



COMPASSIONATE CARE LEAVE

COMPANION GUIDE

This protection is included in Humania Assurance's Long-Term Disability benefit.



SUMMARY

Why the Compassionate Care Leave?	3
What is the Compassionate Care Leave?	3
How to know if an employee is eligible?	4
What is the amount of the monthly benefit?	4
What is the maximum duration of benefits?	4
How long is the waiting period?	4
What to do before submitting a claim?	5
How to submit a claim?	5
Who decides if the claim is eligible?	6
What to do during the benefit period?	6
What to do at the end of the 12-month maximum benefit period?	6

Why the Compassionate Care Leave?

Long-Term Disability insurance is now a critical component of group insurance plans. This coverage protects your employees' financial security in the event of disability. But what protection do you offer an employee who is absent in order to care for a loved one who is critically ill or injured?

An employee whose spouse or child is suffering from serious injury, illness, loss of autonomy or a terminal illness, is under devastating emotional, mental and financial stress, and is more likely to burn out and become disabled.

As the employer, you suffer the repercussions. Traditional group insurance plans do not provide concrete solutions for this type of situation.

Humana Assurance innovates by offering the Compassionate Care Leave as part of the Long-Term Disability benefit for which it is well known.

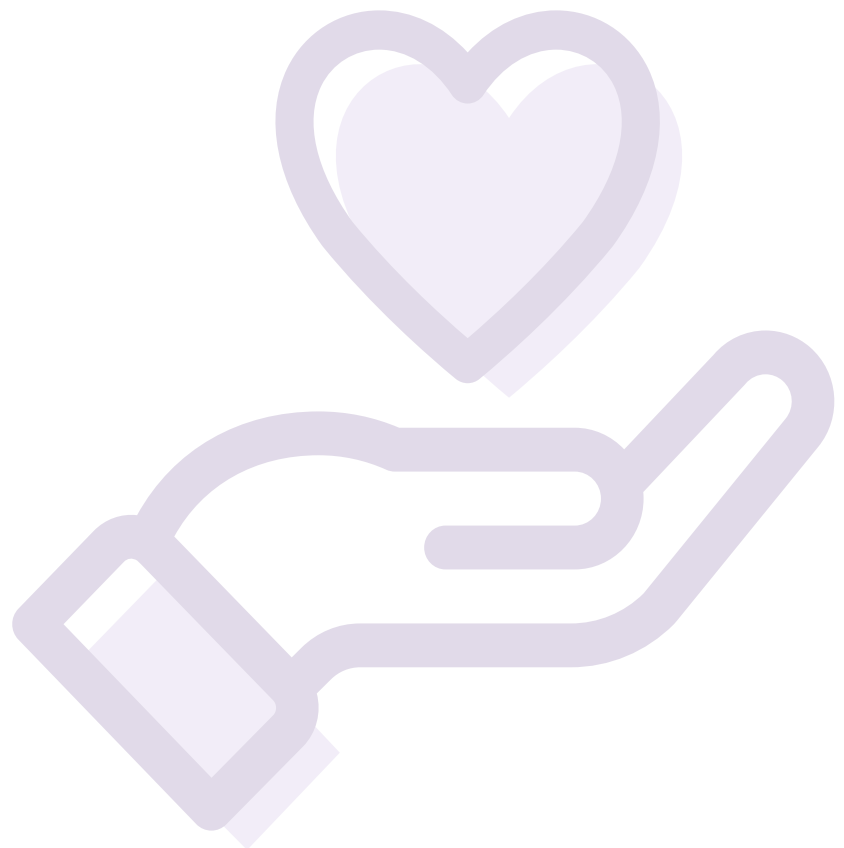
What is the Compassionate Care Leave?

Advantages for the employee:

- The possibility of taking a leave of absence to care for a loved one;
- A monthly payment of up to 12 months for a leave of absence due to the serious medical condition of a spouse or child requiring significant special care;
- A benefit that offers the same coverage amounts after the same waiting period as the Long-Term Disability benefit;
- A protection that complements the different federal government programs.

