



# OHHA BENEFITS SUMMARY

ONTARIO HARNESS HORSE ASSOCIATION

Policy #177794

## LIFE AND AD&D

Member Life Insurance (under 65)	\$20,000
Member Life Insurance (65+)	\$10,000
AD&D	\$30,000
Dependent Life – Spouse	\$5,000
Dependent Life – Child	\$2,500

## HEALTH CARE

### *In Canada Prescriptions*

Prescription Drug Plan	80%	Covered expense for the dispensing fee portion of a Prescription drug charge is limited to \$8
Fertility Drugs	50%	\$3,000 Life Maximum
• Lifetime Healthcare Unlimited Maximum		

### *Expense Maximums*

Hearing Aids -	80%	\$500 every 5 years
Custom Fitted Orthopedic Shoes-	80%	\$100 each calendar year
Custom made Foot Orthotics-	80%	\$100 each calendar year
Custom made Compression Hose-	80%	4 pairs per year
Acupuncturists-	80%	\$350 each calendar year
Chiropractors	80%	\$350 each calendar year, \$10 per visit for first 15
Massage Therapists-	80%	\$350 each calendar year
Naturopaths-	80%	\$350 each calendar year
Osteopaths-	80%	\$350 each calendar year
Physiotherapists-	80%	\$1,000 each calendar year
Podiatrists-	80%	\$350 each calendar year
Psychologists-	80%	\$350 each calendar year
Speech Therapists-	80%	\$350 each calendar year

### *Out of Country Expenses Maximums*

Emergency Care	100%	Unlimited
Non-Emergency Care	50%	\$50,000 lifetime

## DENTAL CARE

Basic Coverage	80%	\$10,000 lifetime, less any claims incurred prior
Major Coverage (dentures only)	50%	to age 65
Accidental Dental Injury Coverage	100%	\$3,000 Lifetime

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