

## HSN Non-Union Temporary Full-Time Benefits

### Waiting Periods and Premiums:

There is a three-month waiting period for all benefits with the **exception** of the pension plan.

For HSN employees, who are transferring from part-time to non-union temporary full-time status, HSN service is used towards the required waiting periods.

Each year, our benefit plans are reviewed for utilization and the cost of certain covered expenses. Premium rates are adjusted according to the results of this review. For monthly rate information please see enclosed payment schedule.

For more information on any of the benefits listed below, visit The Hub → Employee Services → [Benefits & Pension](#)

Fixed Benefits – Temporary Full-Time Non-Union Employees				
Benefit	Benefit Provider	Cost Sharing	Highlights	Form to be Completed
Custom Life Insurance	Sun Life Financial (SLF)	100% employer paid	<ul style="list-style-type: none"> <li>You are covered for a flat benefit equal to \$50,000</li> <li>You are covered for the same amount as under Custom Life Insurance</li> <li>Benefits are paid for accidental death and certain serious injuries</li> </ul>	Must complete Benefits Enrolment Form <b>Section A</b>  Failure to complete this form will result in any life insurance proceeds being paid to your Estate
Accidental Death & Dismemberment Benefit	CHUBB			
Employee Assistance Program ( <b>EAP</b> )	ComPsych	100% employer paid	<ul style="list-style-type: none"> <li>You and your family members can receive free confidential support over the telephone, in person or online for a variety of issue-based health and wellness concerns</li> </ul> <p><i>For EAP contact details visit <a href="#">GuidanceResources</a> Online at <a href="http://www.guidanceresources.com">www.guidanceresources.com</a> and enter your web ID: <b>EAP4HSN</b> or call 1-844-213-8968</i></p>	No enrolment necessary
Optional Benefits – Employee Pays				
Benefit	Benefit Provider	Cost Sharing	Highlights	Form to be Completed
Pension Plan	Healthcare of Ontario Pension Plan (HOOPP)	For every \$1.00 an employee contributes the employer contributes \$1.26	A defined benefit plan which provides members with a retirement income based on a formula that takes into account a member's earnings history and length of service in the Plan. Once members start receiving a pension, they receive it for life.	For enrolment details contact the benefits office at: 705-523-7100 extension 3322
Group RRSP	Manulife Financial	Employee payroll deduction	<ul style="list-style-type: none"> <li>Can contribute through a payroll deduction</li> <li>Contributions taken from pre-tax earnings, resulting in an immediate tax savings</li> </ul>	

Coordinated Benefits				
Benefit	Benefit Provider	Cost Sharing	Highlights	Form to be Completed
<b>Extended Healthcare Coverage</b>				
Prescription Drugs	Sun Life Financial (SLF)	75% employer paid 25% employee paid	<ul style="list-style-type: none"> <li>You receive reimbursement of eligible drugs, legally requiring a prescription. Over-the-counter drugs are <b>not</b> covered (nor certain life-sustaining drugs and diabetes supplies that don't require a prescription) - after an annual deductible</li> </ul> <p><i>A health care partnership is in place between the HSN and various area pharmacies. Pharmacies that participate in the program are the only pharmacies with the authority to submit electronic claims. This partnership assists in managing costs associated with the group benefit plan</i></p>	Must complete Benefits Enrolment Form <b>Section B</b>
Supplementary Healthcare			<ul style="list-style-type: none"> <li>You receive reimbursement for various expenses that are medically necessary for the treatment of disease or bodily injury and prescribed by a physician</li> </ul>	
Vision Care			<ul style="list-style-type: none"> <li>You receive reimbursement per individual for prescription eyewear to a maximum of \$200, every 24 months and one eye exam to a maximum of \$50 within a 24 month period</li> </ul> <p><i>For further information and claim forms go to: <a href="http://www.mysunlife.ca">www.mysunlife.ca</a> or call 1-800-361-6212</i></p>	
<b>Dental Coverage</b>				
Dental Care	(SLF)	75% employer paid 25% employee paid	<ul style="list-style-type: none"> <li>You receive 100% reimbursement of basic services (recall examination limited to once every 9 months for covered persons age 19 or older)</li> </ul> <p><i>All reimbursement based on previous year's dental fee guide</i></p> <p><i>For further information and claim forms go to: <a href="http://www.mysunlife.ca">www.mysunlife.ca</a> or call 1-800-361-6212</i></p>	Must complete Benefits Enrolment Form <b>Section C</b>
<b>Semi-Private Coverage</b>				
Semi-Private Hospital Accommodation	(SLF)	100% employer paid	<p>You receive 100% reimbursement of semi private room accommodation, above provincial ward rate</p> <p><i>For further information and claim forms go to: <a href="http://www.mysunlife.ca">www.mysunlife.ca</a> or call 1-800-361-6212</i></p>	Must complete Benefits Enrolment Form <b>Section D</b>
<b>Coordination of Benefits</b>				
<p>Your coverage related to extended healthcare coverage/semi-private and dental has a coordination of benefits (COB) provision. The COB provision may allow you to receive up to 100% reimbursement of eligible expenses, if you, your spouse, or your dependent children have coverage under more than one group benefit plan.</p> <p>The COB provision lets us know the order of paying benefits.</p> <ol style="list-style-type: none"> <li>If you and your spouse are covered by group plans, personal expenses should first be submitted to the plan that covers the person as an employee.</li> <li>If both spouses have family coverage, expenses for your dependent children should first be submitted to the plan of the spouse whose birthday falls earliest in the year.</li> <li>In both cases, above, any amounts not reimbursed may then be submitted to the other spouse's plan.</li> </ol> <p>University students who are covered under a university plan must submit to that plan first. They can then submit remaining amounts, as per steps 2 and 3 above.</p>				
<b>Benefit Confirmation Cards</b>				
<p><b>For a complete detailed listing of healthcare and dental benefits and to obtain a benefit confirmation card please register online at <a href="http://www.mysunlife.ca">www.mysunlife.ca</a>. Registering for an Access ID and password allows you to sign in to the plan member website where you will find information and services for your specific plan. The website also provides the ability to submit various benefit claims online for direct deposit.</b></p> <p><b>Please allow 2-4 weeks for your information to be transferred and accessible on the website. For login purposes you will require your Contract/Policy number (78180) and Certificate/Member ID number which is your employee number and is located in the top right portion of your pay stub.</b></p>				