



Provincial Plan Replacement Coverage

As an associate of Cognizant, you have access to Provincial Plan Replacement Coverage (PPR) as part of your benefit package. The benefit provides you and your family members with coverage equivalent to the provincial medical plan. You and your family members are eligible for this coverage if you do not have provincial coverage.

The benefit provides basic health coverage for foreign workers and associates during the waiting period for provincial coverage when an associate or dependents are:

- entering the Country, or
- returning after a period away from Canada, or for
- foreign persons who are temporarily residing in Canada
- renewing/extending PPR coverage

Your provincial plan replacement benefit includes coverage for basic and emergency services including:

- regular physician visits,
- medically required in and outpatient hospital treatment,
- medically required diagnostic testing such as ultrasounds and blood tests, and
- a portion of emergency coverage when travelling outside of the province or country.

Each province offers different coverage. If you have questions about what additional services are covered under the provincial plan replacement benefit, please refer to the coverage provided by your province (see website details below). Your core benefit coverage is meant to provide coverage for services not included in the provincial plan.

To apply for coverage, complete the PPR application form provided with your enrollment package and send the completed form to Cognizant at NABenefits@cognizant.com.

You will receive a confirmation email from Manulife as proof of coverage under the program. This letter will include the PPR policy (7822) and PPR certificate number, which will be different from your Extended Group Health plan policy (130486) and certificate number (associate ID). Either of these can be used when submitting a PPR claim

Your confirmation letter can be provided at the hospital, for inpatient hospital related services, to avoid incurring a large out of pocket expense. Alternatively, if you know in advance that inpatient hospital services will be required, such as maternity related services, you can contact Manulife Customer Service Centre in advance to discuss the situation and to determine the possibility of Manulife arranging for direct payment to the hospital.

If you incur an expense which you pay out of pocket for, keep all original receipts as proof of direct payment. These can be submitted with a standard Manulife extended health claim form. You can also use the Manulife website (www.manulife.ca/signin) to submit claims online by choosing the “service not listed” option under the Health benefit.

Coverage and benefits will terminate upon the earliest of:

- termination of employment
- associates reach age 65
- acceptance for coverage by the Provincial Plan, or
- the end date of your PPR coverage

For details on what each province covers, please refer to the links below:

Province	Website	Phone number
Newfoundland and Labrador	http://www.gov.nf.ca/health/nlpdp	1-800-563-1557
Nova Scotia	http://www.gov.ns.ca/health/	1-800-563-8880
New Brunswick	http://www.gnb.ca/0051/0394/index-e.asp	1-800-762-8600
Prince Edward Island	http://www.gov.pe.ca/hss/index.php3	(902) 368-4900
Quebec	http://www.msss.gouv.qc.ca/f/outils/plan/index.htm	(514)864-3411
Ontario	http://www.gov.on.ca/health/index.html	1-800-268-1154
Manitoba	http://www.gov.mb.ca/health/mhsip/index.html	1-800-392-1207
Saskatchewan	http://www.health.gov.sk.ca/ps_benefits_eligibility.html	1-800-667-7551
Alberta	http://www.health.gov.ab.ca/ahcip/index.htm	(780) 427-1432
BC	http://www.hlth.gov.bc.ca/msp/infoben/benefits.html	1-800-663-7100
Northwest Territories	http://www.hlthss.gov.nt.ca/	1-800-661-0830
Yukon	http://www.hss.gov.yk.ca/	1-800-661-0408 (867) 667-5209
Nunavut	http://www.hlthss.gov.nt.ca/	1-800-661-0830

If you have any questions about your coverage please contact Manulife Customer Service at 1-800-268-6195.