

Introduction

As a Seasonal Agricultural Worker, you are covered by a comprehensive benefits program that protects you during your stay in Canada. This pamphlet summarizes the key benefits you will enjoy.

When Coverage Begins

Aetna International, as your insurer, provides benefits on an ongoing basis to all Seasonal Agricultural Workers. The benefits highlighted in this pamphlet are effective upon your arrival in Canada. There is no dependant coverage.

Eligibility

A member is eligible if he/she is a worker under the terms of the Mexico-Canada Seasonal Agricultural Workers Program and is:

- a citizen or resident of Mexico;
- under 75 years of age;
- legally employed in Canada throughout the period of insurance;
- covered under the Government Health Insurance Plan (in the province where this is offered) for the full duration of the period of insurance.

Insurer

Aetna International insures the Seasonal Agricultural Workers group benefits program.

Plan Administrator

Cowan Insurance Group is the administrator of the plan and will be processing claims.

Contact us:



1-855-896-0808



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The statements in this pamphlet are only a summary of some of the provisions in the master policy. If you need further details on the provisions which apply to your group benefits you must refer to the master policy available from your plan administrator.



Benefit Summary

Mexico-Canada Seasonal Agricultural Workers Program

All Workers



Platinum
member



Benefits	What's covered?	
Basic Term Life Insurance	Amount of Insurance: \$50,000	
Basic Accidental Death and Dismemberment and Specific Loss Benefits	Principal Sum: \$50,000 Amount Payable: The amount payable is the principal sum or the factor or portion of the principal sum, depending on the loss suffered. Please refer to the Table of Losses in the Group Policy booklet.	
Short Term Disability Income Benefits	<ul style="list-style-type: none"> • 90% of weekly earnings, paid from the first day of disability, rounded to the next higher dollar. • Benefit Period: 8 weeks - Tax Status: Non-taxable 	
Healthcare Expense Benefits	<p>Reimbursement Level: 100% - Annual Maximum: \$300,000</p> <p>The following benefits are paid during the Period of Insurance for necessary medical care or surgery supplied by a public (not for profit) health facility, as part of the emergency treatment arising from a medical condition, unless covered by a provincial plan:</p> <p>Hospital Care Hospital confinement is covered if:</p> <ul style="list-style-type: none"> • It starts while the person is insured under this benefit provision; and • It represents acute, convalescent, or palliative care. <p>Physician Services Services of a physician are covered when provided in the physician's office, the patient's home, or in a hospital or other treatment facility. Services of a surgeon and other specialists are also provided.</p> <ul style="list-style-type: none"> • Coverage is provided for: <ul style="list-style-type: none"> o Diagnosis and treatment, including x-ray procedures and the administration of anesthetics; o Routine visits, limited to one visit per calendar year. The routine visit is one not related to an emergency treatment. <p>Diagnostic Services Diagnostic laboratory and x-ray procedures performed in the person's province of residence are covered when coverage is not available under his/her provincial government plan.</p> <p>Medical Supplies The following medical supplies are covered when prescribed by a physician: breathing equipment, orthopedic equipment, prosthetic equipment, mobility aids, communication aids, diabetic supplies.</p> <p>Note: For supplies available on a rental basis, Aetna International covers either the rental cost or, at its discretion, the cost of purchase.</p> <p>Paramedical Services The following paramedical services are covered when provided out of hospital:</p> <ul style="list-style-type: none"> • Chiropractors, Physiotherapist, Podiatrists, Chiropodists, Osteopaths • Covered up to \$250 per practitioner per calendar year. 	<p>Ambulance Services Ambulance services, including air ambulance services are covered.</p> <p>Prescription Drugs The following drugs are covered when prescribed by a physician or other person entitled to by law to prescribe them, and provided in Canada:</p> <ul style="list-style-type: none"> • Drugs requiring a prescription by law; • Injected drugs; • Life-sustaining drugs; • Oral contraceptives. <p>No benefits will be paid for:</p> <ul style="list-style-type: none"> • Vaccines to prevent disease; • Fertility drugs, whether or not prescribed for a medical reason; • Drugs used to treat erectile dysfunction; • Smoking cessation products. <p>Note: Exception for Quebec residents – For members residing in Quebec, no limitation is applied to in-province expenses for drugs listed in the Liste de médicaments published by the Régie de l'assurance-maladie du Québec in effect on the date of purchase, except to the extent allowed by law.</p> <p>Dental Accident Coverage Treatment of accidental injury to sound, natural teeth when:</p> <ul style="list-style-type: none"> • The accident occurs while the person is insured for this coverage; and • Treatment starts within 60 days after the accident. This requirement is waived if a medical condition delays treatment beyond 60 days. <p>Note: A sound tooth is any tooth that did not require restorative treatment immediately before the accident. A natural tooth is any tooth that has not been artificially replaced.</p> <p>Dental Emergency Dental treatment, when required due to an emergency and ordered by or received from a licensed dentist, up to a maximum of \$1,000, in addition to Prescription Drugs.</p>
Medical Benefits in Mexico	Benefits will be paid for: Medical expenses incurred resulting from an illness or injury that occurred in Canada, after the member returns to Mexico, in one hundred and twenty days after the member has left Canada, provided Aetna International has recommended that the member return to Mexico, to a maximum of \$7,000. These expenses must be pre-authorized by Aetna.	

Additional information from the Mexican Consulate:

The enhancements that happened effective January 1, 2020 include the following:

- Healthcare maximum: increase from \$200,000 to **\$300,000**
- Bedside companion: increase from \$1,500 to **\$2,500**
- Emergency dental: increase from \$250 to **\$1,000**
- Benefits in Mexico: increase from 90 days of coverage to **120** days

For the bedside companion, there is a possibility of a second individual coming to the workers' bedside however, it is something that is meant to be for life-threatening situations only and still needs to be approved by the Embassy under the Compassionate Care fund. It is not something that was added to the policy like the four enhancements listed above.

Only the Emergency Dental has increased from \$250 to \$1,000. This covers dental treatment required as a result of an emergency for the relief of pain. The Accidental Dental coverage does not have a maximum per se, so as long as the claims for the worker do not exceed the overall Health Care maximum of \$300,000, he / she will be covered for the accidental dental treatment / services.

For more information contact Cowan Insurance Group at 1-855-896-0808 or clients@cowangroup.ca.