



Benefit Summary

Mexico-Canada Seasonal Agricultural Workers Program

All Workers



Platinum
member

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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

Cigna, 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 85 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

Cigna insures the Seasonal Agricultural Workers group benefits program.

Plan Administrator

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



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: 12 weeks - Tax Status: Non-taxable 	
Healthcare Expense Benefits	<p>Reimbursement Level: 100% - Annual Maximum: \$500,000</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, Cigna 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. • Dietician / Nutritional Counselling up to \$500 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; • Vaccines to prevent disease. <p>No benefits will be paid for:</p> <ul style="list-style-type: none"> • 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>

<p>Critical Illness By Allstate</p>	<p>\$5,000 Basic Benefit Amount Basic Benefit Amount paid upon diagnosis of 9 illnesses: Heart Attack – 100%, Stroke – 100%, Major Organ Failure – 100%, Kidney Failure – 100%, Carcinoma In Situ – 25%, Invasive Cancer – 100%, Alzheimer’s Disease – 100%, Parkinson’s Disease – 100% Amyotrophic Lateral Sclerosis (ALS) – 100%</p> <p>Disclosure: Group Comprehensive Critical Illness benefits are provided under policy form GCIP. The coverage provided is limited benefit supplemental critical illness insurance. This is a brief overview of the benefits available under the group policy underwritten by Allstate Insurance Company of Canada (Home Office, Markham, Ontario). Allstate Benefits is a trademark of Allstate Insurance Company, used under license by Allstate Insurance Company of Canada</p>
<p>Substance Use Management By ALAViDA</p>	<p>Substance Use Management Program - ALAViDA is virtual care for people concerned about their alcohol or other substance use. Whether you’re looking to cut back for the first time, have been trying to quit for years, or just want to feel a little more in control, you’ve come to the right place. The ALAViDA TRAiL is a smart platform that is 100% confidential and designed to give you the tools to reach your goal. With consumption tracking, progress reporting, self-guided therapy, and a library of educational content, the ALAViDA TRAiL is customized to your needs.</p> <p>To start your journey on the ALAViDA TRAiL:</p> <ol style="list-style-type: none"> 1) Visit https://try.alavida.co/hola and click ‘Sign up’. 2) Enter your information. 3) Receive an email from us and follow the instructions to access your TRAiL <p>What are the substances I could get help with?</p> <ul style="list-style-type: none"> • Alcohol • Cannabis • Opioids (prescribed or otherwise) • Cocaine • Amphetamines • Barbiturates (sleep or anxiety medications, etc.) • Other
<p>TeleHealth by Cigna</p>	<p>Speak with licensed doctors by phone — to discuss your symptoms and the best next steps for you. You can schedule an appointment from anywhere, 24 hours a day in the language of your choice including Spanish. Access by calling 1.800.243.1348 or by downloading the <i>Global Health Complete App</i>.</p>
<p>Medical Benefits in Mexico</p>	<p>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 150 days after the member has left Canada, provided Cigna has recommended that the member return to Mexico, to a calendar year maximum of \$10,000. These expenses must be pre-authorized by Cigna. Note that these expenses fall under the overall healthcare maximum of \$500,000.</p>

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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.

