

# Employee presentation Marvell Semiconductor Canada Inc.



# Benefits plan overview



# Important things to remember



New policy #M00149

effective June 1<sup>st</sup> 2024

Certificate ID: **Your Employee ID**

If you still have claims from May 31<sup>st</sup> 2024 or before, please send them to Canada Life.

All Claims incurred on or after June 1, 2024 must be submitted to Desjardins and will count towards your 2024 maximums.

Be sure to tell your pharmacist, dentist and other healthcare professionals that you have a new Desjardins Coverage Information.

**\*Your Group Retirement Services will remain with Canada Life\***

# Benefits effective June 1<sup>st</sup>, 2024

Basic life insurance

Optional life insurance

Accidental death and dismemberment (AD&D)

Dependent life insurance

Short-term disability insurance

Long-term disability insurance

Extended healthcare

Dental care



# Basic life and AD&D



**Amount of insurance**  
2x annual earnings



**Maximum**  
**\$700,000** (without evidence of insurability)  
(Canada Life: \$678,000)

**\$1,000,000** (overall maximum)  
(Canada Life: \$750,000)



**Reduction of amount**  
50% at age 65



**Age limit**  
When the plan member turns 71 or retires,  
whichever comes first



# Dependent life insurance



**Spouse**  
\$10,000



**Each child**  
\$5,000 – from birth, including a stillborn child  
after at least 20 weeks of gestation



**Age limit**  
When the plan member turns 71 or retires,  
whichever comes first



# Optional life insurance\*



## Maximum amount of insurance

Any multiple of \$10,000 with a minimum of \$10,000 and a maximum of \$300,000

- Subject to evidence of insurability approval
- Combined with basic life



## Age limit

When the plan member turns 65 or retires, whichever comes first

Available for members to purchase at any time and is always subject to medical evidence

\*Available to the plan member and/or spouse, and children (if applicable)



# Short-term disability insurance



## Percentage of benefit

75.0% of weekly earnings



## Maximum

**\$1,384** per week/maximum 17 weeks of benefit  
(Canada Life Non-evidence maximum: \$1,247)



## Elimination (waiting) period

1<sup>st</sup> day accident, 1<sup>st</sup> day hospitalization,  
7<sup>th</sup> day sickness



## Taxability of benefit

Taxable (100% employer paid)



## Age limit

When the plan member retires.





# Long-term disability insurance



## Percentage of benefit

68.5% of the first \$2,500 of monthly earnings plus  
50.5% of the next \$2,500 of monthly earnings plus  
42.5% of the remainder



## Maximum

**\$9,750** (Non-evidence maximum) (Canada Life NEM: \$5,400)

**\$13,500** (Canada Life Overall maximum: \$10,000)



## Elimination (waiting) period

119 days (17 weeks) → In line with Short term disability benefit period



## Taxability of benefit

Non-taxable (100% employee paid)



## Age limit

When the plan member turns 65 or retires,  
whichever comes first



# Short and Long-term disability insurance

## Application

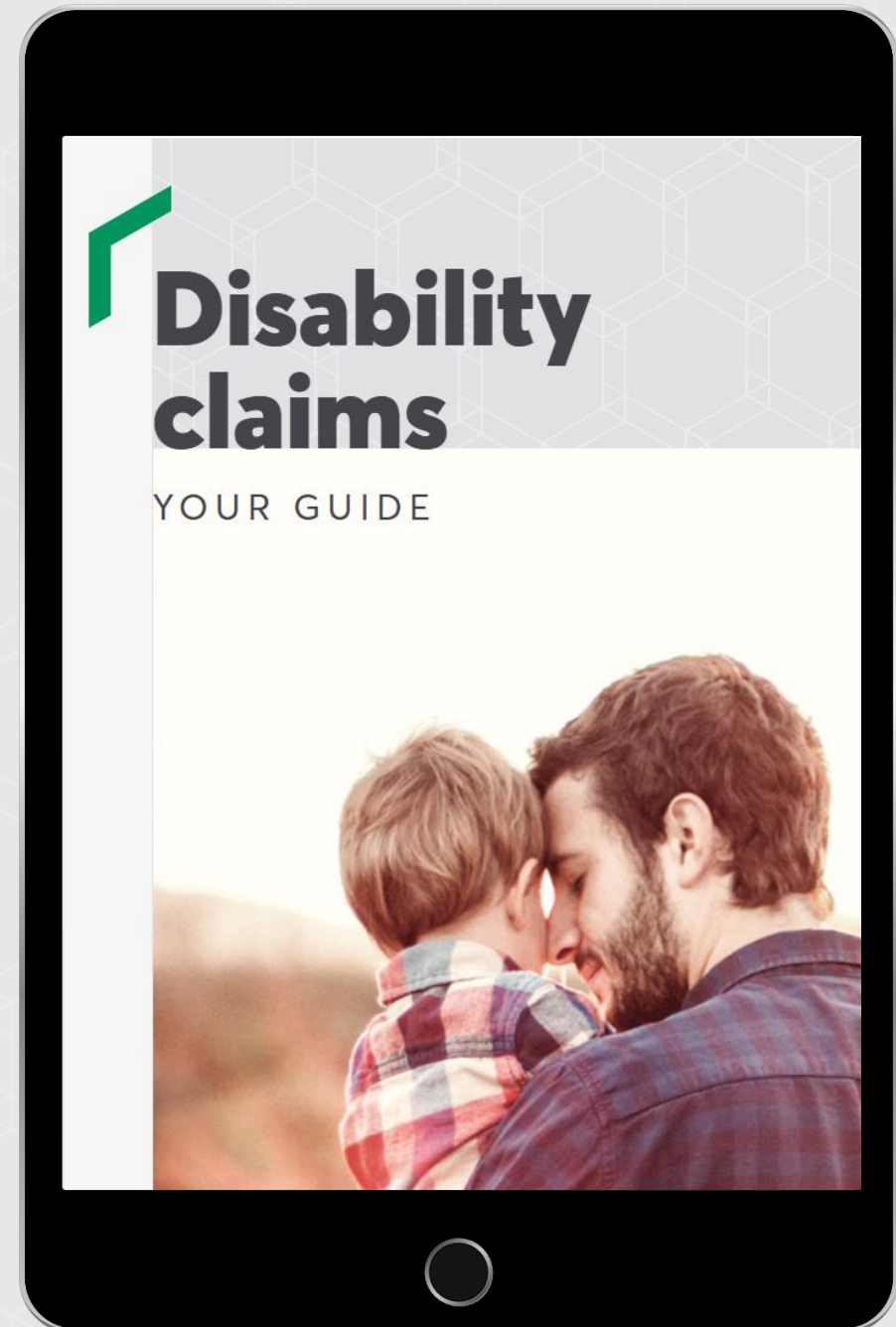
Employer statement

Employee statement

Attending physician statement

## Dedicated claims and rehabilitation specialists

## Frequently asked questions



# Extended healthcare

## Deductible amount

Drugs	Nil
Dispensing fees	Reasonable and Customary (R&C)
Other expenses	Nil

## Percentage of reimbursement

Drugs	100% Mandatory generic substitution
Fertility drugs and treatment	Up to \$15,000 each calendar year
Hospital	100%
Travel insurance	100%
Paramedical services	<b>100% for all practitioners</b> <small>(Canada Life: 100% for Chiropractors, Physiotherapists and Psychologists, 80% for all other practitioners)</small>
Referral treatment	80%
Other expenses	100% <small>Subject to Reasonable and Customary</small>
Vision care	100%

# Extended healthcare

\*Marvell also provides additional coverage for employees traveling on business through a separate policy. Please contact [myHR@marvell.com](mailto:myHR@marvell.com) for assistance.

