

Change to Benefit Provider



- ◆ Extended Health Care
- ◆ Dental
- ◆ Long Term Disability
- ◆ Life Insurance
- ◆ Accidental Death & Dismemberment Insurance

Effective November 1, 2019 we will be switching benefit providers from Manulife to Sun Life

Associates will not have a break in coverage

Benefit Classes

Class A: associates working 20 or more hours/week that have been employed for less than 3 years

Class B: associates working 20 or more hours/week that have been employed for more than 3 years

Class D: *Saskatchewan Only* Associates working between 15-19 hours/week

No change to coverage for those associates covered by a collective agreement

Key Points

- Associates will continue to only pay their Long Term Disability Premium (LTD)
- Airline Hotels will continue to pay associates Extended Health Care, Dental, Life, and AD&D Premiums
- Option to purchase Optional Life Insurance and Optional Critical Illness Insurance for themselves, spouse, and dependents.

What is Changing?

Long Term Disability Premium decreasing by 32%. That is an average savings of \$9/month for associates

Life Insurance and AD&D is moving to a flat amount. Class B will be \$75,000. No changes to Class A and D

Eye Exam coverage is increasing from \$85 to \$100

Out of Country/Province Travel Insurance- associates will no longer have this coverage

Class D coverage is going away for AB, MB, ON

Reformulary Drug Plan will be introduced later in November which will take effect January 1, 2020





Sun Life



Overview of the different class coverage:

Class A

- * 80% Dental (\$750/year)
 - * 80% Extended Health Care (\$5,000/year)
 - * Eye Exams \$100
 - * Life Insurance \$15,000
 - * AD&D Insurance \$15,000
 - * Long Term Disability
 - * Drug coverage Nov 1-Dec 31- 80% up to \$5,000
- As of Jan 1, 2020 Reformulary Drug Plan (100/70/40% coverage) \$5,000/year

Class B

- * 80% Dental (\$1,500/year)
 - * 100% Extended Health Care (\$5,000/year)
 - * Eye Exams \$100
 - * Eye Glasses/contacts \$200/2 years
 - * Life Insurance \$75,000
 - * AD&D Insurance \$75,000
 - * Long Term Disability
 - * Drug coverage Nov 1-Dec 31- 100% up to \$5,000
- As of Jan 1, 2020 Reformulary Drug Plan (100/70/40% coverage) \$5,000/year

Class D (Saskatchewan Only)

- * 50/40% Dental (\$750/year)
 - * Life Insurance 1 times your annual salary
 - * AD&D Insurance 1 times your annual salary
 - * Drug coverage Nov 1-Dec 31- 50% up to \$2,500
- As of Jan 1, 2020 Reformulary Drug Plan (100/70/40% coverage) \$2,500/year



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Additional Information

- Reformulary Drug Plan- more information to come
- Option to purchase Out of Country/Province Travel Insurance at a preferred rate through RSA Travel
- Temporary Flex Spending Account Program sponsored by Airline Hotels- for associates experiencing reduced coverage (i.e. Dental)
- Class Summaries will be available from your Manager the week of October 21
- New Sun Life Documents will be available on the Family Room starting November 1

Participation in the Group Benefits Plan is Mandatory

Life, AD&D, and LTD Insurance is Mandatory
Can opt out of Extended Health Care & Dental if you have other coverage

Register for an Online My Sun Life Account

Once you receive your Sun Life plan member information go to www.mysunlife.ca to register for an online account
Check out the Online Registration posters for more info

Submitting Claims incurred prior to Oct 31, 2019

- Until Oct 31 associates will continue to submit ALL claims to Manulife. Eligible claims incurred between now and Jan 2019 should be submitted immediately.
- As of Nov 1 associates will begin submitting ALL outstanding eligible claims to Sun Life, even if the claims incurred prior to Nov 1. Sun Life will reimburse eligible claims incurred since Jan 1, 2019
- Access to your online Manulife account will cease on Jan 29, 2020

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