

A benefits program for temporary workers



Prepared for:

 **randstad**
+advantage



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Help protect yourself and your family

Randstad Canada has partnered with Securian Canada to offer all temporary workers access to customized insurance protection at affordable rates. Through this plan, you can help protect yourself, your family and your assets by choosing insurance coverage that best suits your needs.

Securian Canada is the brand name used by Canadian Premier Life Insurance Company and Canadian Premier General Insurance Company to do business in Canada. Policies are underwritten by Canadian Premier Life Insurance Company.

Overview

Financial protection at a glance

Type of Insurance	Coverage available for
Extended health care with dental insurance	You, your spouse* and dependant child(ren)**
Critical illness insurance	You and your spouse*
Term life insurance	You and your spouse*

Things to know

- Your coverage will start on the first of the month following the date Securian Canada approves your application
- 30-day money back guarantee:
 - If you change your mind, you can cancel your policy by written request within 30 days of receiving it and we will refund any amount paid to us – if no claims were paid
- If you are applying as a couple or a family, you must choose the same plan for everyone
- Securian Canada is second payer to any government-sponsored health plans
- In Quebec, this plan will be second payer to comply with Régie de l'assurance maladie du Québec (RAMQ) legislation
- Securian Canada may cover eligible drugs that aren't covered by a provincial or territorial plan

Proof of good health

If you apply for this coverage more than 60 days after your Randstad affiliation date, you and your spouse must complete a medical questionnaire and outline your medical history on your application. Securian Canada will assess your application to see if you qualify for coverage.

Proof of good health is required for your dependant child(ren)**, unless they are born after your plan is already in place.



With Randstad Advantage, you'll get:

Choice

Choose insurance plans that fit your needs:

- **Extended health care with dental insurance** – Take the pain out of budgeting for a health or dental service
- **Critical illness insurance** – Don't let a serious illness become a serious financial burden
- **Term life insurance** – Important people count on you. Keep looking after them every step of the way.

Convenience

Visit randstad.ca/randstad-advantage/ to:

- Learn about the insurance products available to you
- Get an estimate of your monthly rates
- Apply online

Affordability

You benefit from Randstad's buying power, which means you can take advantage of more affordable rates.

Flexibility

Your policy moves with you if your employment situation changes.

No medical questionnaire

If your application is received within 60 days of your Randstad affiliation date and you are under age 60, you may be eligible to get the following coverage without proof of good health:

- \$50,000 of life + basic extended health care (no dental) or
- \$50,000 of life + basic extended health care (with dental)

Coverage is subject to approval by Securian Canada. All other requests for coverage require proof of good health.

Extended health care with dental insurance

Extended health care (EHC) helps you cover the cost of health-related products and services not covered by your provincial health insurance plan. It'll also help lower your health risks and out-of-pocket expenses for services such as:

- Massage therapy
- Physiotherapy
- Vision care and more

Dental care insurance can help cover preventive maintenance, restorative and orthodontic expenses.

About the insurance

Coverage is available for you, your spouse* or your dependant child(ren).**

If member is declined, spouse and dependant children can still be approved.

Dental coverage is optional if applying for basic EHC coverage, but mandatory if applying for standard or enhanced EHC.

You can apply for EHC and dental coverage if you meet all of the following criteria:

- A temporary worker with Randstad Canada
- Between the ages of 18 and 69
- A resident of Canada and have provincial health coverage

Quebec residents must also have and continue to have health and drug coverage through a group benefit plan or through RAMQ. A person not covered under a group benefit plan or through RAMQ is not eligible for EHC coverage under this policy.

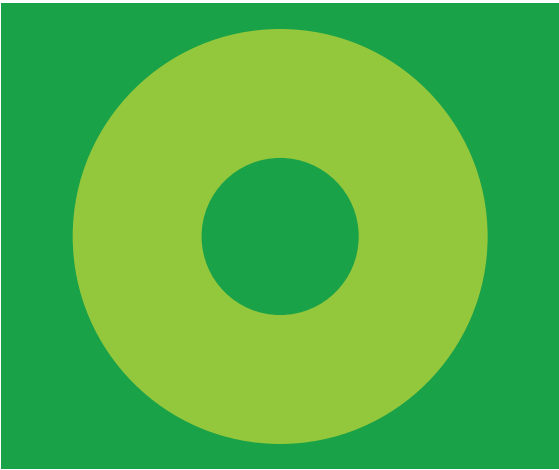
Benefit details

The information on the next page shows a summary of the coverage only. You can find full benefit details, including **conditions** and **exclusions**, in the insurance policy at randstad.ca/randstad-advantage/.