## Limits for eligible expenses

<b>Hospitalization expenses</b>	Cost of a semi-private room with no limit with regards to the number of days
<b>Travel insurance</b>	Covered at 100% with a lifetime max amount of \$5,000,000 per insured Medical emergency services incurred during the first 180 days of a stay outside the province of residence
<b>Home Nursing care</b>	\$10,000 per insured per calendar year
<b>Paramedical services</b> (refer to your benefit booklet)	\$500 for each discipline per insured per calendar year - Subject to Reasonable and Customary
<b>Eye exams</b>	One per 12 months for adults and children under 18 Up to the R&C charges
<b>Eyeglasses, lenses and eye surgery</b>	\$300 per 24 months for adults and 12 months for children under 18
<b>Benefit termination</b>	Date of retirement

# Dental care insurance

## Dental fee guide year

Current year

## Annual deductible amount

Nil

## Percentage of reimbursement

<b>Basic services</b> (preventive, endodontics and periodontics)	100%
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<b>Major restorative services</b>	50%
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<b>Orthodontics</b>	50%
---------------------	-----

## Maximum benefit

<b>Basic services</b>	Combined \$2,500 per insured each calendar year
<b>Major restorative services</b>	

<b>Orthodontics</b> (children under 18 years of age)	\$2,000 lifetime
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<b>Benefit termination</b>	Date of retirement
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***For more details, please visit  
[marvellbenefits.com](http://marvellbenefits.com) and/or email  
[myHR@marvell.com](mailto:myHR@marvell.com) for assistance***

***This is a brief overview of coverage, please refer to plan documents for complete coverage list***

***\*\*\*In the event there is a discrepancy between this document and the formal plan or policy documents; the formal plan or policy documents will take precedence\*\*\****

# Online tools

Available as of June 1<sup>st</sup>, 2024

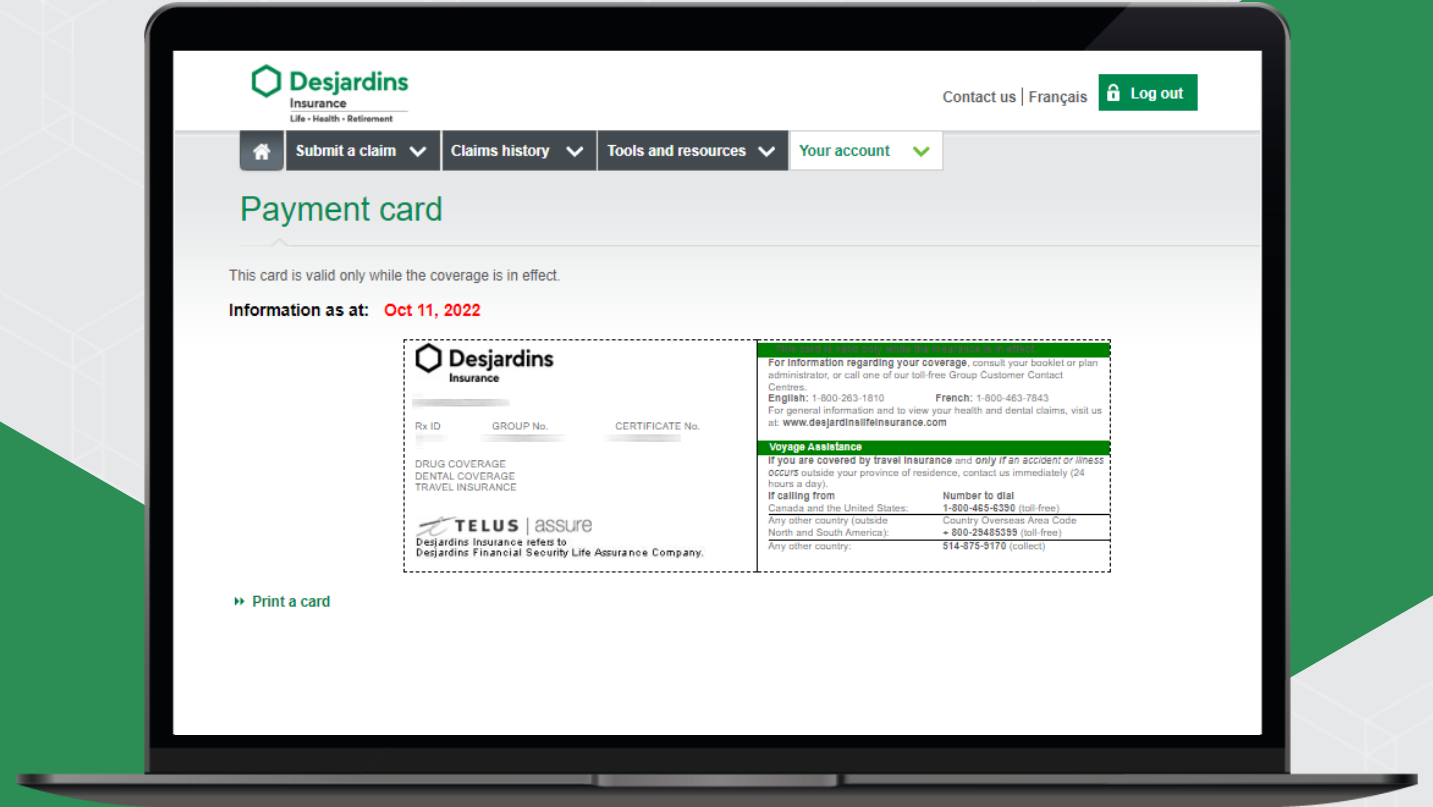




# Your payment card

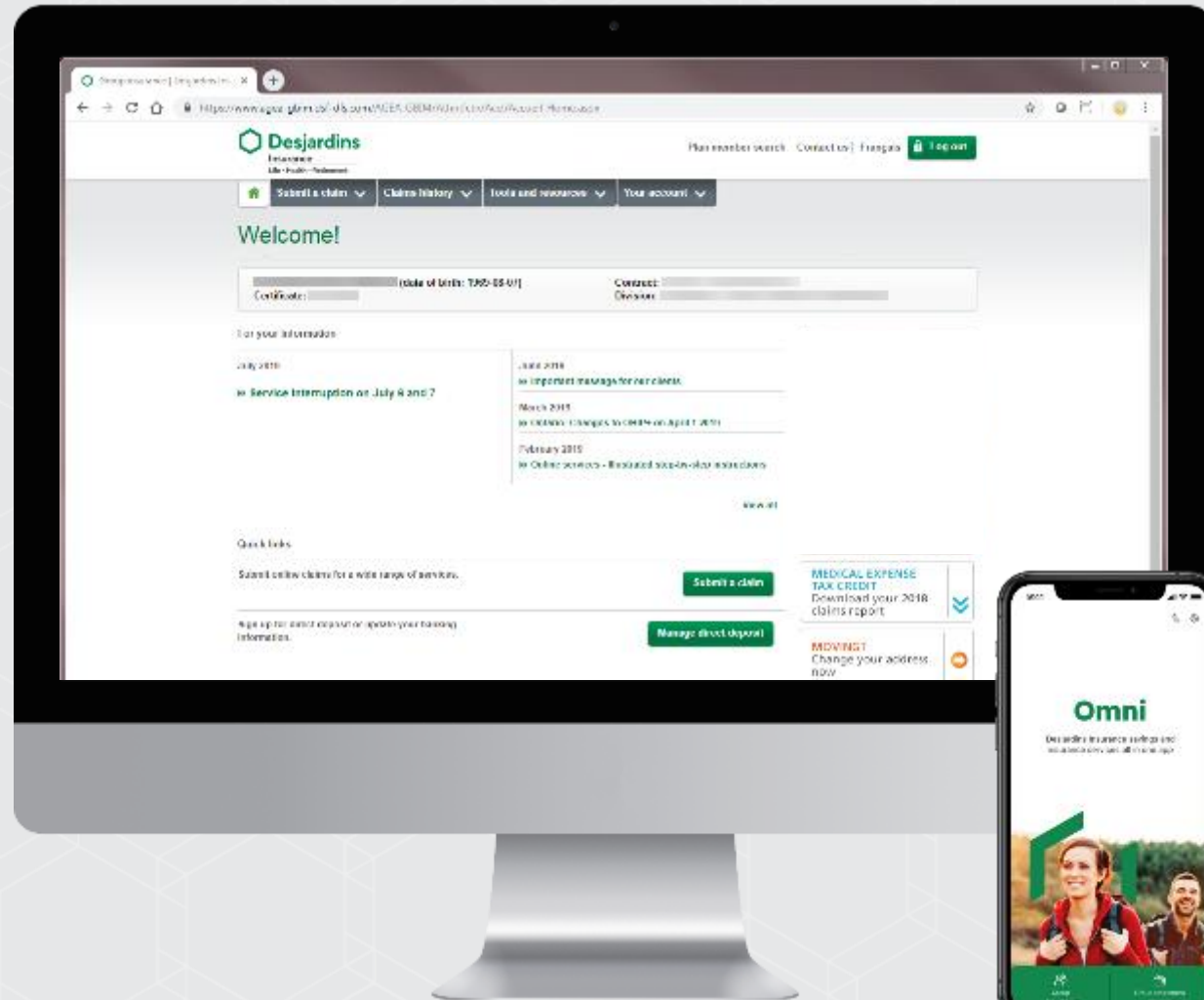


Omni



# Online tools for plan members

Secure site



Mobile applications



INDIVIDUALS

BUSINESSES

REPRESENTATIVES

Individual insurance

**Group insurance**

Individual savings

Group retirement savings

Services

Types of Insurance

Need help?