Advantages for the employer:

- An alternative to traditional group insurance plans that do not provide concrete solutions for this type of situation;
- An important factor in attracting and retaining employees;
- The creation of an even stronger employer brand;
- Preventing an employee's disability.



How to know if an employee is eligible?

To be eligible for the Compassionate Care Leave:

- The employee must be covered by the Long-Term Disability benefit, including the “Compassionate Care Leave” coverage afforded in Humania Assurance’s group insurance contract;
- The dependent must meet the definition of spouse or dependent child as outlined in the contract;
- The dependent must meet the medical conditions outlined in the eligibility clause of the contract;
- The insured must be on full-time leave of absence.

What is the amount of the monthly benefit?

The monthly benefit amount paid for the Compassionate Care Leave is the same as the amount indicated in the Schedule of Benefits for the Long-Term Disability benefit, subject to coordination and integration clauses specific to this coverage.

What is the maximum duration of benefits?

The Compassionate Care Leave offers the possibility of taking a leave of absence to care for a child or a spouse and receive payments for a period up to 12 months.

How long is the waiting period?

For eligible employees, the waiting period is the period during which no benefit is payable.

The waiting period for the Compassionate Care Leave is the same as that for the Long-Term Disability benefit as indicated in the Schedule of Benefits. The insured must have stopped all gainful employment during the waiting period.



Remember: The employee may be eligible to one of the different federal government programs during the waiting period.

What to do before submitting a claim?

The employee must:

- Validate eligibility to the various caregiving benefits provided by Employment Insurance;
- Contact his or her employer to agree on the terms of the leave of absence (employment status, planned duration of leave, group insurance premium payment, etc.)

The employer must:

- Ensure compliance with laws governing job protection for caregivers;
- Inform the insurer of the leave of absence, specifying the planned duration of the leave;
- Make arrangements with the employee for the payment of group insurance premiums during the Compassionate Care Leave.



Remember: During the waiting period, as long as premiums are paid, all of the employee's group coverages remain in force. However, certain conditions must be met. See contract for further details.

How to submit a claim?

The employee must:

- Submit to Humania Assurance the claim form completed and signed by the employee, the employer and the treating physician;
- Provide acceptable proof of the family relationship with the person requiring care (spouse or child);
- Respect Humania Assurance's claim submission deadline.

The employer must:

- Complete the employer section of the claim form.



Remember: The Compassionate Care Leave claim form is available in the group insurance section of Humania Assurance's website.

Who decides if the claim is eligible?

Upon receipt of the completed form, Humania Assurance will determine eligibility and will convey its decision to the employee.

If the claim is accepted:

- The employee will receive monthly benefits for a maximum of 12 months;
- All coverages remain in force (including disability insurance) as long as the employment relationship exists, the group insurance contract with Humania Assurance remains in force and premiums are paid.

If the claim is declined:

- The reasons for the decline will be explained to the employee verbally and in writing;
- The leave of absence will be considered an unpaid leave and all group insurance coverages maintained may be modified.

What to do during the benefit period?

The employee must:

- Inform Humania Assurance of any major change in the dependent's medical condition;
- Continue to meet the eligibility criteria;
- Respond to any follow-ups by Humania Assurance.

The employer must:

- Inform Humania Assurance of any change in the employment status (return to work, termination of employment relationship, etc.)

What to do at the end of the 12-month maximum benefit period?

The employer must inform Humania Assurance of the employee's date of return to full-time employment, if applicable. In the event that the employee does not return to work, the employer must inform Humania Assurance of the change in the employee's status (unpaid leave, termination of employment relationship, etc.)



IMPORTANT NOTE: Humania Assurance invites all employees eligible for the Compassionate Care Leave to inquire with their employer about any other assistance program from which they may benefit through their group insurance plan. Some additional resources may be available.

COMPASSIONATE CARE LEAVE

AN INNOVATION BY



compassionate.humania.ca