralysis	Parkinsons Disease	

Extended Health Care

Items	Co-insurance	Details
Prescription drugs	80%	<ul style="list-style-type: none">• no deductible or maximum• mandatory generic drugs
Vision Care	100%	\$200/adult/24 months
Hospital Coverage	100%	<ul style="list-style-type: none">• Semi-private room
Out of Country Travel Coverage	100%	<ul style="list-style-type: none">• 60 day trip duration maximum• Emergency medical: \$3 million/trip/person

Extended Health Care - continued

Items	Co-insurance	Details
Medical services and equipment	80%	<ul style="list-style-type: none">• E.g. CPAP machines, mobility aids, etc.• Maximums will vary depending on the service/supply
Paramedical Services	80%	\$300/practitioner/person/year Acupuncturist, audiologist, chiropractor, dietician, massage therapist, naturopath, occupational therapist, osteopath, physiotherapist, podiatrist/chiropractist, speech therapist, psychologist/social worker

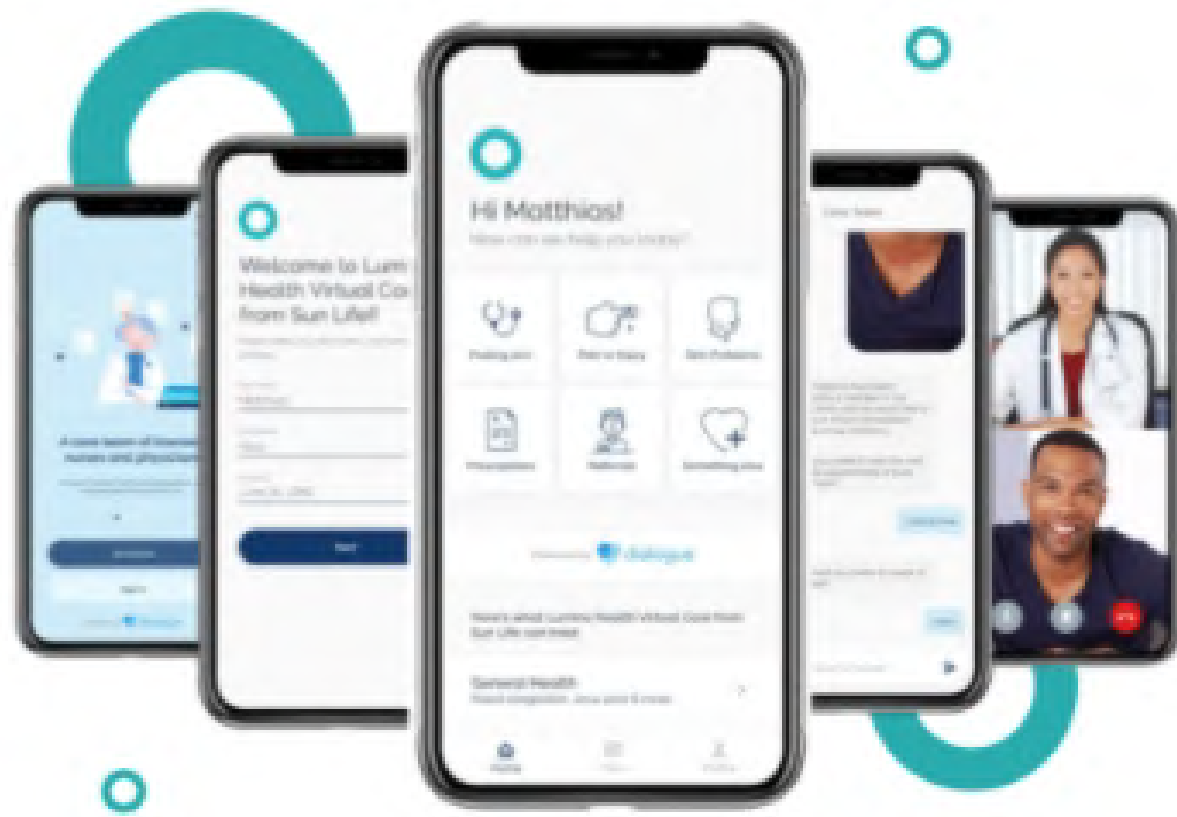
Dental Care

Items	Co-insurance	Details
Basic and Preventative Procedures	80%	<ul style="list-style-type: none">• \$1,200/person/year• Recall exam: 9 months• 10 scaling units/person/12 months

*Dental work is expensive! Always remember to ask your dentist to submit a predetermination before your procedures to receive an Explanation of Benefits to see exactly what will and won't be covered/how much of it will be covered.

