

St. Thomas University
Health Spending Account

Plan Number: 5537

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PRIVACY PROTECTION PRACTICES

In the course of providing customers with quality health, life and travel coverage, Medavie Blue Cross acquires and stores certain personal information about its clients and their dependents. The purpose of this document is to keep you informed about privacy protection practices at Medavie Blue Cross.

Protecting personal information is not new to Medavie Blue Cross. Ensuring the confidentiality of client information has always been fundamental to the way we do business and our staff understand that the privacy policies and procedures we have in place to ensure confidentiality are to be taken very seriously.

What is personal information?

Personal information includes details about an identifiable individual and may include name, age, identification numbers, income, employment data, marital and dependent status, medical records, and financial information.

How is your personal information used?

Your personal information is necessary to allow Medavie Blue Cross to process your application for coverage under its health, life and travel plans. Your personal information is used:

- to provide the services outlined in your contract or the group contract of which you are an eligible member
- to understand your needs so that we can recommend suitable products and services, and*
- to manage our business

*not applicable in Ontario and Quebec

To whom could this personal information be disclosed?

Depending on the type of coverage you carry with us, release of selected personal information to the following may be necessary in order to provide the services outlined in your contract:

- other Canadian Blue Cross organizations in order to administer your benefit plan if you reside outside the Atlantic Provinces, Quebec or Ontario
- specialized health care professionals when necessary to assess benefit or product eligibility
- government and regulatory authorities in an emergency situation or where required by law
- Blue Cross Life Insurance Company of Canada and other third parties, on a confidential basis, when required to administer the benefits outlined in your contract or your group's contract, and
- the cardholder of any contract under which you are a participant

We do not provide or sell personal information about you to any outside company for use in marketing and solicitation. Personal information about you or your dependents is not released to a third party without permission unless necessary to fulfill the services Medavie Blue Cross is contracted to provide to you.

PRIVACY PROTECTION PRACTICES

To whom could this personal information be disclosed? (Cont'd)

To ensure Medavie Blue Cross is able to provide you with the best possible service, it is important that the personal information we use is accurate and up to date. You can help by keeping us informed of changes of address, marital status and the addition or deletion of dependents. Should you become aware of errors in our information about you, please contact our customer service personnel and we will ensure the data is corrected.

By becoming a Medavie Blue Cross customer or filing a claim for benefits, you are agreeing to allow your personal information to be used and disclosed in the manner outlined above. If you prefer that we not use or disclose your personal information in those situations where it is not necessary to administer your benefit plan, please visit our Web site or write to us at the address provided.

Please note that not allowing Medavie Blue Cross to use information about you may mean we may not be able to provide you with certain products or services that may be of use to you.

For more information on Medavie Blue Cross's privacy policy, contact us using one of the following:

www.medavie.bluecross.ca

1-800-667-4511 or 1-800-355-9133 (in Ontario)

Chief Privacy Officer
Medavie Blue Cross
Risk Management Group
644 Main Street
PO Box 220
Moncton, NB E1C 8L3

or

privacyofficer@medavie.bluecross.ca

If the issue is not resolved to your satisfaction, you may file a complaint in writing to:

Office of the Privacy
Commissioner of Canada
112 Kent Street
Ottawa, Ontario K1A 1H3

ABOUT THIS BOOKLET

Medavie Blue Cross administers the following benefits on behalf of St. Thomas University:

- Health Spending Account

The information contained in this booklet summarizes the important features of your group program; is prepared as information only; and does not, in itself, constitute an agreement. The exact terms and conditions of your group benefit program are described in the group policy held by your employer.

Where legislated, you have the right to request a copy of the group policy details pertaining to your insured coverage, a copy of your application for benefits, and any written statements or other records provided to the Company as evidence of your health. You may also request, with reasonable notice, a copy of the contract for insured benefits. The first copy will be provided at no cost to you. A fee may be charged for subsequent copies. All requests for copies of documents should be directed to Medavie Blue Cross.

Every action or proceeding against an insurer (i.e. Medavie Blue Cross) for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act.

This booklet replaces any previously issued booklet.