Benefit	Basic	Standard	Enhanced
Extended health care	<ul style="list-style-type: none"> • 60% reimbursement • No deductible • \$25 maximum per visit, up to \$250 per calendar year, per practitioner+ • Hearing aids (\$400 every five years) • Medical services and equipment of \$2,500 per calendar year for a combined lifetime maximum of \$20,000 • Orthopaedic shoes and orthotics (\$150 maximum per calendar year) 	<ul style="list-style-type: none"> • 100% reimbursement • No deductible • Up to \$300 per calendar year, per practitioner+ • Accidental dental (up to \$2,000 per fracture or injury) • Licensed ground or emergency air ambulance services • Hearing aids (\$400 maximum every five calendar years) • In-home nursingⁱⁱⁱ up to \$5,000 per calendar year and \$25,000 lifetime maximum 	<ul style="list-style-type: none"> • 100% reimbursement • No deductible • Up to \$400 per calendar year, per practitioner+ • Accidental dental (up to \$2,000 per fracture or injury) • Licensed ground or emergency air ambulance services • Hearing aids (\$500 maximum every five calendar years) • In-home nursingⁱⁱⁱ up to \$10,000 per year and \$30,000 lifetime maximum
<p>Standard and enhanced plans also include:</p> <p>Medical equipment maximum of \$5,000 per calendar year – including:</p> <ul style="list-style-type: none"> • Wigs and/or hair pieces (\$500 lifetime maximum) • Orthopaedic shoes and orthotics (\$200 maximum per calendar year) • Blood glucose monitor (\$300 every five calendar years) • Splints and crutches (\$500 maximum per calendar year) • Wheelchairs (\$4,000 lifetime maximum, walkers, traction kits) • Hospital bed (\$1,500 lifetime maximum) • Prosthetic appliances • Breast prosthesis (\$200 maximum per calendar year) 			
<p>All three plans include:</p> <ul style="list-style-type: none"> • Pay Direct drug card (except in Quebec) • No deductible • Smoking cessation medication (\$250 lifetime maximum) <p>All three plans exclude fertility drugs.</p>			
Semi-private hospital room (in Canada)	No coverage	<ul style="list-style-type: none"> • 85% reimbursement • Up to \$200/day to a calendar year maximum of \$5,000 • Convalescent hospital – maximum of \$20/day – 180 days per incident • If you are pregnant at the time of your application, we will pay up to two days of hospitalization – due to pregnancy 	

Benefit	Basic	Standard	Enhanced
Vision care	No coverage	<ul style="list-style-type: none"> • 100% reimbursement • Prescription eyeglasses, contact lenses, prescription sunglasses, laser eye surgery • Eye examination - up to \$50 every two calendar years (per calendar year for dependants under age 18) • One-year waiting period before an insured person is eligible for the vision benefit • Maximum \$150 every two calendar years (including eye exams) 	<ul style="list-style-type: none"> • Maximum \$200 every two calendar years (including eye exams)
Dental – preventive	<ul style="list-style-type: none"> • 60% reimbursement • \$500 per calendar year • A three-month waiting period before an insured is eligible for the preventive benefit 	<ul style="list-style-type: none"> • 70% reimbursement • \$750 per calendar year 	<ul style="list-style-type: none"> • 80% reimbursement • \$750 per calendar year
All three dental plans include the additional preventive benefits: <ul style="list-style-type: none"> • Exams, diagnosis, tests, X-rays, lab exams • Fillings, scaling and routine extractions • Space maintainers for children under 12 years of age • Pit and fissure sealant for children under 19 years of age • Nine-month recall visits 			
Dental – restorative	No coverage	No coverage	<ul style="list-style-type: none"> • 50% reimbursement • \$500 per calendar year • Includes endodontics (root canals), periodontics, oral surgery, anesthesia, crowns, onlays, laboratory procedures, bridges, dentures (and repairs) • One-year waiting period before an insured person is eligible for the restorative benefit
Dental – orthodontics	No coverage	No coverage	<ul style="list-style-type: none"> • 60% reimbursement • \$1,500 lifetime maximum • Two-year waiting period before an insured person is eligible for the orthodontics benefit

Benefit	Basic	Standard	Enhanced
Prescription drugs	<ul style="list-style-type: none"> • \$750 per calendar year • 60% reimbursement • Up to \$5.00 paid towards dispensing fee 	<ul style="list-style-type: none"> • \$100,000 per calendar year • 70% reimbursement on first \$7,000 of eligible expenses (\$4,900 paid expenses) • 100% reimbursement on next \$93,000 of eligible expenses 	<ul style="list-style-type: none"> • \$100,000 per calendar year • 80% repayment on first \$5,000 of eligible expenses (\$4,000 paid expenses) • 100% reimbursement on next \$95,000 of eligible expenses • Includes contraceptives (oral only)
Emergency travel medical	No coverage	<ul style="list-style-type: none"> • 100% reimbursement • \$1,000,000 (lifetime maximum) • Up to 60 days per trip. Coverage begins when you leave your province/territory of residence. • Available until the age of 80 • If you have a pre-existing medical condition that existed during the nine months prior to your trip, expenses related to this condition are not covered 	



Critical illness insurance

Critical illness (CI) insurance lets you focus on your recovery, not your finances. It gives you peace of mind when you need it most.

If you become seriously ill, you'll get a one-time CI insurance payment that you can use any way you choose. That includes covering expenses not included in your provincial health care plan – such as:

- Payment for alternative treatments
- Private home care
- Personal expenses and much more

About the insurance

Coverage is available for you and your spouse.*

Member must apply for coverage for spouse to be eligible. However, if member is declined, spouse is still eligible for CI insurance on their own.