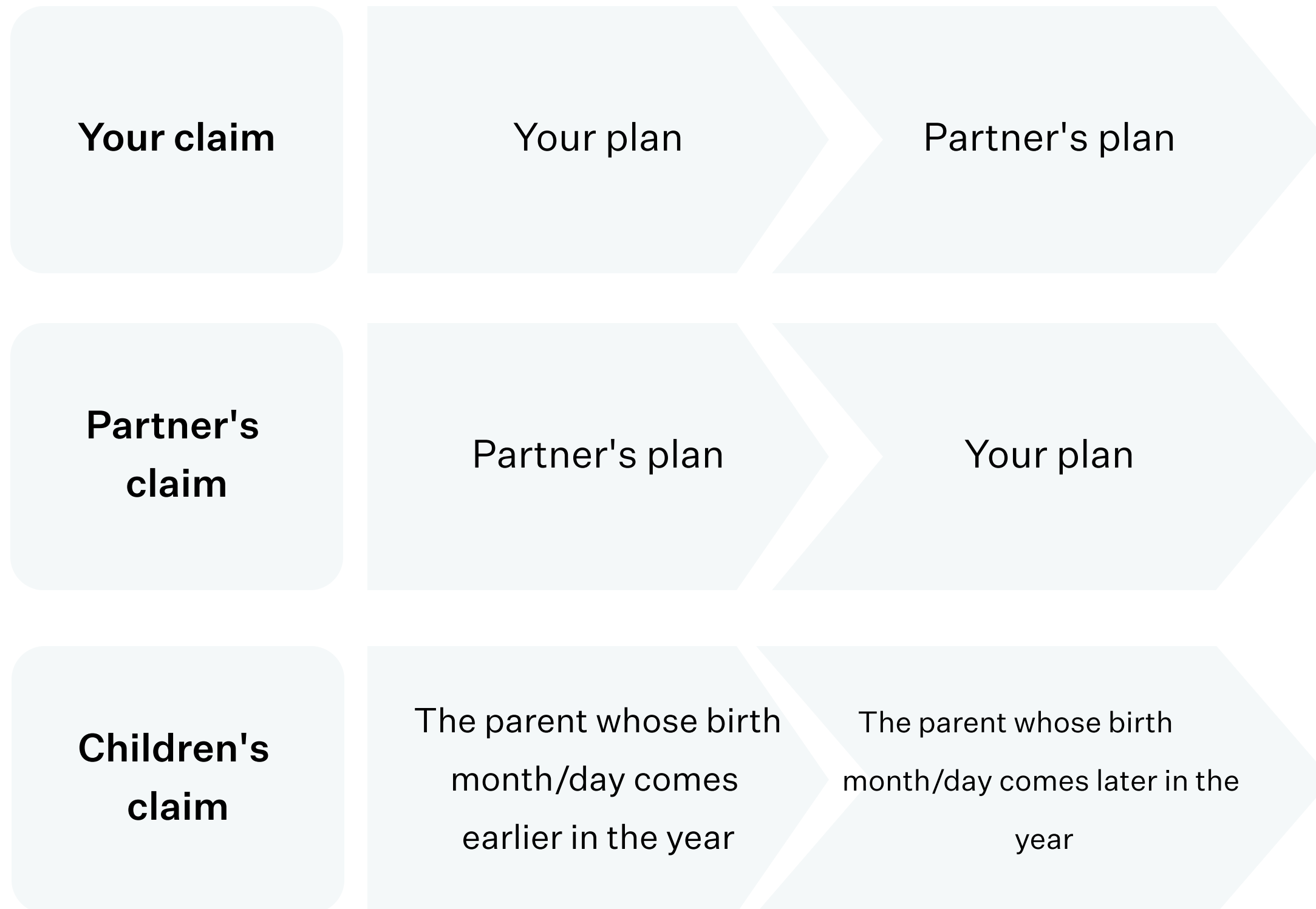


Virtual Services by Lumino Health



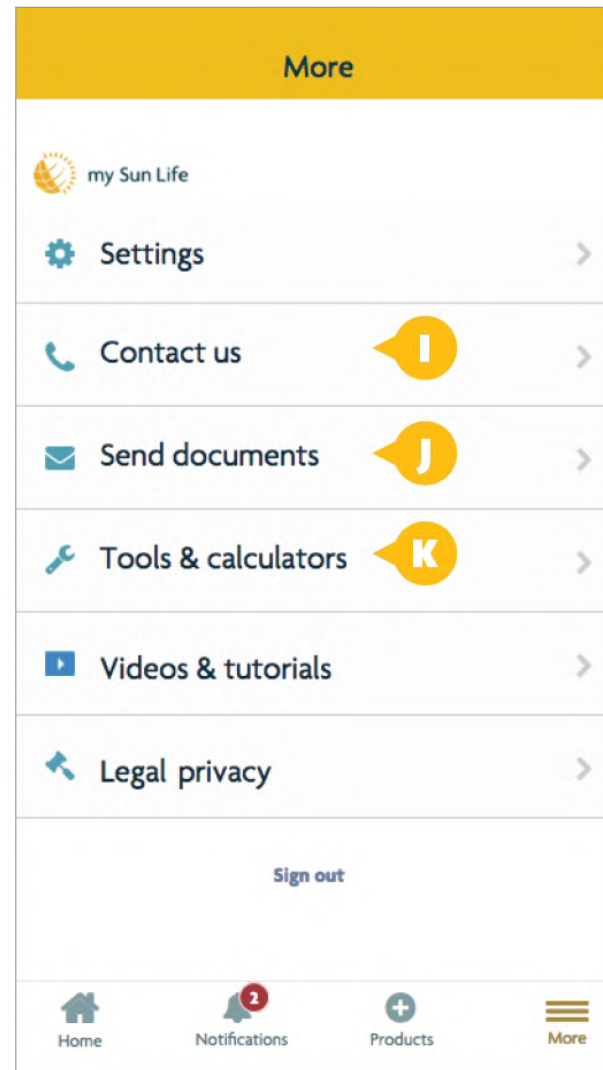
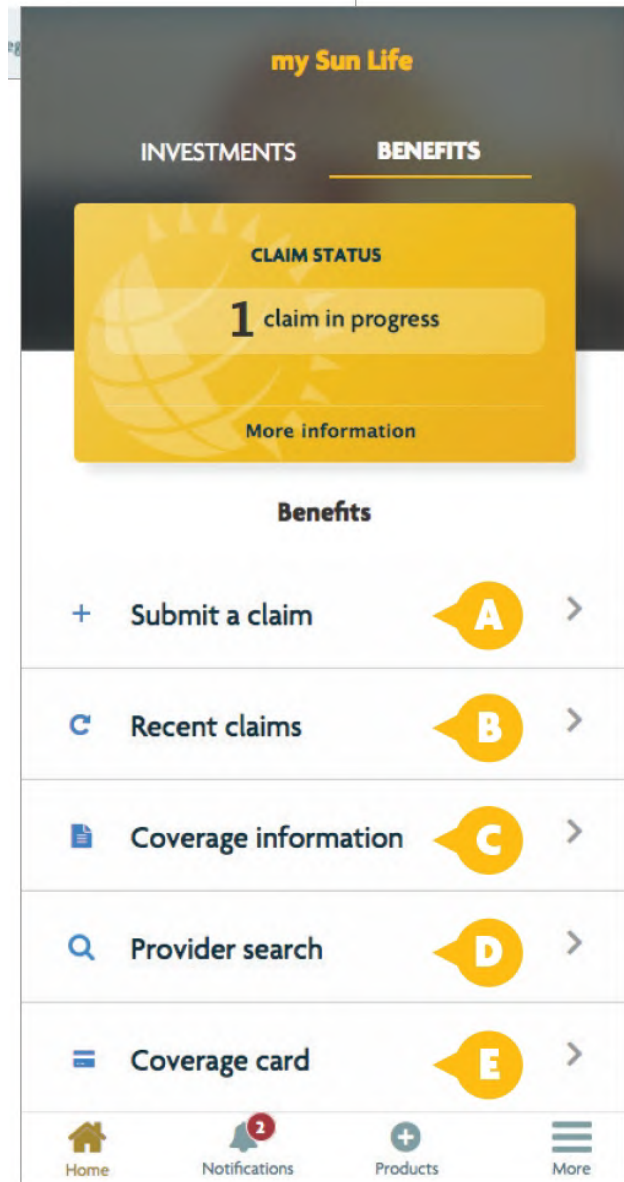
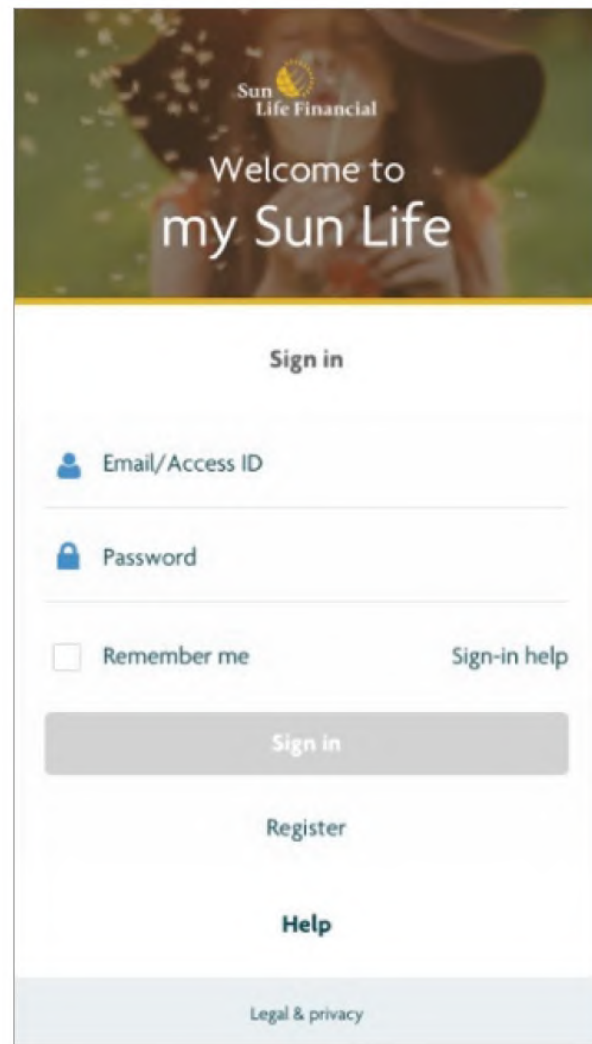
- Virtual walk-in clinic
- 100% confidential
- Minor emergencies
 - headaches, cough, fever, skin rashes, stress/anxiety, cuts, bites, joint pain
- Prescriptions
 - new, refills, free medication delivery
- Access: consults, diagnoses, referrals, lab requisitions

Coordination of Benefits



Note: Group Benefit Fraud has real consequences and can occur if you bill an insurance carrier for services that were previously paid for by another carrier.





No matter how you login you will have access to:

- Your claims
- Your coverage (PDF Booklet)
- Drug card
- find healthcare providers in your area
- Account Information, including Direct Deposit

Don't Forget To...

Notify us of any Life Events

- Marriage, common-law cohabitation anniversary, birth or adoption of a child, lost coverage under a partner
- you must notify us **within 31 days to avoid a late applicant status**

Always keep your travel card on you

- in the event of an emergency while abroad, call the number on the card
- call before leaving to inquire about travel advisories

Contact

Address

207 Queens Quay W, Unit 400,
Toronto, ON M5J 1A7

Email

irene@humi.ca

benefits@humi.ca