Home > Group insurance

## Group insurance – Plan member zone

Submit a claim

Go >

### Client services

- Our Client Relation Centre
- How to submit a claim
- Assistance services
- Disability and return to work
- Travel Assistance
- How to use our online services

### Useful links

VIDEOS



The price of prescription drugs  
0 min 53 s

Sign up for direct deposit

Access our online services

Check your coverage

Retiring or leaving your job?

# Online tools

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## Secure website for plan members

Access your insurance booklet

Access claims history

Access claims report for income tax purposes

E-claim submission

Manage dependent information including coordination of benefits


Register for direct deposit

Print payment card

Confirm address

Print personalized forms

## Welcome!

Certificate: 

### For your information

January 2021

» **Claim 360<sup>®</sup> gets a facelift and a new name - Omni!**

### Quick links

Submit online claims for a wide range of services.

[Submit a claim](#)

Sign up for direct deposit or update your banking information.

[Manage direct deposit](#)

#### Processed claims

View all claims processed over the past 28 months.

#### Predeterminations

View your estimated reimbursements for claims.



#### Claims reports for income tax purposes

Get your annual claims report for income tax purposes.

Close ✕

December 2020

» **Free psychological consultation service extended**

November 2020

» **List of delisted providers now available**

October 2020

» **Important change to our travel insurance coverage**

[View all](#)

Health is Cool<sup>™</sup>  
**360** Take charge of your health 

**MEDICAL EXPENSE  
TAX CREDIT**  
Download your claims report 

## Processed claims

Claims are processed within 5 business days of receipt, except for online and mobile claims which are processed within 2 business days of receipt.

Perform a search to access all claims submitted over the past 28 months (or the past 5 years for hearing aids or 6 years for dentures). Dates correspond to the date the claims were processed. Maximum 100 results.

### Search criteria


From   To  

For

Category  ▾

Results displayed  ▾

Limit the search to claims paid through your health spending account.

 **Search**

Date processed	Change 	Deferred payment	Payment method	Benefit payment	Category	Action
2019-05-30			Direct Deposit	\$197.60	Dental Care	<a href="#">Details</a>
2019-05-07			Direct Deposit	\$97.73	Health Care	<a href="#">Details</a>

# Claims reports for income tax purposes

Name	DEMO2, PRESENTATION2
Group	123AGE
Member	000000002
Period	2014-01-01 to 2014-12-31
Created on	2015-05-27
Report	Medical claims report for income tax purposes



## Health and dental claims summary

Service	Member			
	*Submitted	Eligible	Paid by your group plan	Not paid by your group plan
Drugs	\$ 104.75	\$ 104.75	\$ 94.25	\$ 10.50
Dental care	\$ 179.00	\$ 179.00	\$ 179.00	\$ -
Others	\$ 564.23	\$ 417.78	\$ 335.50	\$ 228.73
<b>Total</b>	<b>\$ 847.98</b>	<b>\$ 701.53</b>	<b>\$ 608.75</b>	<b>\$ 239.23</b>

Service	Spouse			
	*Submitted	Eligible	Paid by your group plan	Not paid by your group plan
Drugs	\$ -	\$ -	\$ -	\$ -
Dental care	\$ -	\$ -	\$ -	\$ -
Others	\$ -	\$ -	\$ -	\$ -
<b>Total</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

Service	Other dependents			
	*Submitted	Eligible	Paid by your group plan	Not paid by your group plan
Drugs	\$ -	\$ -	\$ -	\$ -
Dental care	\$ -	\$ -	\$ -	\$ -
Others	\$ -	\$ -	\$ -	\$ -
<b>Total</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

Service	TOTAL			
	*Submitted	Eligible	Paid by your group plan	Not paid by your group plan
Drugs	\$ 104.75	\$ 104.75	\$ 94.25	\$ 10.50
Dental care	\$ 179.00	\$ 179.00	\$ 179.00	\$ -
Others	\$ 564.23	\$ 417.78	\$ 335.50	\$ 228.73
<b>Total</b>	<b>\$ 847.98</b>	<b>\$ 701.53</b>	<b>\$ 608.75</b>	<b>\$ 239.23</b>

Drug claims that have been refused at the point-of-claim will not show up on this report. This is not an official tax statement but it provides information that may help plan members calculate their medical expenses for tax purposes. You are responsible for making sure that the expenses reported in this report are eligible under tax legislation.

\*\*Submitted amount and Not paid by your group plan amount totals may be inflated by duplicate entries, which occur if claims are submitted and/or processed more than once. Please review your past claims to determine whether any adjustments are required.




[Submit a claim](#) ▾

[Claims history](#) ▾

[Tools and resources](#) ▾

[Your account](#) ▲

## Welcome!

Certificate: 

### For your information

October 2022

» [Always use the lat and lifestyle quest](#)

#### Account overview

See and modify your account.

#### Benefits

See a summary of your insurance benefits.

#### Dependents and coordination of benefits

See a list of your dependents.

#### Insurance booklet

Read over the terms and conditions of your contract.

#### Personal information

See your personal information and direct deposit preferences.

#### Beneficiaries

See a list of your beneficiaries

#### Payment card

Print extra payment cards for insured family members.

#### Account history

See a history of all online transactions.

August 2022

» [It's back to school time](#)

Close ✕

[Access the website for Group retirement savings](#) 

Health is Cool™  
**360** Take charge of your health 

#### MEDICAL EXPENSE TAX CREDIT

Download your claims report 

### Quick links

[View all](#)

You can consult the email address in PIES.

[Change your email address](#)

Submit online claims for a wide range of services.

[Online claim](#)

Sign up for direct deposit or update your banking information.

[Manage direct deposit](#)





Submit a claim ▾

Claims history ▾

Coverage information ▲

Tools and resources ▾

Your account ▾

## Welcome!

Close ✕

### Drug coverage

Check if a drug is covered, its average price and how much it costs at a selected pharmacy.

! If you have questions about the security of your information, please contact us there.

See if you can find the answer

Access the website for  
Group retirement savings



### For your information

May 2023

▶ Supporting our plan members is our priority

March 2023

▶ Coming April 3: Drug cost simulator and pharmacy value finder

March 2023

▶ 2023 Reasonable and Customary fees

March 2023

▶ Authorize dependents to get information about your account

[View all](#)

### Quick links

Change your email address for password reset.

[Change your email address](#)

Submit online claims for a wide range of services.

[Online claim](#)

Sign up for direct deposit or update your banking information.

[Manage direct deposit](#)

Virtual healthcare  
**Anywhere,  
anytime**



[Activate the service](#)

Health is Cool™  
**360** Take charge  
of your health

**MEDICAL EXPENSE  
TAX CREDIT**

Download your  
claims report



**MOVING?**

Change your address  
now



**Submit a claim**



We

Close 

**Online claim**

Submit online claims for a wide range of services.

**Claim forms**

Use a paper form for transactions you can't do online.