Coverage amounts range from **\$20,000** to **\$250,000** (in units of **\$10,000**).

You can apply for critical illness insurance if you meet all of the following criteria:

- A temporary worker with Randstad Canada
- Between the ages of 18 and 60
- A resident of Canada

Important: The policy expires at age 70 and proof of good health is required at time of application.



Covers 19 conditions:

- Alzheimer's disease
- Aortic surgery
- Benign brain tumour
- Blindness
- Cancer
- Coma
- Coronary artery bypass surgery
- Deafness
- Heart attack
- Kidney failure
- Loss of independent existence
- Loss of speech
- Major organ failure on waiting list
- Major organ transplant
- Multiple sclerosis
- Paralysis
- Parkinson's disease
- Severe burns
- Stroke

You can find full descriptions of the illnesses covered and exclusions in the insurance policy at randstad.ca/randstad-advantage/.

General exclusions

Securian Canada won't make a payment for claims related to one or more of the following:

- Committing or attempting to commit a criminal offence
- The person hurting himself/herself on purpose, taking or attempting to take his or her own life. This applies whether or not they understand or have a mental illness.
- Operating any vehicle with a blood alcohol limit above 80 mg/100 ml of blood
- Taking any drug, on purpose, other than a prescribed medication (a licensed medical practitioner must have prescribed the medication and the product instructions followed)
- Taking an intoxicant, narcotic or poisonous substance on purpose (other than tobacco and occasional use of alcohol)
- Civil disorder or war, whether declared or not

Term life insurance

Term life insurance helps you take care of the people who count on you most. It's a financial safety net for your family, in the event of your premature death. Funds paid under the plan can help your loved ones with:

- Replacing your income
- Children's educational needs
- Mortgage and other personal debt
- Funeral, other final expenses, and more

About the insurance

Coverage is available for you and your spouse.*

Member must apply for coverage for spouse to be eligible. However, if member is declined, spouse is still eligible for life insurance on their own.

Coverage amounts range from **\$50,000** to **\$250,000** (in units of **\$25,000**).

If your application is received within 60 days of your Randstad affiliation date, you may be eligible to get the following coverage without proof of good health:

- \$50,000 of life + basic extended health care (no dental) or
- \$50,000 of life + basic extended health care (with dental)

Coverage is subject to approval by Securian Canada. All other requests for coverage require proof of good health.

This policy expires at age 70. There is a 50% reduction in benefits for life insurance and accidental death insurance at age 65.

You can apply for term life insurance if you meet all of the following criteria:

- A temporary worker with Randstad Canada
- Between the ages of 18 and 60
- A resident of Canada

Extra advantages

- ✓ Choice to apply for a living benefit (money paid in advance, out of the death benefit amount, if the person covered by the insurance is deathly ill)
- ✓ Accidental death insurance rider is available
- ✓ Get lower premiums if you are a non-smoker

What's excluded?

These benefits are not payable for a death that occurs before the insurance policy has been in effect for two continuous years. With respect to the insured or spouse, they're also not payable if:

- Death results directly or indirectly from self-inflicted injury or suicide – regardless of whether the person has the ability to form the requisite intent, or
- Regardless of whether the person has a mental illness – such that the person does not know or understand the consequences of the person's actions

What is the cost?



Get a quick online quote

To help you determine your monthly premium, use our easy-to-use free online quote tool at apply.securiancanada.ca/en/randstad.

Premiums are paid on the first of each month.

Rates are reviewed every year, may change, and will increase as you move into the next age band. Rates are calculated based on your age, gender and smoking status as of the policy anniversary. Also, rates are subject to provincial tax where applicable.

Financially protect yourself and your loved ones. Apply today!

Get started by applying online at apply.securiancanada.ca/en/randstad.

For Quebec residents only:

You will need to complete the application over the phone with a licensed advisor. Call us at 1-877-363-2773.

They will help ensure that the product you're interested in meets your needs, and help you fill out the application. Be sure to identify yourself as a Randstad Temporary Worker.



Questions?

Please give us a call at **1-877-363-2773**

Monday-Friday, 8 a.m.-8 p.m. ET

This brochure provides you with a brief overview of the insurance options available to you. Complete terms, conditions, exclusions and limitations of the coverage in the insurance policy.

* Spouse means your partner by marriage, or a person of the same or opposite sex with whom you have been cohabiting for at least one year and who is represented publicly as your spouse. You can only cover one spouse at a time.

** A dependant child means a natural child, stepchild or legally adopted child who is not married or in any other formal union recognized by law. Your dependant child must be under age 21 (age 25 if a full-time student or age 26 if a full-time student residing in Quebec), or to any age if incapable of self-support because of a physical or mental disability.

+ Practitioners (licensed or registered) include: acupuncturists, chiropractors, naturopaths, osteopaths, physiotherapists, podiatrists, chiropodists, psychologists, registered massage therapists and speech therapists.

ⁱⁱⁱ We will pay when we receive proof that the insured person has applied for the applicable government funding for the services of a nurse provided in the insured person's home. The insured person's treatment must require the level of expertise of a nurse.

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securiancanada.ca

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