

**Foursquare Gospel Church of
Canada
Group Benefits Program**

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Schedule of Benefits

Table of Classes

Class A	All Eligible Employees
Class B	Retirees
Class C	Active Employees age 70 and over

Definitions

Definition of Member:

A person who is directly employed by and compensated for services by the employer on a permanent and fulltime basis. Full time is considered to be a normal work schedule of at least 20 hours per week.

For Retirees: A person who was an employee immediately prior to his retirement

Definition of Dependent:

A Plan Member's legal or common-law spouse or child up to the age noted on the BENEFIT SCHEDULE who is insured under the Provincial Plan.

Definition of Earnings:

The Plan Member's regular rate of pay, including regular bonuses, overtime pay and commissions. Earnings for commissioned Member's will be based on an average of the 2 previous calendar year's T4 earnings.

Benefit Schedule - Employee Life Insurance

Class A

Benefit Amount:	2 x Annual Earnings
Rounded:	Next higher \$1,000
Maximum:	\$500,000
Guaranteed Issue Limit:	\$323,000
Waiver of Premium	
Disability Definition:	24 months, own occupation
Qualifying Period:	119 days
Reduces:	To 50% at age 65
Terminates:	At age 70 or earlier retirement
Eligibility Waiting Period	
Current:	None
New:	3 months
Participation Basis:	Mandatory
Contributory:	No

All Classes are subject to the above provisions, with the exception of the following:

Class B

Benefit Amount:	\$10,000
Rounded:	N/A
Maximum:	N/A
Waiver of Premium	
Disability Definition:	Lifetime, any occupation
Qualifying Period:	182 days
Eligibility Waiting Period	
Current:	None
New:	None

Class C

Benefit Amount:	\$10,000
Rounded:	N/A
Maximum:	N/A
Waiver of Premium	
Disability Definition:	Lifetime, any occupation
Qualifying Period:	182 days
Terminates:	At age 75 or earlier retirement
Eligibility Waiting Period	
Current:	None
New:	None

We are grandfathering all current Life Insurance amounts

Benefit Schedule - Accidental Death and Dismemberment

Class A

Benefit Amount:	2 x Annual Earnings
Rounded:	Next higher \$1,000
Maximum:	\$500,000
Guaranteed Issue Limit:	\$323,000
Waiver of Premium	
Disability Definition:	24 months, own occupation
Qualifying Period:	119 days
Reduces:	To 50% at age 65
Terminates:	At age 70 or earlier retirement
Eligibility Waiting Period	
Current:	None
New:	3 months
AD&D Plan Type:	6
Participation Basis:	Mandatory
Contributory:	No

Includes:

- Rehabilitation at \$10,000 per disability,
- Repatriation at \$10,000,
- Family transportation at \$1,500 per accident,
- Spousal Occupational Training Expenses at \$10,000 per 3 years,
- Dependent Education Benefit at lesser of \$5,000 or 5% of employees' AD&D amount over 4 years.
- Day Care Expenses at 5% of employees' AD&D amount to \$5,000 per child per year for up to 4 years,
- Home Alteration and Vehicle Modification Expenses at \$10,000 over 3 years,
- Seat Belt Benefit at 10% of employees' AD&D amount

We are grandfathering all current Accidental Death and Dismemberment Insurance amounts

Benefit Schedule - Dependent Life

Class A

Spouse:	\$10,000
Child:	\$5,000
Waiver of Premium	
Disability Definition:	24 months, own occupation
Qualifying Period:	119 days
Survivor Extended:	Not Applicable
Child Definition:	0 days (from live birth) to age 21 (25 if student)
Terminates:	At age 70 or earlier retirement
Eligibility Waiting Period	
Current:	None
New:	3 months
Participation Basis:	Mandatory
Contributory:	No

All Classes are subject to the above provisions, with the exception of the following:

Class B

Waiver of Premium	
Disability Definition:	Lifetime, any occupation
Qualifying Period:	182 days
Eligibility Waiting Period	
Current:	None
New:	None

Class C

Waiver of Premium	
Disability Definition:	Lifetime, any occupation
Qualifying Period:	182 days
Terminates:	At age 75 or earlier retirement
Eligibility Waiting Period	
Current:	None
New:	None

