

Your benefits at a glance

Health Care	Retirees under 65		Retirees 65+	
Benefit Details				
Annual Deductible	\$25 single / \$25 family		\$25 single / \$25 family	
Dependant Eligibility	Eligible child dependants can be covered until the age of 21 (or 25 if a full-time student)		Eligible child dependants can be covered until the age of 21 (or 25 if a full-time student)	
Covered Expenses				
Prescription Drugs				
Reimbursement Amount	100%		80%	
Dispensing Fee Cap	\$10 per prescription		\$10 per prescription	
Prescription Drugs	with generic substitution Unlimited coverage except for: Fertility drugs: 6 cycles per lifetime Smoking cessation: \$500 per lifetime Sexual dysfunction: \$1,200 per calendar year		with generic substitution Unlimited coverage except for: Fertility drugs: 6 cycles per lifetime Smoking cessation: \$500 per lifetime Sexual dysfunction: \$1,200 per calendar year Certain drugs that are not currently covered by the Ontario Drug Benefit (ODB) may be available through the Exceptional Access Program (EAP). An application must be made first to the EAP program to determine whether the provincial plan will pay them. Please visit the Ministry of Health/Ministry of Long-Term Care for further details about the program and how to apply.	
Medical Supplies and Services				
	Benefit	Reimbursement Amount	Benefit	Reimbursement Amount
Private Duty Nursing	\$10,000 per calendar year	80%	\$25,000 per lifetime	80%
Hearing Aids	\$500 per 4 calendar years	100%	\$500 per 4 calendar years	80%
Wigs	\$250 per lifetime	100%	\$250 per lifetime	80%
Orthopaedic Shoes/Orthotics	1 pair per calendar year (all orthotics, stock item shoes, custom made shoes and foot appliances combined)	100%	1 pair per calendar year (all orthotics, stock item shoes, custom made shoes and foot appliances combined)	80%
Miscellaneous Services and Supplies	Including but not limited to mobility equipment, durable medical equipment, respiratory and oxygen equipment, medical dressing, etc.	100%	Including but not limited to mobility equipment, durable medical equipment, respiratory and oxygen equipment, medical dressing, etc.	80%

Health Care	Retirees under 65		Retirees 65+	
Paramedical Services				
	Benefit	Reimbursement Amount	Benefit	Reimbursement Amount
Chiropractor	\$300 per calendar year	50%	\$300 per calendar year	50%
Naturopath	\$300 per calendar year	50%	\$300 per calendar year	50%
Speech Therapist	\$1,000 per calendar year	100%	\$1,000 per calendar year	80%
Osteopath	\$300 per calendar year	50%	\$300 per calendar year	50%
Physiotherapist	\$55 per initial visit and \$35 per subsequent visit	100%	\$55 per initial visit and \$35 per subsequent visit	80%
Podiatrist	\$300 per calendar year	50%	\$300 per calendar year	50%
Chiropodist	\$300 per calendar year	50%	\$300 per calendar year	50%
Emergency Out of Country				
			<i>Option 1</i>	<i>Option 2</i>
Reimbursement amount	100%		80%	100%
Coverage limit	Trip duration may not exceed provincial limitations Unlimited \$ maximum		Trip duration may not exceed provincial limitations Unlimited \$ maximum	Trip duration may not exceed provincial limitations Unlimited \$ maximum

Hospital	Retirees under 65	Retirees 65+
Benefit Details		
Annual Deductible	None	None
Dependant Eligibility	Eligible child dependants can be covered until the age of 21 (or 25 if a full-time student)	Eligible child dependants can be covered until the age of 21 (or 25 if a full-time student)
Covered Expenses		
Reimbursement Amount	100%	100%
Accommodation	Semi-private room	Semi-private room
Maximum	Unlimited	Unlimited

Optional Dental	Under 65	65+
Benefit Details		
Annual Deductible	None	None
Dependant Eligibility	Eligible child dependants can be covered until the age of 21 (or 25 if a full-time student). Children must be 6 years of age or older when orthodontic treatment begins.	Eligible child dependants can be covered until the age of 21 (or 25 if a full-time student). Children must be 6 years of age or older when orthodontic treatment begins.
Covered Expenses		
Preventative Services	100%	100%
Basic Endodontic/Periodontic	100%	100%
Dentures/Bridges/ Crowns	75%	75%
Recall Examination Frequency	Once every 6 months	Once every 6 months
Annual maximum	\$3,000 per person per calendar year (combined for all services excluding orthodontic)	\$3,000 per person per calendar year (combined for all services excluding orthodontic)
Orthodontic	50%	50%
Orthodontic Maximum	\$2,000 lifetime maximum per person (for adults and children)	\$2,000 lifetime maximum per person (for adults and children)
Dental Fee Guide	Current Ontario fee guide minus 1 year	Current Ontario fee guide minus 1 year

Core Life	Retirees under 65	Retirees 65+
Coverage	100% of pre-retirement earnings	100% of pre-retirement earnings
Maximum	\$200,000	\$200,000
Reduction	N/A	Coverage will reduce July 1 coinciding with or next following the date the retiree attains age 66, and annually thereafter. Coverage reduces as follows: Age 65: 100% of pre-retirement earnings Age 66: 80% of pre-retirement earnings Age 67: 60% of pre-retirement earnings Age 68: 40% of pre-retirement earnings Age 69: 20% of pre-retirement earnings Age 70: 10% of pre-retirement earnings, with a minimum benefit of \$3,000

Optional Life - Employee	Retirees under 65	Retirees 65+
Coverage	Units of \$25,000	Units of \$25,000
Maximum	\$250,000	\$250,000
Evidence Requirements	All coverage will require medical evidence	All coverage will require medical evidence
Termination Age	None	None



Optional Life - Spousal	Retirees under 65	Retirees 65+
Coverage	Units of \$25,000	Units of \$25,000
Maximum	\$250,000	\$250,000
Evidence Requirements	All coverage will require medical evidence	All coverage will require medical evidence
Termination age	None	None