To access a wealth of savings on medical, vision care and many other products and services, visit www.blueadvantage.ca.

HEALTH SPENDING ACCOUNT

Under a Health Spending Account, you have access to a pre-determined amount of Health Spending Account credits. These credits are intended to pay for medical and dental expenses not covered under your medical and dental plan or your provincial plan. Health Spending Account credits can also be used to supplement existing benefits. These include costs exceeding the plan's maximum payable amounts, deductibles, co-insurance or any other portion of a claim that is not automatically paid. The amount in your Health Spending Account is not taxed as income except in Quebec where it is required to pay Quebec Provincial Income Tax.

ABOUT YOUR HEALTH SPENDING ACCOUNT

The policy year of your Health Spending Account is from July to June. Your Health Spending Account credits may be used to reimburse expenses incurred during the year or may be carried over to the following year's account. If Health Spending Account credits have not been used by the end of that year, a 90 day grace period is available during which all credits from the previous year must be exhausted. If these credits are not exhausted, they will be forfeited. Canada Revenue Agency does not allow the payout of unused balances in taxable cash as an alternate to the carry over requirement. Furthermore, should you leave your current employment, or your group terminates coverage with Medavie Blue Cross, you will have a period of 90 days to claim against your remaining balance before your credits are forfeited.

ALLOWABLE MEDICAL EXPENSES (not limited to the following expenses)

A Health Spending Account is a way to give employees more flexibility within the benefit plan, and a way to remunerate an employee with tax free dollars. Expenses eligible under a Health Spending Account is based on the Canada Revenue Agency Income Tax Act and differ from eligible expenses covered under group benefits plan. The following is a general overview of several expenses considered eligible for the Medical Expense Tax Credit under the Canadian Income Tax Act. For additional information regarding reimbursable expenses you may consult The General Income Tax Guide, or the Canada Revenue Agency at the following Internet site address; <http://www.cra-arc.gc.ca>. Medavie Blue Cross recommends that you contact Canada Revenue Agency to clarify the eligibility of any service or products for which you are unsure. Furthermore, Medavie Blue Cross does not assume responsibility to inform you of any changes made to the Canada Revenue Agency provisions hereinafter.

HEALTH SPENDING ACCOUNT

A - PROFESSIONAL SERVICES

1. Acupuncturist
2. Audiologist
3. Chiropodist
4. Chiropractor
5. Christian Science Practitioner
6. Dentist
7. Dental Hygienist
8. Dental Mechanic
9. Dermatologist
10. Dietician
11. Naturopath
12. Optician
13. Optometrist
14. Osteopath
15. Physiotherapist
16. Plastic Surgeon
17. Podiatrist
18. Practical Nurse (medical services only)
19. Psychiatrist
20. Psychologist
21. Registered Nurse
22. Speech Therapist

Additional practitioners may qualify as eligible providers under Canada Revenue Agency guidelines. In all circumstances, the practitioners must be recognized by the applicable legislation of the province in which the services are rendered.

B - LABORATORY EXAMINATIONS AND TESTS

1. Blood Tests
2. Cardiographs
3. Metabolism Tests
4. Spinal Fluid Tests
5. Stool Examinations
6. Urine Analysis
7. X-Ray Examination

C - DENTAL SERVICES

1. Radiographs
2. Preventive
3. Endodontics
4. Periodontics
5. Restorative
6. Oral Surgery
7. Orthodontics

HEALTH SPENDING ACCOUNT

D - HOSPITAL SERVICES

1. Room Accommodation
2. Miscellaneous Hospital Services

E - ARTIFICIAL LIMBS, AIDS AND OTHER DEVICES AND EQUIPMENT

1. an artificial limb
2. an iron lung
3. a rocking bed for poliomyelitis victims
4. a wheelchair
5. crutches
6. a spinal brace
7. a brace for a limb
8. an ileostomy or a colostomy pad
9. a truss for a hernia
10. an artificial eye
11. a laryngeal speaking aid
12. an aid to hearing
13. an artificial kidney machine

