

**Report To:** Finance Committee, Board of Health  
**Submitted by:** Dr. Nicola Mercer, Medical Officer of Health & CEO  
**Subject:** Board Members' Accidental Death and Dismemberment Coverage Age Limit

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**RECOMMENDATION(S):**

- (a) **That the Finance Committee makes recommendation to the Board of Health to receive this report for information.**

**BACKGROUND:**

Wellington-Dufferin-Guelph Public Health (WDGPH) has a comprehensive insurance program, as outlined in Finance Committee Report BH.04.MAR1016.R03 – 2016 Insurance Renewal. One segment of the insurance program is Board Members' Accidental Death and Dismemberment Coverage. Highlights of this coverage are provided at *Appendix "1"*.

**PUBLIC HEALTH AND/OR FINANCIAL IMPLICATIONS:**

Board Members are covered under WDGPH's Board Members' Accident policy up to age 80. The insurance company has indicated that they may consider an exception, and provide coverage for applicable Board Members up to age 85, if required. The rate offered for coverage from age 80 to 85 would be double the rate that is paid for coverage up to age 80 (currently \$62 per Board member). No coverage would be available after age 85. The name and birth date of the Board Member would have to be provided to the insurance company. The insurance company will only offer "on duty" coverage after the age of 80, which is the coverage that the Board currently has.

If a Board Member will reach age 80 during his or her appointment to the Board and wishes to continue to have Board Members' Accident coverage, this information must be provided to the Medical Officer of Health or the Director of Administrative Services so that steps may be taken to obtain coverage.

**APPENDICES:**

*Appendix "1"* – Board Members' (Including Councillors') Accidental Death and Dismemberment Coverage Highlights.

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**Board Members' (Including Councillors')****Accidental Death and Dismemberment Coverage Highlights**

<b>AD&amp;D and Paralysis Limits</b>	<b>Option 1</b>	<b>Option 2</b>
Accidental Death or Dismemberment (including loss of life and heart attack coverage)	\$100,000	\$250,000
Paralysis Coverage – 200% of Accidental Death and Dismemberment Limit		
Permanent Total Disability - Accidental Death and Dismemberment Limit		
<b>Weekly Indemnity</b>	<b>Option 1</b>	<b>Option 2</b>
Total Loss of Time	\$300	\$500
Partial Loss of Time	\$150	\$300
<b>Accident Reimbursement - \$15,000</b>		
Chiropractor	Crutches <sup>†</sup>	
Podiatrist/Chiropodist	Splints <sup>†</sup>	
Osteopath	Trusses <sup>†</sup>	
Physiotherapist	Braces (excludes dental braces) <sup>†</sup>	
Psychologist	Casts <sup>†</sup>	
Registered or Practical Nurse	Oxygen Equipment – Iron Lung	
Trained Attendant or Nursing Assistant <sup>‡</sup>		
Transportation to nearest hospital <sup>†</sup>	Rental of Wheelchair	
Prescription drugs or Pharmaceutical supplies <sup>‡</sup>	Rental of Hospital Bed	
Services of Physician or Surgeon outside of the province	Blood or Blood Plasma <sup>‡</sup>	
<small>†Maximum \$1,000 per accident. ‡If prescribed by physician.</small>	Semi Private or Private hospital room <sup>‡</sup>	
<b>Dental Expenses</b>		
Dental Expenses		\$5,000
<b>Occupational Retraining – Rehabilitation</b>		
Retraining – Rehabilitation for the Named Insured		\$15,000
Spousal Occupational Training		\$15,000
<b>Repatriation</b>		
Repatriation Benefit (expenses to prepare and transport body home)		\$15,000
<b>Dependent Children – per child</b>		
Dependent Children's Education (limit is per year- maximum 4 years)		\$10,000
Dependent Children's Daycare (limit is per year- maximum 4 years)		\$10,000
<b>Transportation/Accommodation (When treatment is over 100km from residence.)</b>		
Transportation costs for the Insured when treatment is over 100km from home		\$1,500
Transportation and accommodation costs when Insured is being treated over 100km from home.		\$15,000
<b>Home Alternation and Vehicle Modification</b>		
Expenses to modify the Insured's home and/or vehicle after an accident		\$15,000
<b>Seatbelt Dividend</b>		
10% of Principal Sum		\$25,000

**Funeral Expense**

Benefit for loss of life	\$10,000
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**Identification Benefit**

Benefit for loss of life	\$5,000
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**Eyeglass, Contact Lenses and Hearing Aids**

When Insured requires these items due to an accident	\$3,000
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**Convalescence Benefit – Per day**

Insured Coverage	\$100
One Family Member Coverage	\$50

**Workplace Modification Benefits**

Specialized equipment for the workplace	\$5,000
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**Elective Benefits****Complete Fractures**

Skull	\$ 5,200
Lower Jaw	\$ 2,800
Collar Bone	\$ 2,800
Shoulder Blade	\$ 3,500
Shoulder Blade complications	\$ 3,700
Thigh	\$ 4,600
Thigh/hip joints	\$ 4,600
Leg	\$ 3,500
Kneecap	\$ 3,500
Knee/joint complications	\$ 4,000
Hand/Fingers	\$ 2,200
Arm (between shoulder & elbow)	\$ 4,600

**Dislocation**

Shoulder	\$ 2,200
Elbow	\$ 2,200
Wrist	\$ 2,500
Hip	\$ 4,600
Knee	\$ 3,500
Bones of Foot or Toe	\$ 2,500
Ankle	\$ 2,800
Forearm (between wrist & elbow)	\$ 2,800
Foot & Toes	\$ 2,200
Two or More Ribs	\$ 1,900
Colles' fracture	\$ 2,800
Potts' fracture	\$ 3,400

**Aggregate Limit**

Aggregate Limit only applicable when 2 or more board members are injured in same accident.	\$ 2,500,000
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**Coverage Extensions**

- Standard coverage is applicable while the Insured is 'On Duty'. Coverage for Accidents that may occur 24/7 may be purchased.
- Accidental Death of a Spouse While Travelling on Business is automatically included when this coverage is purchased. This endorsement provides for Accidental Death of a spouse when the spouse is travelling with an Insured Person on business. Coverage applies while travelling to or from such an event and /or if the loss of life occurs within one year of the accident.
- When Board Members' Accidental Death and Dismemberment Coverage is purchased, the Insured also has the option to purchase Critical Illness Coverage.

**Additional Information**

- Loss of life payments up to 365 days from date of Accident or if permanently disabled up to 5 years.
- Weekly Indemnity coverage pays in addition to Elective Benefits.
- Weekly Indemnity payments take other income sources into consideration (e.g. automobile, CPP, group plans).
- Coverage is applicable to Insured 80 years of age or under.

The information in this notice is intended for informational purposes only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage.