Benefits at a Glance:
Elected Officials

Benefit Providers

Sun Life Financial – Extended Health Care, Emergency Travel Assistance, Dental Care, Basic Life Insurance, Optional Life Insurance and Optional Critical Illness.
Industrial Alliance – Accidental Death and Dismemberment.

General Policy Provisions

- Benefit year is January 1st to December 31st
- There is no waiting period. Benefits begin once you have been sworn into office
- Haldimand County will pay 100% of the reasonable and customary cost of all benefits unless otherwise noted

Extended Health Care

Yearly deductible: $10 for individuals/$20 for families

This benefit covers you and your eligible family members for a variety of medical expenses not covered under the provincial health plan. You will be reimbursed as per the benefit booklet for all eligible expenses up to Sun Life's reasonable and customary charges. Coverage will terminate when your term in office ends.

Benefit	Coverage
Prescriptions/drugs	Drugs that legally require a prescription and life-sustaining drugs are eligible (prior authorization may be required for some drugs)
Hospital Coverage	Semi-private room
Vision Care	$400 every 24 months (rolling period) includes 1 eye exam, prescription glasses, contact lenses, and prescription safety glasses/sunglasses
Orthopedic Shoes	1 pair per person, per year
Orthotics	1 pair per person, per year to a maximum of $350
Hearing Aids	$500 per person, every 5 years
Podiatrist and Chiropodist	Combined maximum of $350 per person, per year
Chiropractor, Massage Therapist, and Physiotherapist	Combined maximum of $1,000 per person, per year
Naturopath	$350 per person, per year
Osteopath	$350 per person, per year
Psychologist, Social Worker, and Psychotherapist	Combined maximum of $750 per person, per year
Speech Therapist	$300 per person, per year
Out-of-province coverage	Maximum of $1,000,000 per year, including travel assistance (trip duration limited to 60 days)

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Dental Care

Yearly deductible: None

The Dental Care coverage pays for eligible expenses that you incur for dental procedures for you and your eligible family members. The combined maximum for both basic and major dental services is $2,000 per person, per year.

- You will be reimbursed at 100% for basic dental services (ex. preventative, and diagnostic services)
- You will be reimbursed at 50% for major dental services (ex. dentures, bridges, and crowns)
- Your benefits will be based on the Dental Fee Guide from the **previous year**
- Basic dental services including exams and cleaning are limited to 1 every 9 months for individuals over age 19; these services are limited to 1 every 6 months for individuals aged 18 and under
- Coverage will terminate when your term in office ends.

Basic Life Insurance

- Upon your death, an amount equal to 2 times your annual base earnings, rounded to the next $1,000 up to a maximum amount of $150,000, will be paid to your beneficiary.
- Coverage will terminate when your term in office ends.

Accidental Death and Dismemberment (AD&D)

- An amount equal to your Basic Life Insurance is payable to your beneficiary if you die as a result of an accident or are dismembered as a result of an accident
- Coverage will terminate when your term in office ends.

Employee Optional Life Insurance/Spousal Optional Life Insurance

Subject to approval, your benefits allow you the option to purchase additional life insurance for you and/or your spouse in units of $10,000 to a maximum of $250,000. If you apply within the first 31 days of your benefit start date then the Health Statement for Employee Optional Life is not required on the first $30,000 of coverage. After that time, medical evidence of insurability is required for all amounts of Optional Life insurance.

- You are responsible for 100% of the monthly premiums for optional coverage. This amount will be deducted from your pay.
- Coverage will terminate for you at age 70 or when your term in office ends, whichever is earlier
- Coverage will terminate for your spouse when you turn age 70 or when your term in office ends, or when they turn age 70, whichever is earlier

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Employee Optional Critical Illness/Spousal Optional Critical Illness

Subject to approval, your benefits allow you the option to purchase Critical Illness Coverage for you and/or your spouse in units of $10,000 to a maximum of $200,000 and a minimum amount of coverage is $20,000. If you apply within the first 31 days of your benefit start date then the Health Statement for Employee Critical Illness is not required on the first $30,000 of coverage and the first $20,000 for spousal. After that time, medical evidence of insurability is required for all amounts of Optional Critical Illness insurance.

- You are responsible for 100% of the monthly premiums for optional coverage. This amount will be deducted from your pay.
- Coverage will terminate for you at age 70 or when your term in office ends, whichever is earlier
- Coverage will terminate for your spouse when you turn age 70 or when your term in office ends, or when they turn age 70, whichever is earlier
- In addition, your coverage will end on the date a Critical Illness benefit is paid for a covered condition which you sustain.
- Your spouse's coverage will end on the date a Critical Illness benefit is paid for a covered condition which your spouse sustains.

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