Benefit Schedule - Extended Health Care

Class A

Deductible:	Single \$0 Family \$0 Accumulates by Calendar Year
Overall Maximum:	Unlimited Accumulates by Calendar Year
Survivor Extended:	24 months
Child Definition:	0 days to age 21 (25 if student)
Terminates:	At age 70 or earlier retirement
Eligibility Waiting Period	
Current:	None
New:	3 months
Participation Basis:	Mandatory
Contributory:	No
Direct Mail:	Yes

Hospital

Room and Board, including Chronic Care	
Coinsurance:	100%
Maximum:	Semi Private Applies to: Room and Board Reasonable & Customary Charges 180 days per disability Applies to: Chronic Care

Vision

Vision including Visual Training and Laser Vision Correction	
Coinsurance:	100%
Maximum:	\$250 for 12 months if under age 18 \$250 for 24 months if age 18 or over Change in prescription not required 1 eye exam per 1 calendar year(s) if under age 18 1 eye exam per 2 calendar year(s) if age 18 or over

Drugs and Other

Drugs

ManuScript Drug Plan, Prescription, Generic
Excluding Sexual Dysfunction , Anti-smoking, Fertility and Vaccine drugs
Direct Drugs Including Direct Enrolment, Non-Mandatory Co-ordination of Benefits and Drug Utilization Review

A brand drug for which there is a generic drug will be reimbursed according to cost of the most inexpensive generic drug.

Benefit Schedule - Extended Health Care

Coinsurance: 70%
Maximum: Unlimited
Days Supply: 34 days for acute drugs
Days Supply: 100 days for maintenance drugs

Professional Services

Professional Fees & Practitioners

Coinsurance: 100%
Maximum: \$500 per calendar year
per practitioner
Applies to: Acupuncture
Audiologist
Dietician
Masseur
Naturopath
Occupational Therapist
Osteopath including X-Ray
Physiotherapy / Athletic therapist
Podiatrist / Chiropodist including X-Ray
Psychologist / Social worker
Speech Therapy
Maximum: \$550 per calendar year
per practitioner
Applies to: Chiropractor

Medical Services and Supplies

Coinsurance: 100%
Maximum: \$300 per calendar year
Applies to: Orthopaedic Shoes
\$300 per 3 calendar year(s)
Applies to: Orthotics
\$350 per 3 calendar year(s)
Applies to: Hearing Aids
\$300 per lifetime
Applies to: Wigs

Out of Country Referral

Coinsurance: 50%
Maximum: \$3,000 per 3 calendar year(s)

Pooled

Private Duty Nursing

Coinsurance: 100%
Maximum: \$10,000 per calendar year

Benefit Schedule - Extended Health Care

Accidental Dental

Coinsurance: 100%

Out of Country Emergency

Out of Canada Emergency Treatment including ManuAssist with Enhancements and Health Service Navigator

Maximum period: 90 days per trip
Coinsurance: 100%
Maximum: \$1,000,000 per lifetime

All Classes are subject to the above provisions, with the exception of the following:

Class B

Eligibility Waiting Period
Current: None
New: None

Out of Country Referral

Not covered

Out of Country Emergency

Not covered

Class C

Eligibility Waiting Period
Current: None
New: None

Terminates: At age 75 or earlier retirement

Benefit Schedule - Dental Care

Class A

Eligible Expenses:

Level 1 - Basic Services - 6 Month Recall:

Diagnostic, Preventive & General Services
Fillings
Extractions and Minor Surgery
Denture Repair, Rebase and Reline

Level 2 - Supplementary Basic Services:

Oral Surgery
Periodontics includes 12 units of scaling
Endodontics

Level 3 - Major Services:

Dentures

Level 4 - Supplementary Major Services:

Crowns
Bridges

Level 5 - Orthodontics:

Orthodontics

Includes Direct Enrolment and Non-Mandatory Co-ordination of Benefits

Deductible:

Single \$0
Family \$0
Accumulates by Calendar Year

Coinsurance:

80%

Applies To:

Level 1 - Basic Services - 6 Month Recall
Level 2 - Supplementary Basic Services

Coinsurance:

50%

Applies To:

Level 3 - Major Services
Level 4 - Supplementary Major Services
Level 5 - Orthodontics

Maximum:

\$1,500 per calendar year
Accumulates by Calendar Year

Applies To:

Level 1 - Basic Services - 6 Month Recall
Level 2 - Supplementary Basic Services
Level 3 - Major Services
Level 4 - Supplementary Major Services