HEALTH SPENDING ACCOUNT

F - PRODUCTS OR SERVICES REQUIRING A PRESCRIPTION

1. A wig made to order for an individual who has suffered abnormal hair loss because of disease, medical treatment or accident.
2. A needle or syringe designed to be used for the purpose of giving an injection.
3. A device or equipment used by an individual suffering from a severe chronic respiratory ailment or a severe chronic immune system disregulation, but not including an air conditioner, humidifier, dehumidifier, heat pump or heat or air exchanger.
4. A device or equipment designed to pace or monitor the heart of an individual who suffers from heart disease.
5. An orthopedic shoe or boot or an insert for a shoe or boot made to order for an individual to overcome a physical disability.
6. A power-operated guided chair installation, for an individual, that is designed to be used solely in a stairway.
7. A mechanical device or equipment designed to assist an individual to enter or leave a bathtub or shower or to get on or off a toilet.
8. A hospital bed, including any attachments to the bed.
9. A device designed to assist an individual in walking, when the individual has mobility impairment.
10. An external breast prosthesis that is required due to a mastectomy.
11. A teletypewriter or similar device, including a telephone-ringing indicator, that enables an individual who is deaf or mute to make and receive telephone calls.
12. An optical scanner or similar device designed to enable an individual who is blind to read print.
13. A power-operated lift or transportation equipment designed for an individual who is disabled to allow the individual access to different areas of a building or to assist the individual in gaining access to a vehicle or to place the individual's wheelchair in or on a vehicle.
14. A device designed exclusively to enable an individual who has a mobility impairment to operate a vehicle.
15. A device or equipment, including a synthetic speech system, braille printer and large print-on-screen device, designed exclusively for use by an individual who is blind, in operating a computer.
16. An electronic speech synthesizer that enables an individual who is mute to communicate by using a portable keyboard.
17. A device to decode special television signals to permit the script of a program to be visually displayed.
18. A visual or vibratory signaling device, including a visual fire alarm indicator, for an individual who has a hearing impairment.
19. A device designed to be attached to an infant diagnosed as being prone to sudden infant death syndrome in order to sound an alarm if the infant ceases to breathe.
20. An infusion pump, including disposable peripherals, used to treat diabetes or a device designed to enable an individual with diabetes to measure blood sugar level.
21. An electronic or computerized environmental control system designed exclusively for the use of an individual who has a severe and prolonged mobility restriction.
22. An extremity pump or elastic support hose designed exclusively to relieve swelling caused by chronic lymphedema.
23. An inductive coupling osteogenesis stimulator for treating non-union of fractures or aiding in bone fusion.

HEALTH SPENDING ACCOUNT

G - VISION CARE

1. The cost of eyeglasses (including frames and lenses) or contact lenses when prescribed by an oculist, ophthalmologist or an optometrist.
2. The cost of laser eye surgery when performed by a medical practitioner.

H - DRUGS AND OTHER PREPARATIONS OR SUBSTANCES

1. Drugs or other preparations or substances as prescribed by a medical practitioner or dentist and recorded by a licensed pharmacist.
2. Birth control pills as prescribed by a physician and recorded by a pharmacist.
3. Insulin or substitutes, tapes or tablets for sugar content tests by diabetics when prescribed by a physician.
4. Injectable liver extract for pernicious anemia.
5. Vitamin B-12 for pernicious anemia.

I - MEDICAL TREATMENTS

1. Blood Transfusion
2. Diathermy
3. Electric Shock Treatments
4. Healing services
5. Hydrotherapy
6. Injections
7. Insulin Treatments
8. Nursing
9. Pre-natal; post natal treatments
10. Radium therapy

J - MISCELLANEOUS EXPENSES

1. The cost of diapers, disposable briefs, catheters, catheter trays, tubing or other products required by the patient because of incontinence caused by illness, injury or affliction.
2. The cost of buying or renting an oxygen tent or other equipment necessary to administer oxygen.
3. The costs of acquiring and the care and maintenance (including food and veterinary care) of an animal. These costs must be paid on behalf of a patient who is blind, profoundly deaf or who has a severe and prolonged impairment that markedly restricts the use of the patient's arms or legs. The animal must be specially trained to assist a patient in coping with his or her impairment and the animal must be provided by a person or organization whose main purposes is the training of animals for this function.
4. Reasonable expenses, including legal fees and insurance premiums, paid to locate a compatible bone marrow or organ transplant donor for a patient. Reasonable travel, board and lodging expenses paid for the donor and a companion as well as the recipient and a companion.
5. Reasonable expenses relating to renovations or alterations to an individual's dwelling. These expenses must be paid to enable the individual to gain access to the dwelling or be mobile or functional within it.
6. Reasonable expenses relating to rehabilitative therapy, including training in lip reading or sign language, incurred to adjust for the patient's hearing or speech loss.

