

Accidental Death & Dismemberment Benefit Enhancement

Accidental Death & Dismemberment (AD&D) insurance provides a lump sum payment in the event of death, loss of limb, or any qualified injury resulting from an accident.

Effective January 1, 2024, Chambers Plan's AD&D benefit, previously underwritten by CHUBB, will be provided by Sutton Special Risk/Lloyd's. The following benefit components will also be enhanced on January 1, **without increasing the current rates**:

- The Bereavement benefit currently pays up to \$1,000 if you suffer loss of life in a covered accident and your eligible dependents require grief counselling within one year of the accident. **The maximum benefit will be increased to \$1,500.**
- The Workplace Modification and Accommodation benefit currently pays up to \$5,000 if you suffer an injury for which you receive a benefit under the Plan and require special adaptive equipment or workplace modification in order to return to full-time work with your employer. **The maximum benefit will be increased to \$7,000.**
- The Family Transportation benefit pays up to \$15,000 for the expenses incurred for the transportation of an immediate family member to your hospital if you suffer an injury for which you receive a benefit under the Plan and as a result are confined to a hospital more than 100 kilometres from home. **The requirement that the hospital be more than 100 kilometers from your home will be removed.**

Employee booklets, available to Plan Administrators and members through my-benefits.ca, will be updated by January 1 to reflect these enhancements.

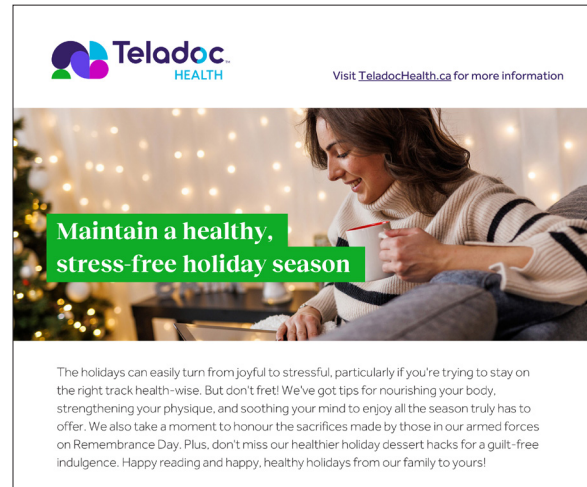
New Travel Coverage Proof of Coverage Letter

Our health options include Voyage Assistance travel health coverage for medical emergencies when employees travel outside their province. Some countries and service providers require travellers to provide confirmation of medical coverage. Employees who require this information can download an official letter by logging into [my-benefits®](https://my-benefits.ca) and, in the left navigation under *Benefits*, clicking on *Travel Letter*. It's available 24/7 to download and/or print and confirms all the necessary coverage details for the employee, their spouse and their dependents.

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Teladoc November Newsletter

The next issue of the Teladoc Health™ newsletter is available for you to share with your team. Stay up to date on the latest news and advice on health and well-being. Click [Here](#) to download and share! Employees can also find the most current Teladoc newsletter anytime on *my-benefits*®. Go to *my-benefits* and select *Health and Wellness* from the left navigation. Click on the Teladoc card, then navigate to the Teladoc Medical Experts section to find the PDF.



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Maintain a healthy, stress-free holiday season

The holidays can easily turn from joyful to stressful, particularly if you're trying to stay on the right track health-wise. But don't fret! We've got tips for nourishing your body, strengthening your physique, and soothing your mind to enjoy all the season truly has to offer. We also take a moment to honour the sacrifices made by those in our armed forces on Remembrance Day. Plus, don't miss our healthier holiday dessert hacks for a guilt-free indulgence. Happy reading and happy, healthy holidays from our family to yours!