

## Frequently asked Questions and Answers:

- Q1: I want to look at a benefits booklet. When will it be available?  
A1: It will take approximately 6-8 weeks to produce. The internal limits on the Health and Dental expenses are the same as the current plan excepting the out-of-country referral. Please refer to the presentation of March 14, 2008 for more information.
- Q2: Is the \$400. HSSA available to each member of the family if the Saint Mary's University faculty member/librarian has family health and dental insurance?  
A2: No, with the exception of Saint Mary's University faculty members and librarians who are married to other Saint Mary's University faculty members and librarians, faculty members and librarians who have family health and dental insurance will have (one) HSSA of \$400.
- Q3: If I am working and have family health and dental insurance and my spouse is 65 years-of-age or older and a dependent on my plan, are they still covered by my plan.  
A3: If you are working, and if you have family health and dental insurance, your dependents will be covered for health and dental expenses depending on age: If your spouse is 65 years of age or older, then your spouse will have coverage excepting for drugs. Your child is covered or your children are covered until the age of 21, or in the case of a child who is in school full time, or children who are in school full time, your child is covered or your children, are covered until they are 25 years of age. If your child is disabled, the child will be covered no matter what age.
- Q4: If a Saint Mary's University faculty member or librarian is married to a Saint Mary's University faculty member or librarian, and one has family health and dental insurance, and the other is a dependent on this plan, do both receive the HSSA of \$400.?  
A4: Yes.
- Q5: If a Saint Mary's University faculty member or librarian is married to a Saint Mary's University faculty member or librarian, can each have single health and dental insurance.  
A5: Yes.
- Q6: If a Saint Mary's University faculty member or librarian is married to a Saint Mary's University faculty member or librarian, and each has single health and dental insurance, and if one retires, or leaves the University, can the one who remains change from single health and dental insurance to family health and dental insurance?  
A6: Yes.
- Q7: Optional Life Coverage rates?  
A7: If a member has Optional Life coverage already, Great West Life will grandfather the amount of coverage at the new rates.
- Q8: When can I apply for Optional Life Coverage?

A8: Application should not be forwarded to Great West Life until the Plan is effective.

Q9: What is Best Doctors?

A9: This is a consultation service available to all members covered for Health benefits. It allows members and their doctor access to world-class specialists for clinical guidance for many illnesses. A Best Doctors Brochure will be sent to members once the enrollment process has been completed and the plan is effective with Great West Life.

Q10: What is Solace?

A10: Solace is a separate product which pays for actual treatment from the Best Doctors, however you need to fill in an application for coverage and the rates can vary.