Maximum:

Orthodontics \$1,500 lifetime
Orthodontics maximum age 19
Accumulates by Calendar Year

Applies To:

Level 5 - Orthodontics

Dental Fee Guide:

Current Province of Treatment

Open Space Limitation:

Applies

Survivor Extended:

Not Applicable

Child Definition:

0 days to age 21

Benefit Schedule - Dental Care

Terminates:	(25 if student) At age 70 or earlier retirement
Eligibility Waiting Period	
Current:	None
New:	3 months
Participation Basis:	Mandatory
Contributory:	No
Direct Mail:	Yes

All Classes are subject to the above provisions, with the exception of the following:

Class B

Eligibility Waiting Period	
Current:	None
New:	None

Class C

Eligibility Waiting Period	
Current:	None
New:	None
Terminates:	At age 75 or earlier retirement

Benefit Schedule - Long Term Disability

Class A

Benefit Amount:	66.7% of the first \$3,000
	50% of the Excess
Rounded:	Next higher \$1
Maximum:	\$7,000
Guaranteed Issue Limit:	\$6,000
Qualifying Period:	119 days
Maximum Benefit Period	
Total Disability:	Age 65
Rehabilitation:	Applicable
Disability Definition:	24 months, own occupation
Offsets:	Primary CPP/QPP offsets
	Workers Comp
	Auto Insurance
Pre-existing Limitation:	Included
All Source Maximum:	85%
Survivor Benefit:	Not Applicable
Tax Status:	Non Taxable
Terminates:	At age 65 or earlier retirement
Eligibility Waiting Period	
Current:	None
New:	3 months
Participation Basis:	Mandatory
Contributory:	Yes

We are grandfathering all current Long Term Disability amounts

Products & Services

Manulife offers a competitive combination of service, product, innovation and convenience.

The Manulife Group Benefits service commitment is based on our customer service capabilities secure Internet services, and claims management.

Group Benefits Customer Service Centre

Our Group Benefits Customer Service Centre uses state-of-the-art, interactive voice response technology (IVR) to provide telephone service for plan administrators and members. We offer the option to obtain information from our IVR or a Customer Service Representative. For plan members or administrators using the Internet, our "Send a note" feature facilitates contact by secure e-mail. We respond to all enquiries on or before the next business day.

Once registered on the Secure Site, a plan member can obtain the following information from the IVR or a Customer Service Representative: coverage information, dependent eligibility information, status of pre-determinations, status of claims cheques, and claims office addresses.

Our Plan Administrator Service Centre can answer detailed questions about your group benefits plan. This includes benefit information beyond the IVR capabilities: plan member administration questions, premium billing and accounting questions. Most questions can be answered immediately, however, if we have to research your question, we will respond within one business day.

The Manulife customer service team has plan specific information at their fingertips to provide that important single point of contact. Our contact management system provides immediate access to a history of past calls, in addition to online reference tools to ensure that you get an answer to your question. Customer Service Representatives respond to questions from callers referred by the IVR, as well as questions sent from our secure Internet sites, ensuring complete integration of service.

Secure Internet Services

The Manulife Internet sites complement our Customer Service Centre. Our public site provides comprehensive information about our products and services, recent legislation, wellness news and much more. Plan members, plan administrators, plan sponsors and plan advisors are able to access detailed plan level information and explore the self-service options in secure areas of our site.

Manulife takes the protection of client confidential information seriously. Activation keys are an additional feature to help protect the confidential information of plan members.

Our online plan member access to claim and benefit information includes:

- Registration for direct deposit for health and dental claim payments
- Personalized “benefits at a glance” coverage summaries
- Detailed claims information
- Complete coverage information - what is covered, for who, and when
- Information on when members are eligible to submit vision claims
- Electronic copies of member booklets
- Online explanation of benefits statements and email reminders when they are ready

The site also offers easy-to-use tools to plan administrators to reduce the paperwork associated with benefits plan management:

- Access to benefit administration forms pre-filled with key group information
- The capability to submit employment and salary changes online
- Ability to view premium statements
- Access to reference information, including plan member booklets, copies of policies, and administration guides
- View coverage information about a plan member and covered dependents

Our Internet offering helps simplify benefit plans and increase the level of convenience for plan members and administrators alike. Manulife continuously enhances online features based on the changing needs of our clients. Rest assured that each change we make considers emerging privacy and confidentiality legislation. Ask your Account Executive for a secure site online demonstration.