HEALTH SPENDING ACCOUNT

K - NON-ELIGIBLE EXPENSES

1. Non- prescription birth control devices
2. Wigs - unless made to order for individuals who have suffered abnormal hair loss owing to disease, medical treatment or accident.
3. Maternity clothes
4. Athletic club memberships
5. Toothpaste
6. Scales for weighing food
7. Funeral, cremation or burials, cemetery plot, monument, mausoleum
8. Illegal operations, treatments or drugs illegally procured
9. Payments to a municipality where the municipality employed a doctor to provide medical services to the residents.

PLAN MEMBER WEBSITE

INSTRUCTION FOR MEMBERS

Medavie Blue Cross is continually developing its Web technology to respond to the needs of our customers. One such innovation, the Plan Member Website, will help you better understand, manage and co-ordinate your benefit plan.

The Plan Member Website is simple to use and is delivered in a secure environment. Now, when you want to access general information about your plan, view your claims and payment history, or print generic claim forms, you just have to click your mouse. The Plan Member Website is available 24 hours a day; seven days a week from home or work, all you need is an Internet connection. The Plan Member Website makes life easier for you.

ON THE PLAN MEMBER WEBSITE

There are a variety of options available to you on the Plan Member Website.

Coverage Inquiry: Detailed information about the Medavie Blue Cross benefit plan

Forms: Printable versions of generic Medavie Blue Cross claim forms

Member Information

- Members can view and/or update address information (where access is available)
- Request new identification cards
- Add/update banking information for direct deposit of claim payments (where applicable)

Member Statements

- Members can view claims history for member and dependents
- View record of payments issued to member and/or the service provider
- View Health Spending Account balances (where applicable)

FIRST-TIME ACCESS TO THE PLAN MEMBER WEBSITE

To register for the Plan Member Website, visit **www.medavie.bluecross.ca** and log in.

Please ensure you make note of your user ID and password for future reference.

PLEASE NOTE

For security reasons, the Plan Member Website is for use of the plan member only.

We look forward to helping you take advantage of our online technology. For further information on the Plan Member Website, or for any questions about your Medavie Blue Cross benefit plan, please contact our Customer Information Center toll free at the number on the back of your identification card or e-mail inquiry@medavie.bluecross.ca.

MEDAVIE BLUE CROSS CONTACT INFORMATION

Medavie Blue Cross has branch offices at the following locations to answer any inquiries you may have relating to your benefit plan.

NEW BRUNSWICK

Fredericton Unit 2 - 1055 Prospect Street
Fredericton, NB E3B 3B9

Moncton Blue Cross Centre
644 Main Street
P. O. Box 220
Moncton, NB E1C 8L3

Saint John 47A Consumers Drive
Saint John, NB E2J 4Z7

NOVA SCOTIA

Dartmouth Street Address:
230 Brownlow Avenue
Dartmouth, NS B3B 0G5
Mailing Address:
P. O. Box 2200
Halifax, NS B3J 3C6

Halifax Barrington Tower, Scotia Square
1894 Barrington Street
Halifax, NS B3J 2A8

NEWFOUNDLAND

St. John's Viking Building
136 Crosbie Road, Suite 204
St. John's, NL A1B 3K3

ONTARIO

Toronto 185 The West Mall, Suite 1200
P. O. Box 2000
Etobicoke, ON M9C 5P1

QUEBEC

Montreal 550 Sherbrooke Street West, Suite 12
Montreal, QC H3A 6T6

Toll-free Customer Information Line: 1-800-667-4511