

# NOTICE OF AMENDMENT

Effective February 1, 2021

This Notice of Amendment constitutes an amendment to your Group Benefits Contract. Changes are summarized below. After February 1, 2021, when you amend your benefits plan, your Contract will reflect these changes. Please file this document with your Contract for future reference.

## Extended Health Benefit and Paramedicals

What does this mean to you and your employees?

In the past, paramedical services provided virtually were not considered an Eligible Expense. Early on in the COVID-19 pandemic, however, we announced that certain virtual paramedical services would be eligible for coverage. Corresponding changes will be made to the Booklet.

### CONTRACT CHANGES

Original wording under limitations and exclusions:

Broken appointments, transportation costs (including travelling time) of the practitioner, advice received by telephone or other means of telecommunication, or the completion of claim forms required by this Provision;

#### New wording

**Broken appointments, transportation costs (including traveling time) of the practitioner or the completion of claim forms required by this Provision;**

**Services provided through telephone or other means of telecommunication, except if such services are provided in accordance with the regulations, practices or procedures as set out by the respective provider's college or association and are deemed to be Eligible Expenses, as determined by the Company;**

## Provider-submitted Claims

What does this mean to you and your employees?

Extended health providers can submit certain types of claims directly to Empire Life on behalf of employees. This provides added convenience. Corresponding changes will also be made to the Booklet.

### CONTRACT CHANGES

Original wording under General Provisions, subsection Assignment

This Policy and any of its Provisions may not be assigned by the Policy owner. The rights and interests of a Person Insured may not be assigned, except for any payment under the Extended Health Benefit Provision or the Dental Benefit Provision, if included as part of this Policy.

Notwithstanding the above, any payment under the Health Care Spending Account Provision for Extended Health or Dental Benefits may not be assigned, if included as part of this Policy.

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## **New wording**

This Policy and any of its Provisions may not be assigned by the Policy owner. The rights and interests of an Insured Employee under this Policy may not be assigned.

If the Extended Health Benefit Provision or the Dental Benefit Provision is included as part of this Policy, the Company may, as part of pay direct reimbursement programs and subject to its discretion, make claim payments at the direction and on behalf of the Insured Employee directly to a participating provider in relation to Extended Health Benefits or Dental Benefits.

For greater certainty, any payment under the Health Care Spending Account Provision for Extended Health or Dental Benefits may not be assigned, if included as part of this Policy.

## **No-evidence Maximums**

What does this mean to you and your employees?

If you increase no-evidence maximums, all employees will benefit from the increase including those who may have been declined in the past for health reasons. This is part of our standard Contract.

## **CONTRACT CHANGES**

Original wording under General Provisions

No Evidence Limit means the amount of insurance an eligible Employee and an eligible Dependant may obtain without providing Evidence of Insurability. At each rate re-calculation the Company may establish a new No Evidence Limit.

If at a date subsequent to the Policy Effective Date the No Evidence Limit is increased, an Employee's coverage will be held at the No Evidence Limit in effect prior to the change if the eligible employee previously provided Evidence of Insurability that did not satisfy the Company's medical underwriting requirements.

## **New wording**

### **Evidence of Insurability**

**No Evidence Limit means the amount of insurance an eligible Employee and an eligible Dependant may obtain without providing Evidence of Insurability. At each rate re-calculation the Company may establish a new No Evidence Limit.**

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## Enhanced Health and Wellness Benefits Booklet Wording

What does this mean to you and your employees?

We are adding new wording to the Additional Services section of the benefits Booklet to provide information about Best Doctors, Mental Health Navigator, and Telemedicine. Employees and their eligible Dependents with Empire Life Extended Health Benefits have access to all three of these valuable services.

### Best Doctors®

#### New wording in your booklet

Employees and eligible Dependents receive access to Best Doctors' leading experts to help find a specialist, get a medical second opinion, and get a digital copy of medical records. To use this service, contact Best Doctors at 1 877 419-2378 or online via the Best Doctors portal at [bestdoctors.com/Canada/start](https://bestdoctors.com/Canada/start).

### Mental Health Navigator

#### New wording in your booklet

Best Doctors® provides Employees and eligible Dependents with Mental Health Navigator. This virtual service provides expert mental health guidance to help determine if you have the right diagnosis or treatment plan. To use this service, contact Best Doctors at 1 877 419-2378 or online via the Best Doctors portal at [bestdoctors.com/canada/navigator](https://bestdoctors.com/canada/navigator).

### Telemedicine

#### New wording in your booklet

Teladoc® provides Employees and their eligible Dependents with 24/7/365 virtual access to Canadian licensed physicians. Teladoc can help treat a range of conditions—such as the flu, allergies, rashes and more—by phone or video, and can provide prescriptions when medically necessary. Physicians will not prescribe narcotics, controlled substances or non-therapeutic drugs and will not treat medical emergencies.

Employees with extended health benefits can set up their profile with Teladoc in one of three ways: download the Teladoc telemedicine app, visit [teladoc.ca](https://teladoc.ca), call 1 888 983-5236.

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