

Semi-Private Hospital Benefit

Eligibility

Full Time Employees under age 70, working a minimum of 24 hours per week. Eligible upon completion of three (3) continuous months of employment.

Hospitalization Benefit

Covered Percentage

100% reimbursement.

Covered Expenses

Payment will be made (unless otherwise excluded) for room and board in a Hospital in the Employee's province of residence up to the Hospital's semi-private room rate (including where permitted by law, any charges for services and supplies received while confined to Hospital).

Maximum Benefit

Maximum \$175 per day, to a maximum of 30 days per benefit year per covered person.

Exclusions and Limitations

"Covered Expenses" shall not include any charge:

1. For or in connection with any services received or performed which (i) are due to a pregnancy (includes childbirth, miscarriage or any complications incident to a pregnancy), or (ii) are due to the deliberate inducement of a miscarriage.
2. For any services or benefits which are "insured services or benefits" under any government legislation or regulation and to the extent that insurance for such service is prohibited by law.
3. Which occurs as a result of an insurrection, war or any act of war (declared or undeclared.)

Exclusions and Limitations (continued)

4. Which occurs as a result of participation in a riot or civil commotion.
5. Which results from the commission of or attempted commission of a criminal offense or the provoking of an assault.
6. Which results from an intentionally self-inflicted injury while sane or insane.
7. For services for which the covered person is not required to make payment or where payment is received as a result of legal action or settlement.

Proof Of Claim

Written proof of claim in a form satisfactory to The Benefits Trust must be given not later than 30 days after the earliest of the following dates:

- a) the end of the benefit year during which the expenses are deemed incurred,
- b) the termination of the Employee's coverage, and
- c) the termination of this Contract.