Claims Management Expertise

Manulife has a strong track record of claims management. Our reporting capabilities are very robust – Manulife has the ability to measure claims turn around time. However, payment is only part of the process – we focus on accuracy and cost-effectiveness. We understand the importance of delivering service commitments to clients and have established internal targets for accuracy and efficiency.

A key part of this service, our **Explanation of Benefits (EOB)** statement was designed to be user friendly. It provides clear and concise explanations, regardless of the claims decision. We use simple reference codes that identify the reason behind a claim decision and have taken great strides to ensure the explanations are easy to understand. The bottom line is an increased understanding and less administrative time for our clients.

The nature of disabilities has changed in many ways over the past few years. In response to these changes, Manulife has developed a multi-disciplined approach to **disability management**. We will work with clients to build customized disability management programs focused on employee health, productivity, and the financial results they demand. You'll deal with a dedicated team who understands your unique workplace challenges. Our disability management approach affords clients a competitive advantage. Manulife's rigorous, hands-on approach to disability management increases the likelihood of improved financial results on your plan, not to mention more satisfied employees.

Manulife Group Benefits has established aggressive targets for servicing clients from proposal to implementation to day-to-day activities. You can expect our team to be focused on exceeding your service expectations. In fact, a dedicated team within Group Benefits regularly audits a percentage of the claims processed against financial accuracy and non-financial goals. We regularly exceed these goals.

Manulife offers additional reassurance through its **fraud prevention** program. This program is focused on detecting activity that may be associated with plan misuse. We track activity on disability, dental, health care and drug claims. Our system flags unusual activity. Once a certain number of flags are detected, our experienced team investigates the activity behind the scenes. Where necessary, the plan administrator will be contacted with our findings. Manulife is committed to features such as fraud prevention, ensuring the highest standards of claims management and peace of mind for clients.

Finally, Manulife offers a state-of-the-art **pay-direct drug plan, ManuScript**. *ManuScript* is an electronic drug benefit management program that provides plan members with the convenience of a pay-direct card. It also helps plan members make informed choices about their purchases. With the *ManuScript* program, clients and plan members also benefit from **drug utilization review**. When a plan member presents his or her *ManuScript* benefit card and a valid prescription anywhere in Canada, the pharmacist can review drug history and warn the member of harmful drug interactions, early refills and duplicate drug therapies. In Quebec, employers may choose the option of a deferred payment card.

Manulife is committed to providing the highest standard of service. Clients count on Manulife Group Benefits for its Customer Service Centre, secure Internet services, and claims management expertise – complemented by a comprehensive network of Regional Group Offices focused on your needs.

Resilience[®] - Manulife's EAP Solution

More and more companies see a direct connection between the health and well being (both physical and emotional) of their employees and the overall success and viability of their business enterprises. Responding to this increased awareness, Manulife Financial has developed a suite of products that allows employers to raise the profile of wellness in the workplace. Launched under the **Health for Life[®]** product line, **Resilience[®]** a full service employee and family assistance program, is designed to complement clients' existing group benefits plans. Wellness products can give plan sponsors a "healthy" competitive advantage in their marketplace by creating a culture that leads to improved workplace productivity, increased employee engagement and lower absenteeism. Additional value may also be realized through lower use of some health benefits, such as drug plans or disability benefits.

Manulife delivers these services through an exclusive arrangement with **Human Solutions[™]**, a leading professional service provider with a national network of professionally accredited psychological counsellors. They are recognized as a preeminent provider of employee and family assistance programs, trauma counselling and e-Health solutions.

About Resilience

Resilience offers a full range of services for both employees and managers.

Employee services

Unlimited access to short-term counselling – Resilience gives your employees and their eligible family members access to professional counselling services to help with a full range of personal issues including, but not limited to:

- Stress
- Alcohol and drug abuse
- Retirement planning
- Sexual harassment
- Conflict resolution
- Weight loss, smoking cessation
- General health issues
- Marital/family/separation/divorce/custody issues
- Personal adjustment problems
- Anger management
- Aging parents/eldercare concerns
- Gambling addiction
- Bereavement
- Psychological disorders

Professional counselling is based on a short-term counselling model. This model provides support and understanding while teaching coping skills and education in self-management techniques. When longer term support is required, the counsellors at Human Solutions refer the employee or family member for ongoing therapy and manage the referral.

