

Accidental Death and Dismemberment Benefit

Standard Plan

Information for Full-Time Employees

Introduction

The Group Life Insurance Plan, established by the Ontario Hospital Association (OHA) in 1962, includes Accidental Death and Dismemberment (AD&D) coverage.

The information in this brochure is only a summary of some of the provisions of the master insurance policy. If you need more information about your coverage, contact your Human Resources Department.

Plan Highlights

- AD&D coverage protects you and your family from financial difficulty if you die or are dismembered in an accident. The money you receive or your beneficiary receives from your AD&D benefit is in addition to any money you are entitled to under the Group Life Insurance Plan.
- Your AD&D coverage is equal to your Group Life Insurance Plan coverage amount. This is called the principal amount. If you die, your beneficiary receives the principal amount. If you are injured, you receive a percentage of the principal amount. The percentage depends on the kind of injury you sustain.
- Your AD&D coverage includes additional benefits, such as money to help take care of and educate your children if you accidentally die.
- If, within six months of leaving one Participating Employer you are re-employed with another Participating Employer, you may resume your coverage immediately, subject to the terms and conditions of the master policy.

Joining the Plan

You may join the Plan after completing the waiting period. The waiting period is the period of time from your first day of Active Work until the day you complete three months of service.

Appointing a Beneficiary

The beneficiary of your AD&D insurance if you die is the same beneficiary you appoint for your Group Life Insurance Plan. You may change your Group Life Insurance Plan beneficiary at any time (subject to legal provisions) by completing the appropriate form(s). All forms are available from your Human Resources Department. If you do not appoint a beneficiary, or if your beneficiary predeceases you, payment will be made to your estate.

If You Die or Are Injured

The insurer will pay a benefit (as shown in the following table) to you or your beneficiary if while insured, you:

- accidentally drown;
- disappear in an accident while travelling. This only applies if the means of transportation disappears, sinks, is wrecked, forced to land or stranded and the body is not found within one year. There must be no evidence that you are still alive; or
- are in an accident or exposed to the elements and, as a direct result, you suffer one of the losses listed below within one year of that accident or exposure.

Schedule of Losses

Loss of Life	100%
Quadriplegia	200%
Paraplegia	200%
Hemiplegia	200%
Loss of Both Arms or Both Legs	100%
Loss of Both Hands or Both Feet or Sight of Both Eyes	100%
Loss of One Hand and One Foot	100%
Loss of One Hand and Sight of One Eye	100%
Loss of One Foot and Sight of One Eye	100%
Loss of Use of Both Arms or Both Legs	100%
Loss of Speech and Hearing	100%
Loss of Use of Both Hands or Both Feet	100%
Loss of Use of One Hand and One Foot	100%
Loss of Speech or Hearing	100%
Loss of Entire Sight of Both Eyes, Loss of Speech and Loss of Hearing in Both Ears	100%
Loss of One Arm or One Leg	75%
Loss of One Hand or One Foot or Sight of One Eye	75%
Loss of Use of One Arm or One Leg	75%
Loss of Use of One Hand or One Foot	75%
Loss of Entire Sight of One Eye, Loss of Speech or Loss of Hearing in Both Ears	75%
Loss of Hearing in One Ear	50%
Loss of Four Fingers on the Same Hand or Loss of Thumb and Index Finger on the Same Hand	33 1/3%
Loss of Four Toes on the Same Foot	25%

Only the largest percentage is paid for injuries to the same limb resulting from the same accident. The insurer will not pay more than 100% of the amount of benefit if an accident results

in more than one loss. This does not include quadriplegia, paraplegia, or hemiplegia, where the insurer will pay a maximum of 200%.

Your AD&D coverage also includes the following additional benefits:

- **Child education benefit.** If you die as a direct result of an accident, the insurer will pay for each dependent child's tuition fees in a post-secondary school. The insurer will pay the child 5% of the amount of benefit up to \$5,000, each year up to a maximum of 4 years. The child must enrol as a full-time student within one year of your death.
- **Day care benefit.** If you die as a direct result of an accident, the insurer will pay 5% of the amount of benefit up to \$5,000 to cover the usual and reasonable cost of day care for each dependent child under age 13. The child must be enrolled in a licensed day care centre within one year of your death.
- **Family transportation benefit.** If you suffer a loss as a direct result of an accident and are hospitalized at least 150 kilometres from home, the insurer will pay up to \$15,000 for the usual and reasonable cost of hotel accommodations close to the hospital while you are hospitalized and for the travel expenses of an immediate family member. An immediate family member means a spouse, parent, child, brother or sister.
- **Home/vehicle modification benefit.** If you suffer a loss as a direct result of an accident and are confined in a wheelchair, the insurer will pay up to \$10,000 for:
 - one-time modifications to your principal residence to make it wheelchair accessible and habitable by you; and
 - one-time modifications to a motor vehicle used by you to make the vehicle accessible or driveable for you.
- **Rehabilitation program.** If you suffer a loss, other than a loss of life, the insurer will pay up to \$15,000 of your rehabilitation expenses.
- **Repatriation benefit.** If you die 50 kilometres or more from home, the insurer will pay up to \$15,000 for the preparation and transportation of the body for burial or cremation.
- **Seat belt benefit.** If you suffer a loss while you are a passenger or driver of a private passenger type motor vehicle and your seat belt is properly fastened, the insurer will pay 10% of the amount of benefit up to \$25,000.