Cer

For your information

January 2021

» **Claim 360<sup>®</sup> gets a facelift and a new name - Omni!**

December 2020

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[Manage direct deposit](#)

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**360** Take charge of your health 

**MEDICAL EXPENSE TAX CREDIT**  
Download your claims report 

## Subscribe to direct deposit

Opt for direct deposit today to get your payments faster. If your plan allows, this will also give you access to online claims and our mobile app so you can submit your claims faster tool

\* Required field

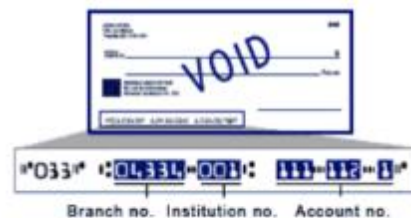
### Banking information

Branch number: \*

Institution number: \*

Account number: \*

Email address: \*



We'll notify you by email once your claims have been processed, and we'll post your explanation of benefits online instead of mailing them to you.

Cancel

Next



## Online claim

### Instructions

You can use this form to submit one claim for multiple expenses. Just fill out the information for the first expense and click on **Add to claim**. Repeat for each additional expense. When you're done, double-check the information in the **Claim** section and click on **Next** to go to the next step.

Need help? Read the [instructions](#).


### Online claim form


\* Required field

Patient \*

Provider \* [Add / Edit](#)

### Service details


Date of service \* 


yyyy-mm-dd 

Service \*

Duration / Qty 

### Calculation of amount claimed

Amount paid \* 

Amount paid by first payer  
(enter zero if declined) 

Amount claimed

# Point-of-service claim submission

We have teamed up with TELUS Health so the following healthcare professionals can submit claims on your behalf

Physiotherapists

Chiropractors

Massage therapists

Podiatrists

Physical rehabilitation  
therapists

Naturopathic doctors

Acupuncturists

Psychologists

Vision care providers



# Claims made easy



Secure site



Mobile app



Payment card



Point-of-service



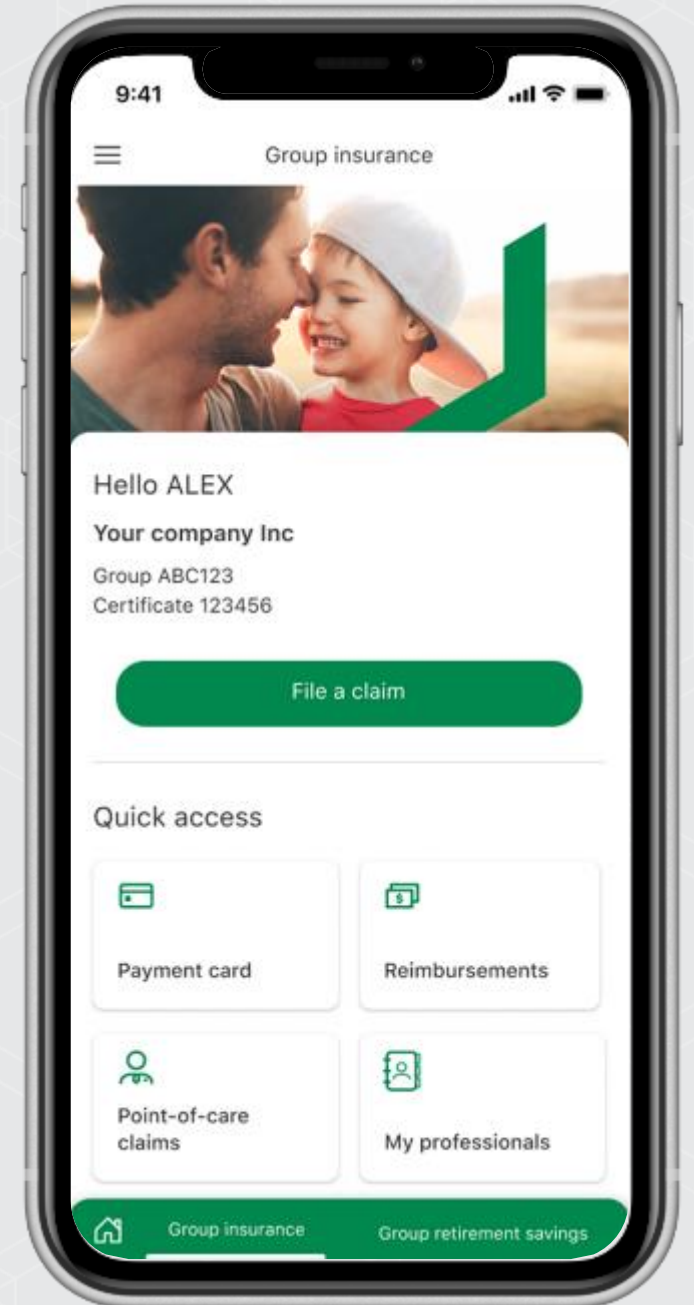
Secure file transfer



By mail



[desjardinslifeinsurance.com/send](https://desjardinslifeinsurance.com/send)



# Client Relation Centre



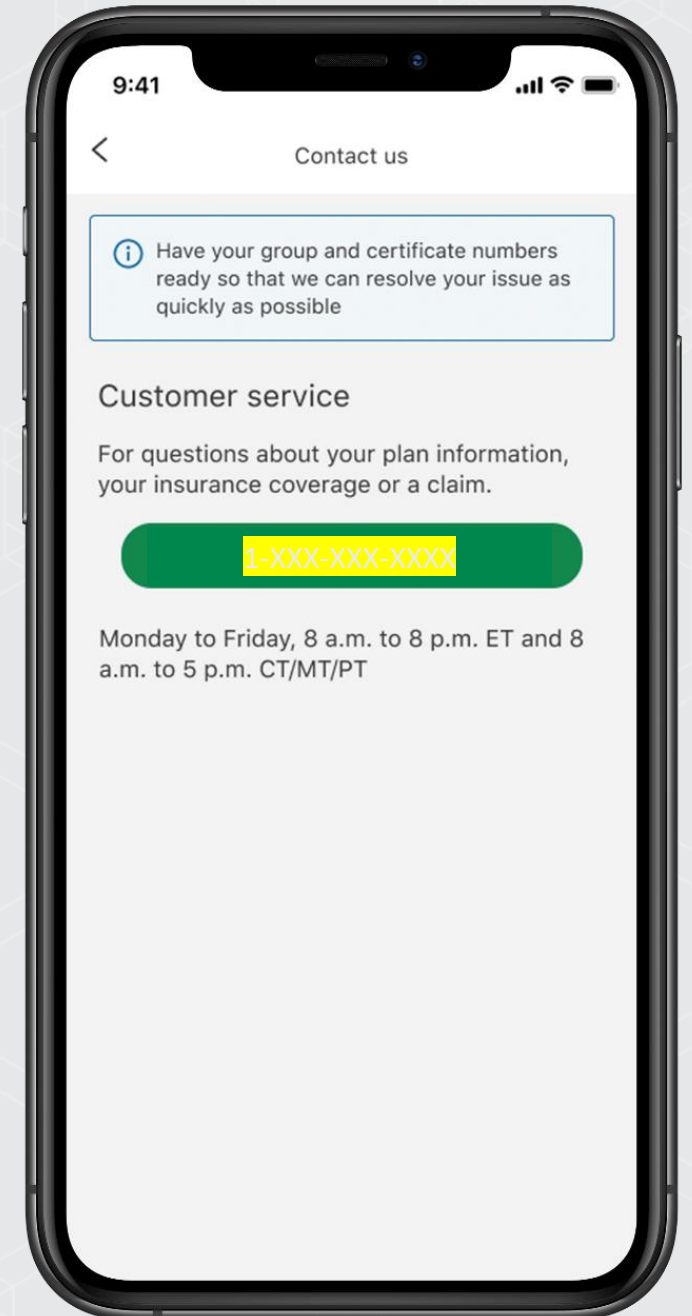
**1 800 263-1810 (all calls are recorded)**

8 a.m. – 5 p.m or 8 p.m, Monday to Friday (local time)



