

GROUP CONVERSION AT A GLANCE

The Morneau Conversion Program offers a broad range of benefits including:

- Dental Care Benefits
- Prescription Drugs*
- Extended Health Care Benefits including eyeglasses, contact lenses and hearing aid
- Semi-private Hospital Accommodation

Details of these benefits are listed on panels 1 through 4.

***Please note: Ontario Drug Benefit deductible is not an eligible expense.**

MONTHLY RATES

For Coverage in Effect from July 1, 2001

	Single	Couple	Family
Over Age 18	\$109.00	\$212.00	\$255.00

NOTE: Rates subject to change with 30 days notice to policy holder.

SEMI-PRIVATE HOSPITAL ACCOMMODATION

This benefit will reimburse you up to \$150 per day for a maximum of 30 days (\$4,500 per calendar year) for the difference in cost between standard ward and semi-private accommodation in a public general (acute care) hospital when you have occupied an active treatment bed.

NOTE: This benefit does not apply to accommodation in a long-term care facility (i.e. chronic care facility, chronic care hospital) or a private hospital.

EXTENDED HEALTH BENEFITS

Ten Extended Health Benefits are covered, 4 of which increase over the first 5 years you are on the plan.

- \$100,000 Lifetime Maximum per person
- (on the Extended Health Benefits for each covered person)

1. Vision Care (Eyeglasses and Contact Lenses)
 - No Deductible and No Co-insurance
 - The purchase or replacement parts of eyeglasses or contact lenses (excluding industrial safety glasses) up to:

First 24 Months	Next 24 Months	Every 24 Months Thereafter
\$150 per person	\$200 per person	\$300 per person

2. Accidental Dental Coverage

- Paid at 100%
- No deductible and no coinsurance
- \$10,000 maximum per accident
- Reimbursement based on the current Provincial Dental Association Fee Guide
- The repair or replacement of natural teeth damaged as a result of an accident.

3. Ambulance Transportation

This benefit covers transportation by land ambulance to the nearest hospital.

4. Hearing Aids

Cost of a hearing aid, repairs or replacement parts up to:

First 4 Years	Every 4 Years Thereafter
\$300 per person	\$500 per person

5. Diagnostic Services

Diagnostic laboratory tests and x-ray examinations when done for the diagnosis of an illness.

6. Paramedical Services

Benefits are paid to a maximum of \$300 per practitioner per calendar year per person for the services of the following registered, certified or licensed practitioners:

- Physiotherapist
- Chiropractor
- Speech
- Therapist/Pathologist
- Osteopath
- Clinical Psychologist
- Podiatrist or Chiropodist

NOTE: Reimbursement for these benefits begin after the provincial government health plan maximum has been reached.

EXTENDED HEALTH BENEFITS

7. Prosthetic Appliances and Durable Medical Equipment

First 24 Months	Next 24 Months	Every 24 Months Thereafter
\$1,200 per person per year	\$2,500 per person per year	\$5,000 per person per year

Prosthetic Appliances: Includes artificial limbs, eyes, splints, casts, custom-made boots or shoes, cervical collars, ostomy supplies and breast prosthesis following a mastectomy. Payment will be coordinated, where benefits are available through the provincial health plan, when authorized in writing by the patient's attending physician.

Durable Medical Equipment: Purchase or rental of standard hospital bed, standard wheelchair, crutches, cane, walker, oxygen and necessary equipment for its administration, respirator, dialysis equipment, traction equipment, heart rate monitor, blood glucose monitor and other equipment recommended by your physician and approved by Green Shield Canada.

8. Radium and Radioactive Isotope Treatments

9. Eye Examinations

This benefit provides coverage for an eye examination of up to \$50 per person every 24 months. Available in those provinces where eye examinations are not covered by a provincial government health plan.

10. Private Duty Nursing

For the services of a registered nurse (R.N.) in the home when certified medically necessary by the attending physician, up to:

First 24 Months	Next 24 Months	Every 12 Months Thereafter
\$2,500 per person per year	\$3,500 per person per year	\$5,000 per person per year

Prior approval by Green Shield Canada is also required.

