

Benefit Summary



July 1, 2011 – March 31, 2012

- **Life Insurance**
Flat \$20,000
Reduced by 50% at age 65
Terminates age 70
- **Accidental death & dismemberment**
Flat \$30,000
Reduced by 50% at age 65
Terminates age 70
- **Dependent Life**
\$5,000 Spouse
\$2,500 Each child
- **Medical**
No annual deductible
80% reimbursement
Prescription drugs
Ambulance
Hearing Aids
Out of Country Coverage
Must be covered by OHIP
Ages to 64 – 120 day coverage, 3 month pre-existing clause included.
Ages 65-69 – 60 day coverage, 3 month pre-existing clause included.
Ages 70 plus – 30 day coverage, 3 month pre-existing clause included.
Also, extra top up insurance is available from ETFS at 1-800-680-3837.
Lifetime maximum
Under age 65 Unlimited
Age 65 and over \$50,000

- **Dental**
No annual deductible
80% coinsurance
Basic preventative, including root canal and gum treatment
50% coinsurance
Purchase of removable dentures
\$1,500 annual maximum for all dental services per family member
Claims adjudicated according to fee guide dated one year behind current
Lifetime maximum
Under age 65..... Unlimited
Age 65 and over \$10,000

• **Monthly Premiums**
Effective July 1, 2011

	Single	Family
Under 50	\$83.89	\$191.06
Age 50 to 64	\$85.56	\$201.68
Age 65 to 70	\$155.29	\$342.02
Over 70	\$149.40	\$334.15

8% retail sales tax is applicable to all premiums and is *not* included in the above rates.

- *The plan does not cover semi-private hospital or vision care expenses, such as glasses or contact lenses.*
- *The plan does not cover orthodontic dental work.*
- *Coverage terminates upon termination of membership with OHHA.*
- *The above is a summary only. Please refer to your member booklet for specific coverage details.*

Should you have any questions please contact Kathie Wilkinson at the OHHA office 905-854-6442 or 1-866-774-6442 ext. 224.