



# Benefits at a Glance

NURSE PRACTITIONER ASSOCIATION OF  
ALBERTA  
Group: 22592  
Div: 1 Class: A

*The following summarizes key features of your group benefits plan.*

Please refer to your full booklet wording at: <https://planmember.rwam.com/login>

## BASIC LIFE AND AD&D

Life Benefit Formula	1 times annual insured earnings, rounded to the next higher \$1000
AD&D Benefit Formula	1 times the Basic Life insurance coverage
Life Maximum Coverage	\$100,000 without evidence of insurability (NEM) \$250,000 with approved evidence of insurability

## DEPENDENT LIFE

Coverage for Spouse	\$10,000
Coverage for Child	\$5,000

## LONG TERM DISABILITY (LTD)

LTD Elimination Period	112 days of Disability must be satisfied
LTD Benefit Formula	66.67 % of monthly insured earnings, rounded to the next higher \$1, or the "All Source Maximum" whichever is less
Maximum Monthly Benefit	\$2,500 without evidence of insurability (NEM) \$10,000 overall maximum
Benefit Taxability	Non-taxable
Own Occupation Period	24 month 'own occupation' period followed by 'any occupation'
Maximum Benefit Duration	If eligible, LTD benefits may continue to age 65

## EXTENDED HEALTH CARE (EHC)

EHC Benefit	Co-Ins.	Benefit Maximum
Prescription Drug Plan	80%	Maximum \$5,000 per calendar year, per individual Limited to mandatory generic selection





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Group: 22592 1-A

Practitioner	Co-Ins.	Per Visit Max.	Max. (Calendar Year)	Combined Max
Acupuncturist	80%		\$500	
Chiropractor	80%		\$500	
Massage Therapist	80%		\$500	
Naturopath	80%		\$500	
Physiotherapist	80%		\$500	
Psychologist/ Psychotherapist/ Social Worker (MSW)	80%			\$500
Speech Therapist	80%		\$500	
Osteopath	80%		\$500	
Chiroprapist	80%		\$500	
Podiatrist	80%		\$500	
Registered Nutritional Consulting Practitioner/ Registered Dietician	80%			\$500

EHC Benefit	Co-Ins.	Benefit Maximum
Private Duty Nursing	100%	\$10,000 per calendar year \$25,000 lifetime maximum
Eye Examinations	100%	Per EHC Details 1 Every 24 months
Hospital Benefit	100%	Cost of semi-private exceeding ward rate per day
Convalescent Hospital	100%	Cost of semi-private exceeding ward rate per day Duration of confinement not exceeding 180 days
Ambulance Service	100%	Per EHC Details
Foot Orthotics	100%	\$300 total per calendar year
Orthopedic Shoes	100%	\$250 total per calendar year
Prosthetics	100%	\$25,000 lifetime maximum - initial placement only
Hearing Aids	100%	\$750 every 4 years
Medical Services and Supplies	100%	Per EHC Details
Medical Equipment	100%	Per EHC Details
Dental Accidents	100%	Per EHC Details
Emergency Care Out-of-Province/Canada	100%	\$5,000,000 per calendar year For trip duration not exceeding 60 days from date of departure out-of-province of residence
Medical Referral Out-of-Province/Canada	100%	\$50,000 per calendar year 60 day limit from date of departure out of province of residence

EHC Deductible

Nil

Coverage Termination Age

At date of retirement, or provided the employee is still actively working, at age 75 or earlier  
Termination of Coverage  
The maximum Coverage Termination Age for a Totally Disabled employee is at age 65 or earlier Termination of Coverage

Survivor Benefit

Included, see coverage details in booklet



## DENTAL

Dental Benefit	Co-Ins.	Benefit Maximum
<b>Basic &amp; Preventative Dental Treatment</b>		
Routine Dental Care	80%	Recall, emergency or specific oral examinations, bitewing x-rays, scaling, polishing & fluoride once every 6 months
Periodontics	80%	Periodontal scaling/root planing 10 units per calendar year
Endodontics	80%	
Denture Repairs	80%	
		\$1,500 combined with Major Restorative, per calendar year
<b>Major Restorative Treatment</b>		
Crowns, Bridgework, Dentures, Implants	50%	\$1,500 combined with Basic & Preventative, per calendar year
Dental Deductible		Nil
Dental Fee Guide Year		The current year's Dental Fee Guide published for general dental practitioners in the employee's province of residence
Coverage Termination Age		At date of retirement, or provided the employee is still actively working, at age 75 or earlier Termination of Coverage The maximum Coverage Termination Age for a Totally Disabled employee is at age 65 or earlier Termination of Coverage
Survivor Benefit		Included, see coverage details in booklet

# Get your money faster...

## Make claims processing faster & easier

- Register with Plan Member Services
- Enrol for Direct Deposit and choose email notification for your Explanation of Benefits
- Submit claims electronically through Plan Member Services or the RWAM Mobile App



### Submit claims Electronically

Submit claims online at: <https://planmember.rwam.com> or [www.rwam.com](http://www.rwam.com) and select 'Plan Member Sign In'.

Once logged into the RWAM Plan Member Website, under 'Quick Links', select 'Submit a Claim'. The remaining steps are easy - answer a few questions, attach an electronic copy of your receipt and submit.

### RWAM Mobile App

Once enrolled on RWAM Plan Member Services, download the free RWAM Mobile App on your smartphone or tablet (search 'RWAM') to access select features of RWAM Plan Member Services, including, but not limited to:

- Submit health, dental and vision claims securely, directly from your phone or tablet
- View recently paid claims
- Access your RWAM OneCard to use your phone as your Drug Card, Hospital Card, Dental Card and Out-of-Country Travel Card (if applicable to your group plan)

### Provider eClaims

RWAM's Provider eClaims solution delivers fast and convenient service to both plan members and healthcare providers.

The following are some of the providers who can submit claims directly to RWAM on your behalf:

- Physiotherapist
- Chiropractor
- Acupuncturist
- Massage Therapist
- Optical providers

To take advantage of RWAM Provider eClaims have your provider register and submit your claims directly to:

<https://provider.rwam.com>

### Enrol for Direct Deposit

Once registered with Plan Member Services, enrol for Direct Deposit to have your claim payments deposited directly to your bank account.

If you don't have online access - you can expedite claim payments by enrolling for Direct Deposit. (form available at [rwam.com](http://rwam.com) RM014)

### Choose email notification for your Explanation of Benefits (EOB)

Provide your email on RWAM's Plan Member site to receive your EOB electronically on any processed claim paid by Direct Deposit. EOBs provide the information required to coordinate benefits with spousal plans, and should be kept for those requiring receipts for taxation purposes.

#### QUESTIONS...

Please do not hesitate to contact

#### RWAM Group Administration

**1-519-669-1632** or

**1-877-888-7926**

email: [inquiry@rwam.com](mailto:inquiry@rwam.com)