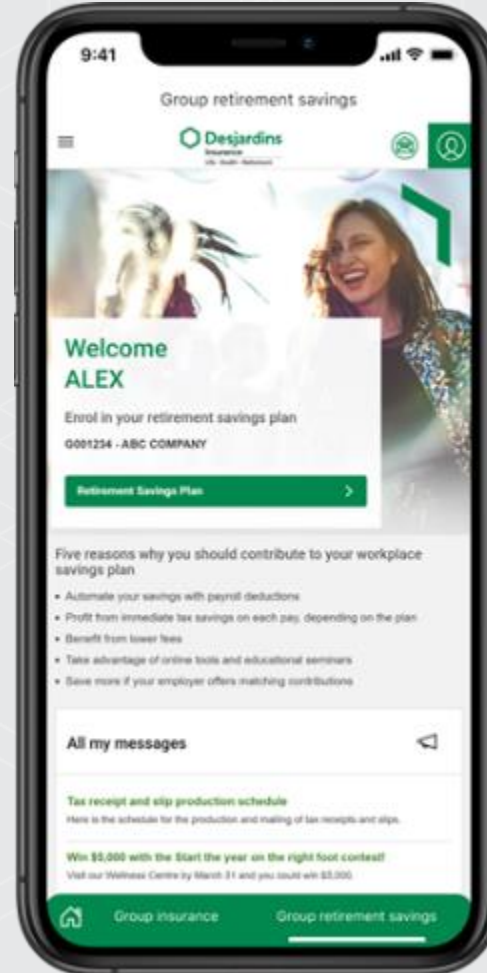
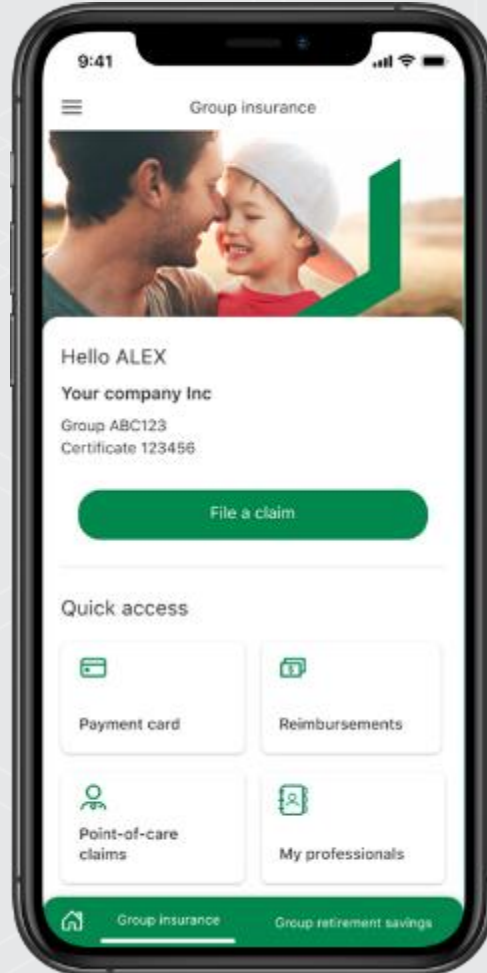
**Email**

Secure site for plan members using the “Contact us” feature



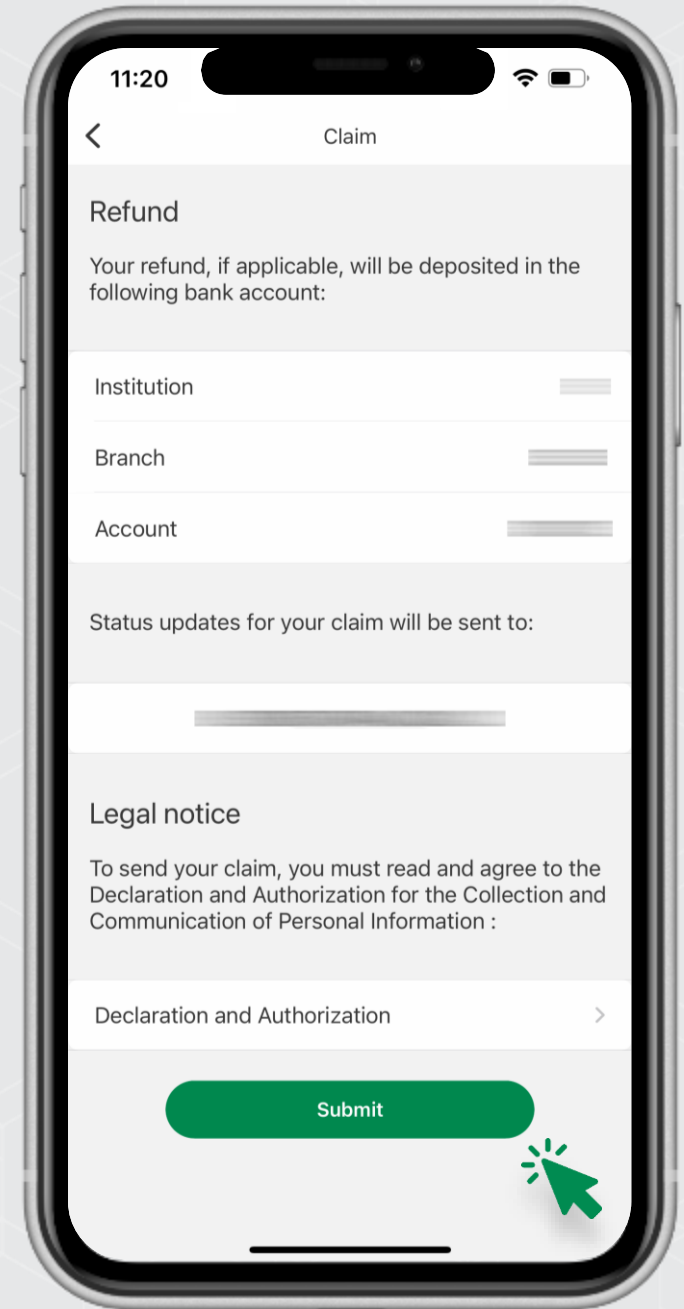
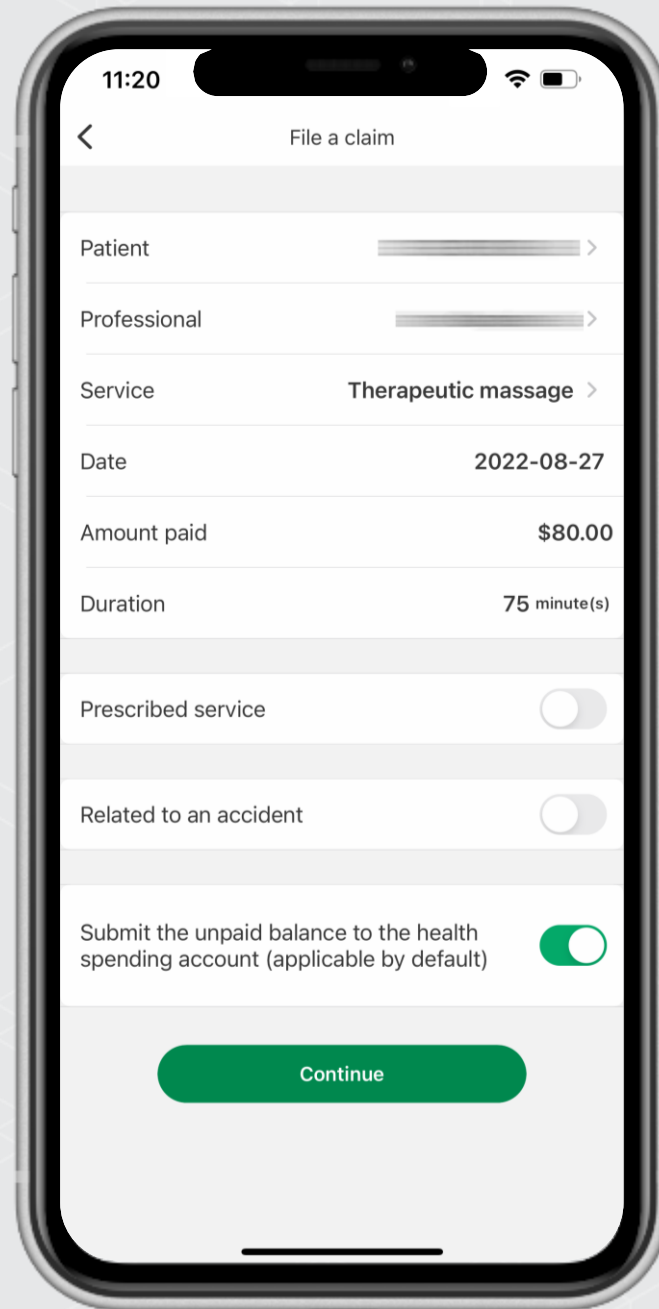
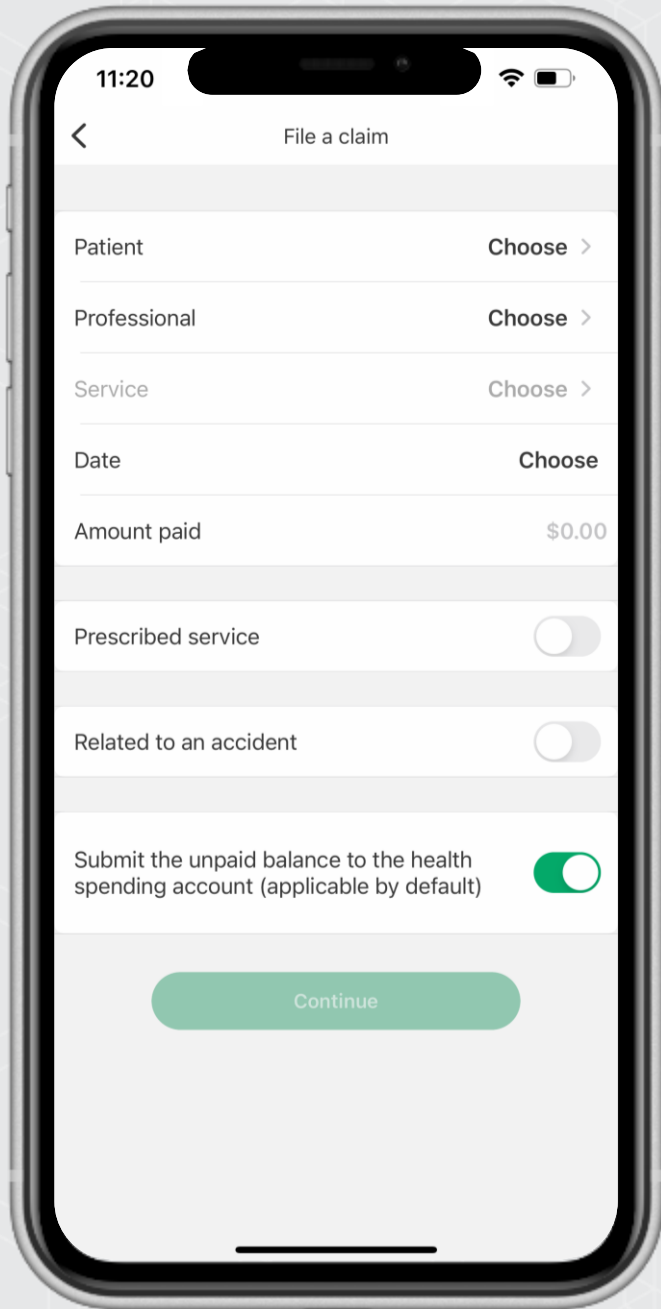