- **Spouse occupational training benefit.** If you die as a direct result of an accident, the insurer will pay up to \$15,000 to your spouse for occupational training.

Exclusions

No benefit is payable for a loss directly or indirectly due to:

- suicide, while sane or insane;
- self-inflicted injuries, while sane or insane;
- disease;
- full-time service in the armed forces of any country; or
- injuries received while riding in, or on, or boarding or alighting from an aircraft if, when the injuries were received:
 - you were operating, learning to operate or serving as a member of a crew of any aircraft; or
 - the aircraft was being used for crop dusting, crop spraying, seeding, skywriting, racing, testing, exploration or any other purpose except transportation.

Submitting an AD&D Claim

If the claim is the result of a death, the claim should be made as soon as possible after the death occurred and no later than six years after the date of death.

For any loss other than death, the claim must be received by the insurer within one year after the loss.

Your Human Resources Department will provide you with the forms required to submit your claim.

There is a time limit for proceedings against the insurer for payment of a claim. Proceedings must be started within one year of the insurer's receipt of the proof of claim.

If You Take a Leave of Absence

If you take an approved leave of absence, your Participating Employer may continue your benefits for a period of up to 12 months. Premiums are required for your AD&D coverage during such a leave. If you are unable to return to work due to Total Disability, you will be considered disabled as of your scheduled return date.

If You Become Disabled

If you become disabled before age 65, your AD&D coverage may be continued without payment of premiums as long as your Group Life Insurance Plan premiums are waived.

Any amount of benefit continued is subject to the terms of the Plan when Total Disability began.

When Your Coverage Ends

Your membership in this Plan ends on the earliest of the date:

- you are not eligible;
- you are not employed by the Participating Employer;
- you do not belong to a Participating Group;
- you do not live in Canada;
- your disability benefit terminates and you do not return to work; or
- the group benefit plan terminates.

If you are Totally Disabled on the date your membership ends, you will remain entitled to a benefit, subject to the terms and conditions of the Plan.

Coverage Portability

If you terminate employment and go to work for another Participating Employer within six months, you will be immediately eligible for coverage under your new employer's Plan, providing you are Actively at Work on your first day of work (subject to the terms and conditions of the master policy). If, due to injury or illness, you are not Actively at Work on that day, then coverage will be effective after seven days as described under "Joining the plan" in your Group Life Insurance Plan brochure. Your level of coverage will be what is offered under your new employer's Plan, and may differ from your previous coverage.

You must ask your new employer to arrange this transfer of coverage within one month of your first day of employment and inform your new employer of all prior service to be counted toward coverage. If you fail to do so, you will have to provide medical evidence of your insurability, at your own expense, to complete the transfer of coverage.

Converting Your Coverage

If your AD&D coverage ends or reduces for any reason other than your request, and if you apply to convert your Group Life Insurance Plan to an individual life insurance policy, you may also apply at that time to have an Accidental Death benefit attached to the individual life insurance policy.

Your Personal Information

Your Insurance Provider has established a confidential, group insurance file which contains personal information on your plan membership and claims. Only the employees who are responsible for underwriting, administration and investigations, or any other person whom you have authorized, will have access to your file.

Definitions

Actively at Work and Active Work

At work and able to perform all the regular duties of your occupation for one full working day or shift.

Continuous Service

A period of unbroken employment with your employer, plus any additional eligible service as a result of a transfer from another Participating Employer, including:

- vacation days and holidays granted;
- approved leaves of absence;
- temporary layoffs; and
- interruptions of service approved by the insurer.

Date of Disability

The first day of regularly scheduled employment for which you cannot report due to injury or illness.

Participating Employer

An employer who is a member of the Ontario Hospital Association and is participating in HOODIP.

Participating Group

A group of employees defined by the Participating Employer as eligible to participate.

Total Disability and Totally Disabled

Unable, due to injury or illness, to perform the regular duties pertaining to the occupation in which you participated immediately before becoming disabled, for the first two years you are absent from work and not engaged in any gainful occupation. Unable, after two years, due to injury or illness, to participate in any gainful occupation for which you are, or may become, fitted through training, education or experience.

