

CARETAKER

Benefit Summary



- **Life Insurance**
Flat \$20,000
Reduced by 50% at age 65
Terminates age 70
- **Accidental death & dismemberment**
Flat \$30,000
Reduces 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
- ***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 the OHHA.***
- ***The above is a summary only. Upon acceptance you will receive a detailed booklet outlining coverage.***

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