# Omni, our mobile app

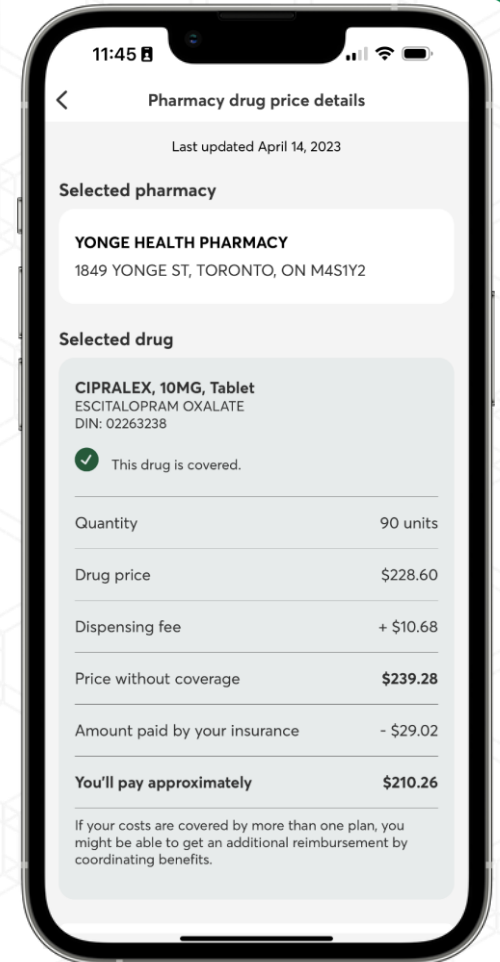
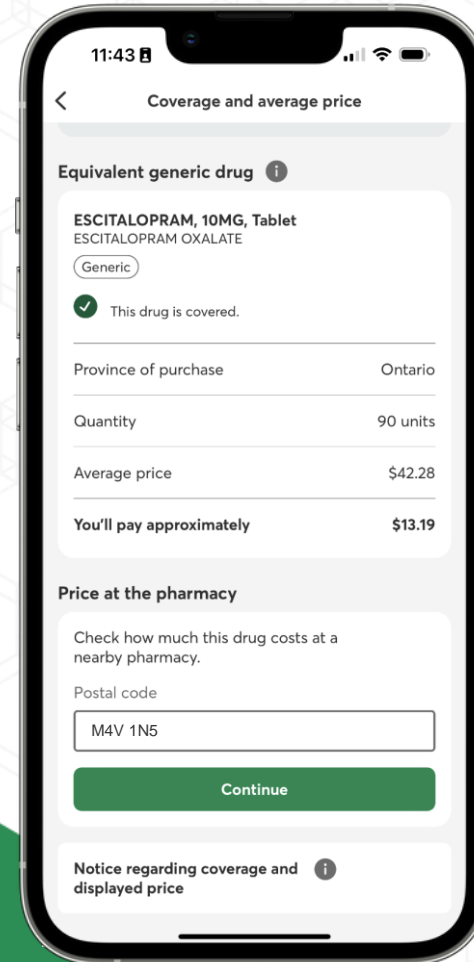
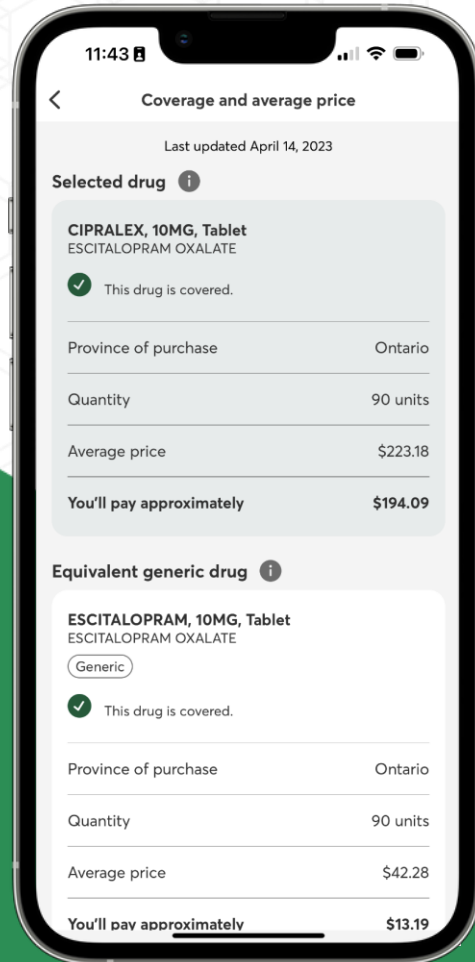
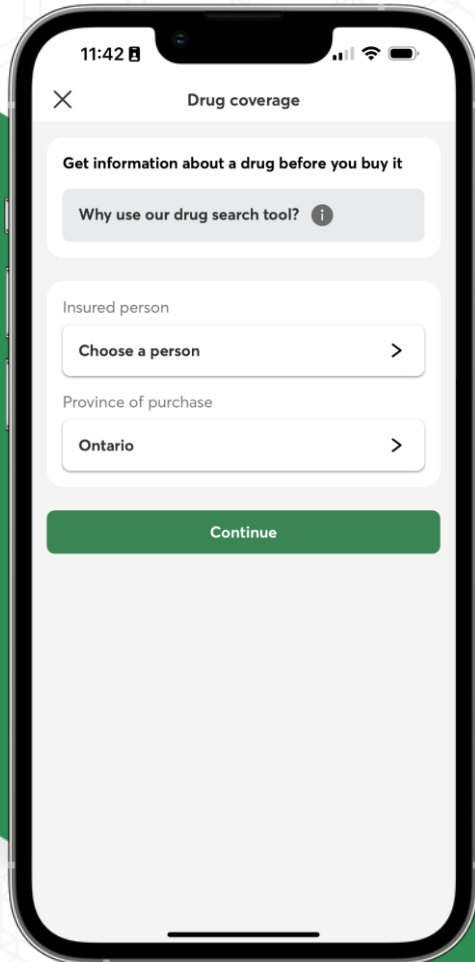


Non-contractual pictures.