This service features:

- direct access, for employees and their eligible family members, to a toll-free number (available 24/7),
- guaranteed confidentiality,
- face-to-face counselling or counselling via telephone or Internet (secure chatroom), depending on employee preference, and
- counselling in many different languages.

Depression Care- is a direct response to the increased incidence of serious mental health issues within employee populations. The depression care response is designed to extend a traditional EAP – which offer short-term counselling, enabling Resilience to treat those members presenting with a diagnosis of clinical depression. Depending upon the location* a Human Solutions counsellor can deliver personalized sessions using proven counselling techniques to address depression and liaise and consult with an individual's treating physician. The depression care response can deliver up to 20 hours of counselling.

Plan Smart™ Services – Other employee services available through Resilience include:

- **Legal Advisory Service** – provides access to a network of lawyers, through Lawline, a national legal advice service.
- **Financial Advisory Service-** information and/or consultation to assist with decisions relating to money and debt management.
- **Elder and Family Care Service** – provides a needs assessment and follow-up that includes customized information.
- **Nutritional Support-** access to nutritional counselling through certified dieticians. The program offers customized information from four major lifestyle themes including: weight management, heart health, disease prevention and eating for energy.
- **Career Counselling Service-** provides coaching with the plan member to identify and articulate skills, aptitudes, values, personality traits and interests relating to career choice, and also on issues such as problem solving, conflict resolution, change and transition management, and time management.
- **Pre-Retirement Planning Service-** consultation with a career or financial expert to help the plan member prepare for retirement.
- **Smoking Cessation Service-** a personalized support process to help address all facets of smoking, including physical and psychological dependencies.
- **Shift Worker Support-** assist plan members who work shifts in putting together a plan to help provide a healthy and rewarding personal and work life.
- Unlimited access to **online courses** addressing topics including, but not limited to: *Taking Control of your Mood, Taking Control of Job Loss and Transition, Responsible Optimism, Embracing Workplace Change and Resilience: Facing life's challenges with courage and conviction.* etc.

Additional Resilience features include:

- **Orientations** that explain the value of taking advantage of an EAP as well as outlining all aspects of **Resilience**, including confidentiality, eligibility, issues covered and how to access the services.
- **Wellness Challenge**** is an online service that helps to promote healthy lifestyles and behaviour change to employees through fun competition. This web-based service assists the employer to establish a set of health habits or behaviours that they would like to encourage and plan members can record their participation. Both individual and group scoring is recorded.

- **Lunch ‘n Learn sessions****- are designed to accommodate one hour lunch periods, are delivered by a professional counsellor, and the topics range from Stress Management, Time Management, and Humour and Laughter, to Communication in Family Life.

**Human Solutions™ counselling is available in major centres across Canada. Contact Human Solutions™ to determine if this service is currently available in your area.*

*** A service fee will apply for groups under 400 lives*

Management services

Resilience offers services for managers and leaders who assist in addressing employee needs and issues and offers solutions to effectively manage workplace situations: These services include:

- online courses,
- trauma response service,
- key person advice line, and
- employee usage reports.

Online courses – The Resilience online learning centre provides unlimited, confidential access to e-courses for managers and leaders. These self-directed, interactive courses cover a wide range of topics including but not limited to: *Managing/Embracing Change, Stress Management and Values-Based Leadership.*

Trauma response service – If an unfortunate event occurs at the workplace, the trauma response service provides immediate workplace assistance. This service offers group counselling to help employees and management work through the recovery process.

Traumatic events can include accidents, fire, workplace assault, suicide, death, criminal activity, terrorism, significant organizational change or other stressful events.

Key person advice line – This hotline offers unlimited access to professional coaches who provide direction for managing difficult circumstances with employees. By phone, a member of this team will help assess the situation and create an action plan based on human resource best practices and proven workplace techniques and strategies.

EAP usage reports – These reports provide insight into how employees are making use of the services available through the Resilience program. Due to the confidentiality of this information, reports are only provided when 25 or more employees make use of the services, and no personal identifiers are provided.

Pricing Details

Note that the cost represents a service fee and therefore attracts GST, TVQ and/or HST where applicable.

Resilience is billed separately from the benefits plan by Manulife and cannot be included with Pre-Authorized Debit or included with your Group Insurance premium payment.