NOTE: Extended health benefits are not payable for services and supplies provided in a chronic care or psychiatric hospital or institution, chronic care unit of a general hospital, or when a patient is confined to a nursing home or home for the aged and receives provincial government assistance.

DENTAL CARE BENEFITS

Dental Care Benefits increase over the first three years you are on the plan and provide coverage for the following services:

- **Schedule "A" Benefits**
Recalls, Routine Examinations, and X-Rays; Cleanings and Fluoride Treatments; Fillings and Extractions; Pit and Fissure Sealants Space Maintainers & General Anaesthetic

- **Schedule "B" Benefits**
Periodontal Cleaning and Scaling-treatment of gums and tissues of the mouth; Endodontics-Root Canal Therapy; Denture Repairs; Rebasing and Relining

- Recall Examinations every 9 months

- No overall lifetime maximum

Dental benefits will be updated to match any increases in the dental fee guide and are paid as a percentage of the current year's provincial dental fee guide, as outlined below.

	First 12 Months	Next 12 Months	Every 12 Months Thereafter
Schedule "A"	80%	80%	80%
Schedule "B"	60%	70%	80%
Dental Maximums of Schedules "A" & "B" Combined	\$500 per person	\$750 per person	\$1,000 per person

PRESCRIPTION DRUG BENEFIT

- Eligible prescribed medication paid at 70% to a maximum of \$750 per person every 12 months
- Name Brand Drugs allowed (if a generic equivalent is not available)
- Most pharmacies will bill Green Shield directly
- No Overall Lifetime Maximum
- Also available to individuals age 65 and over

NOTE: Vitamins, patent or proprietary medicines and over-the-counter drugs, smoking cessation products, fertility drugs and anti-obesity drugs are not included

WHAT IS GROUP CONVERSION?

The group conversion privilege is a benefit of your current group plan. It gives you access to Health and Dental benefits through Green Shield Canada on an individual basis.

In addition, Green Shield guarantees your coverage into the Morneau Conversion Program regardless of your health or your medical conditions.

WHO IS ELIGIBLE?

- **Employees** leaving their place of employment

Any employee who will be terminating employment where there is an active group benefits plan in force and who will lose their group benefits may enroll in the Morneau Conversion Program.

- **Overage Dependent Children** no longer eligible for benefits

Dependent children who are no longer eligible for benefits under their parents group benefits program may also enroll in the Morneau Conversion program.

ENROLLMENT REQUIREMENTS

You are eligible to join the program as long as you:

1. Apply for coverage within 60 days of termination of your benefits from your group plan.
2. Are a Canadian resident covered by your provincial health insurance plan.

CHOOSING THE RIGHT PLAN

Obtaining the right health care coverage is important, for both you and your spouse and/or your dependent children. To assist you in making the best health care decision, in addition to the Morneau Conversion Program, Green Shield also has available other Individual Health and Dental Plans.

WHAT IS THE DIFFERENCE?

Coverage under the Morneau Conversion Program group is guaranteed. Your application cannot be declined regardless of your health or the medication you are currently taking.

With Green Shield's Individual Health and Dental program, coverage is available to the general public and provides you with a choice of different plans to suit your health care needs. Some plans are medically underwritten which means that applications may be declined based on the applicant's medical condition(s) and/or the medication the individual is currently taking.

THE CHOICE IS YOURS!

In reviewing the options that are available to you and/or your dependent children, you may find, because of your or their medical condition(s), the Morneau Conversion Program is your best choice. If you and/or your dependent children require more flexibility in your health care coverage, you should consider Green Shield's Individual Health and Dental Program.

NOTE: *This summary is intended to provide a brief description of the benefits available under the Morneau Conversion Program. This material does not create or confer any rights. Actual details, terms, conditions, limitations and exclusions are detailed in the policy issued by Green Shield Canada upon application approval.*

*For more information
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CLAIMS, BILLINGS AND RISK MANAGED BY:

Green  Shield
CANADA

Where quality is more than a claim

MORNEAU CONVERSION PROGRAM

For
Employees and
Overage Dependent
Children

Who will lose their
Group Health and Dental
Benefits