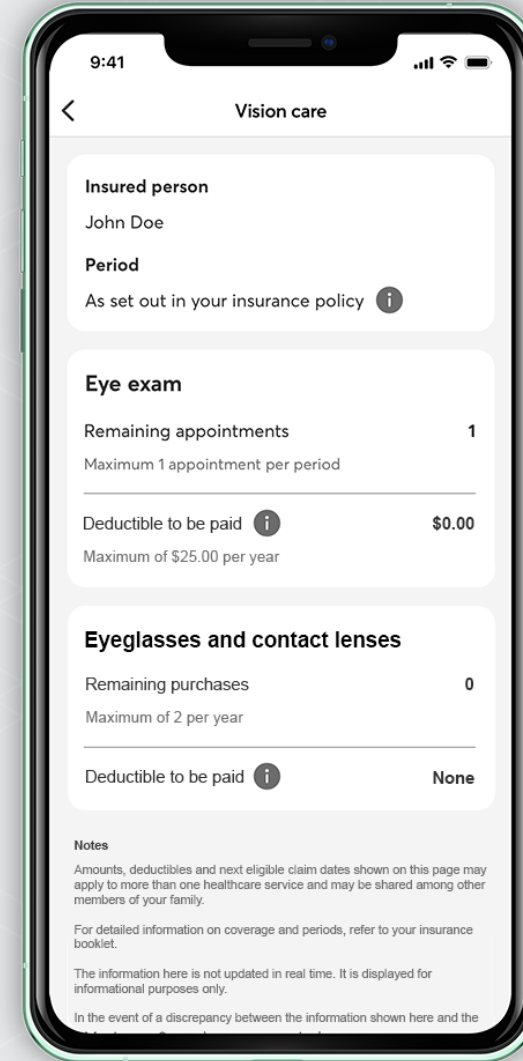
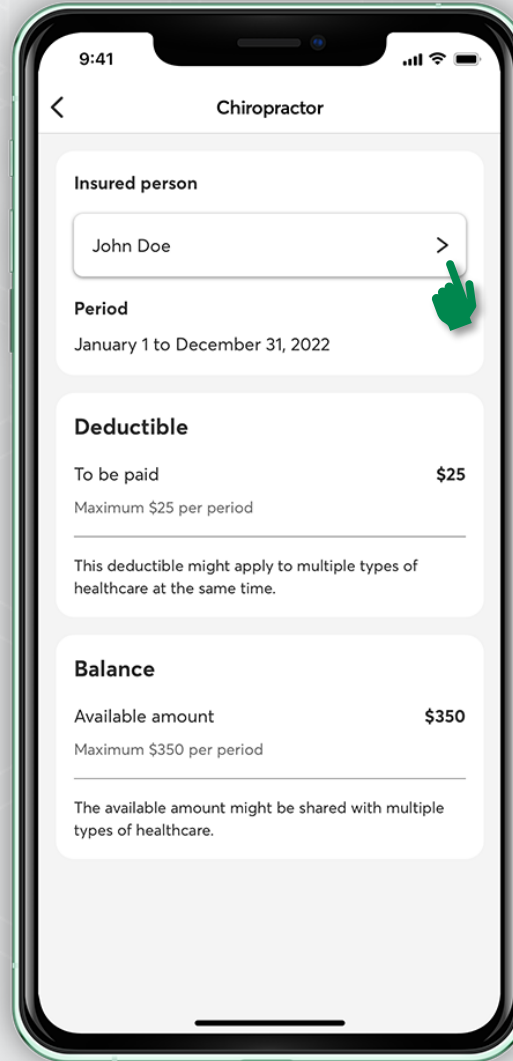
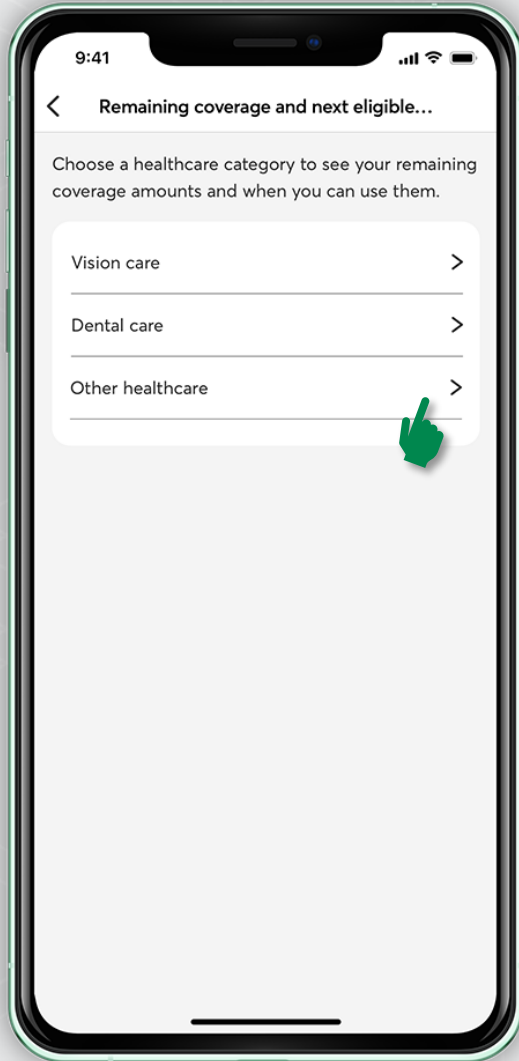


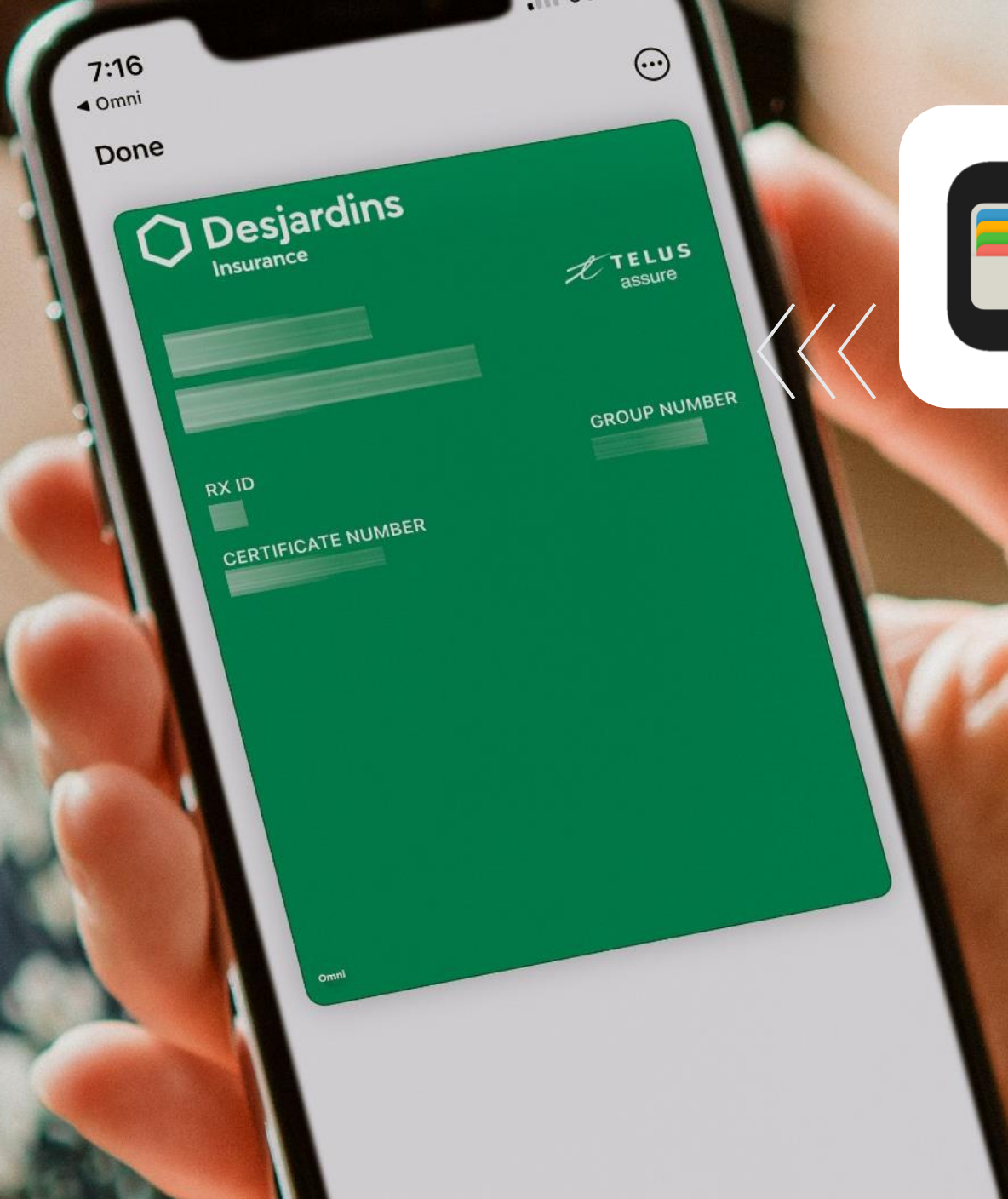


# 360° drug cost simulator



# Check your benefit balances





A white rectangular button with rounded corners and a green shadow effect on its top-right corner. On the left side of the button is the Apple Wallet icon, which depicts a grey wallet with three colorful cards (blue, yellow, and red) sticking out. To the right of the icon, the text 'Add to' is positioned above the larger, bold text 'Apple Wallet'. Three white chevron arrows point from the right side of the smartphone screen towards the button.

# Second Medical Opinion Program



# Second Medical Opinion Program

**Get a second medical opinion, based on the evaluation of your medical file, to confirm the diagnosis and identify the best treatment options**

Would it be possible to confirm the diagnosis?

Are there any other treatment options?

Are there any recognized clinical trials for the treatment of the condition?



# Support when you need it the most

Access to Canadian medical specialists and to preferred healthcare provider networks worldwide

Evaluations and comprehensive reports recognized by Canadian university medical centres

Collaboration with your physicians

Regular follow-ups by a nurse case manager

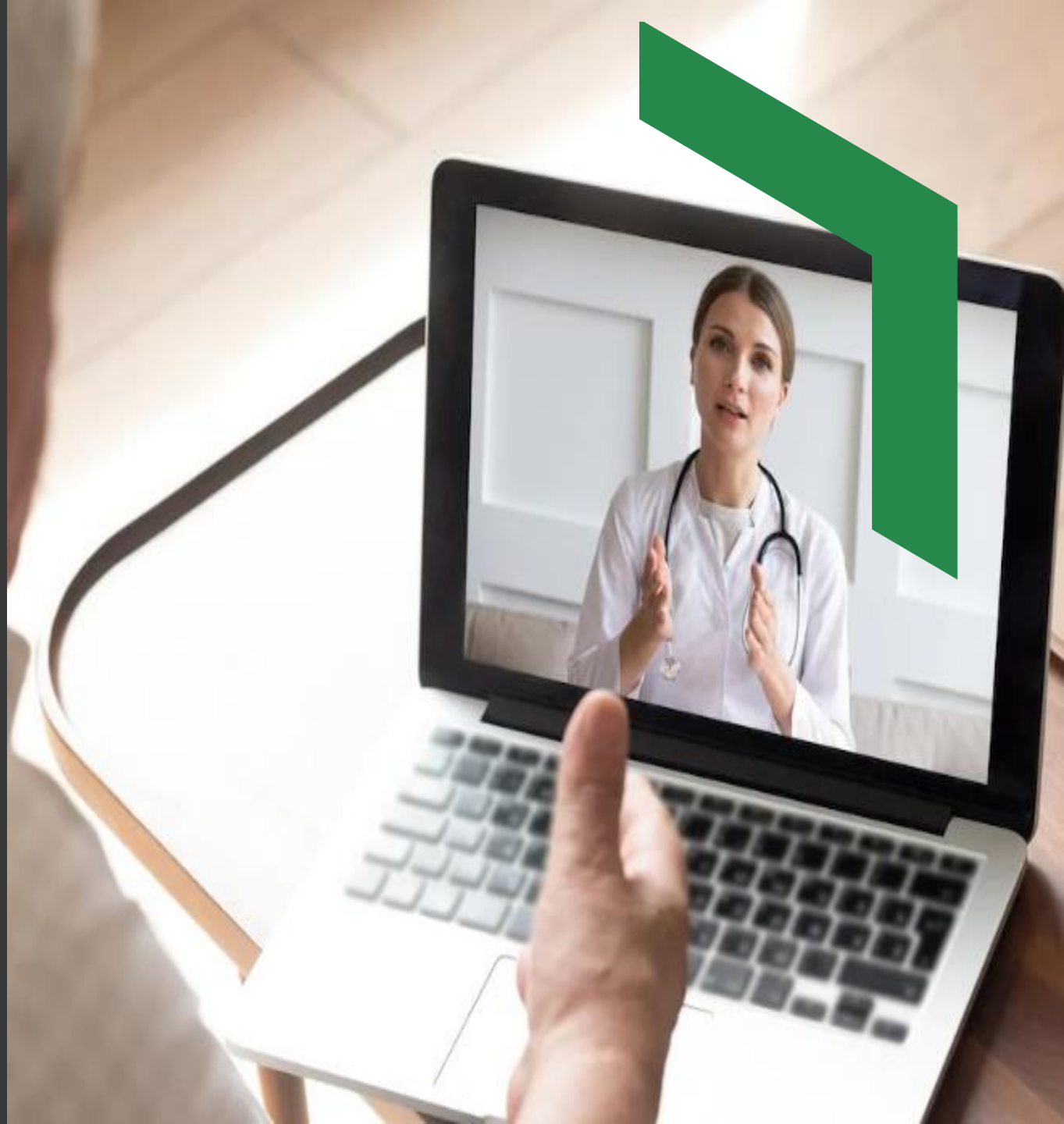


## Second Medical Opinion Program





# TELUS Health Virtual Care



# Healthcare

where and when you need it



Unlimited virtual consultations



Convenient, private care for non-emergency physical and mental health concerns (depression, skin irritations, colds, digestive issues, smoking cessation, injuries, etc.)



New prescriptions and renewals



Specialist referrals and lab requisitions



Your digital health records will be stored and, at your request, they can be shared with your family doctor



The virtual healthcare service is not meant to replace your primary care physician or medical specialist. Specific conditions may require an in-person medical appointment.



Virtual healthcare is a complementary service designed to make it easier for you to manage your health. You can choose whether or not you want to use it



# General information



# General information

## Did you know...

### Your dependent children are covered:

If they're under 21 or under 26 and attending school full-time

You have to send proof that they're in school to HR every August to ensure continued coverage

### When you leave the company or retire:

You can convert your current insurance to an individual policy without proof of good health

**You'll find all the information you need in our brochures.**





# General information

## Things to consider...

### Stability clause (travel) - Within 30 days of travelling:

No change in medication

No deterioration or new symptoms

Don't require a Hospitalization or to consult a specialist

No medical examination, test for investigate purpose awaiting results and no treatment planned, pending or not completed.

### Random claims audits

#### Predeterminations:

Dental expenses over \$500

Miscellaneous and therapeutic equipment (braces, surgical stockings, CPAP, etc.)

Prior authorization drugs



**Always there**  
**when it counts**

 **Desjardins**  
Insurance  

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Life • Health • Retirement

