



ONTARIO  
PHARMACISTS  
ASSOCIATION

Advocating Excellence  
in Practice and Care

# OPA Secure Health Plan

Under Age 70



Desjardins

## Extended Health Care

Drug Plan Details	Bronze	Silver	Gold
Coinsurance	100%	70% Out of pocket maximum \$3,500, 100% thereafter	90% Out of pocket maximum \$3,500, 100% thereafter
Deductible	\$2,000	None	None
Annual Maximum	\$100,000	\$100,000	\$100,000
Fertility Drugs	No coverage	No coverage	No coverage
Smoking Cessation Drugs		No coverage	No coverage
Preventative Vaccines	Included	Included	Included
Supplementary Health Care	Bronze	Silver	Gold
Maximum	No coverage	Unlimited	Unlimited
Deductible		Nil	Nil
Coinsurance		80%	90%
Hospital Accommodation		Semi-private	Semi-private
Private Duty Nursing		\$10,000 per year	\$10,000 per year
Paramedical Practitioners		80% \$1,000 combined maximum	90% \$1,000 combined maximum
Mental Health Practitioners	100%, \$500 per year	80%, \$500 combined per year	90%, \$500 combined per year
Vision Care	Nil	Nil	100%, \$300 per 2 years
Eye Examinations	Nil	Nil	One exam per 2 years
Medical Equipment and Supplies	Bronze	Silver	Gold
Orthotic Devices	No coverage	\$200 per year	\$200 per year
Orthopaedic Shoes		One pair	One pair
Hearing Aids		\$500 every 60 months	\$500 every 60 months
Accidental Dental		Included	Included
Termination		Age 70 or prior retirement	Age 70 or prior retirement

## Out of Country/Province

	Bronze	Silver	Gold
Deductible	Nil	Nil	Nil
Coinsurance - Emergency	100%	100%	100%
Coinsurance - Referral	80%	80%	80%
Maximum - Emergency	\$1,000,000 per year	\$1,000,000 per year	\$1,000,000 per year
Maximum - Referral	\$50,000 per year	\$50,000 per year	\$50,000 per year
Number of Days Limited	120 days	120 days	120 days
Termination	Age 70 or prior retirement	Age 70 or prior retirement	Age 70 or prior retirement

## Dental Care Coverage

	Bronze	Silver	Gold
Deductible	No coverage	Nil	Nil
Coinsurance		80%	90%
Basic & Major Services			
Combined Maximum Basic & Major Services		\$1,000 per year	\$1,500 per year
Fee Guide		Current	Current
Recall Examinations		9 months	9 months
Units of Scale/Year		12 units per year	12 units per year
Termination		Age 70 or prior retirement	Age 70 or prior retirement

## A focus on what matters most...our people

Just as physical fitness helps our bodies to stay strong, nurturing our mental health can help us to enjoy our life and environment, and the people in it. We can be creative, learn, try new things and are better able to cope with difficult times in our personal and professional lives when our mental health is good. At OPA we want to make sure you have access to the help and support you need, when and if you need it.

Mental health practitioners has been separated from paramedical coverage with a benefit amount of \$500.

## What plan do you choose?

### Questions to ask yourself to help you decide.

#### How much do you spend on Health and Dental expenses?

Before you choose your benefit options, you should estimate what your future expenses are likely to be and how much coverage you're likely to need. The best way to do that is to look at how much you've spent in the past. For example, estimate what you've spent in the last year for things like prescription drugs, health care providers and dental. It's wise to separate your dental expenses for basic care from any money spent on major services like dentures or crowns.

#### Do you also have coverage under another plan?

You should take your spouse's benefit plan into account when you choose your benefit package, since you may be able to coordinate coverage between your plan and your spouse's plan.

#### Are you prepared for the unexpected?

You may also want to consider how much Life and AD&D coverage you need. OPA provides you with coverage for these, however you may determine that you would like to have even more coverage. You can consider purchasing optional coverage for Life and Optional Critical Illness insurance at affordable group rates.

#### Here are some additional questions to think about:

- How much money would your dependents need if you passed away?
- Do you have dependent children? If so, how old are they? Are they self-reliant?
- What expenses would you have to cover if your spouse passed away?
- How much debt do you have, including mortgage and outstanding loans? Do you have any mortgage insurance?
- What other Life insurance or investments do you have?





## Life and AD&D Insurance

Benefit Schedule	\$25,000
Maximum	\$25,000
Non-Evidence Maximum	\$25,000
Conversion	Included
Termination	Age 70 or prior retirement

Your loved ones depend on you. With Life and Accidental Death and Dismemberment (AD&D) Insurance, your family is protected against the unthinkable.

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## Dependent Life

Spouse	\$10,000
Child	\$5,000
Age Definition	From Birth
Conversion	Included
Termination	Age 70 or prior retirement

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## Optional Benefits

Optional Life Insurance and Critical Illness are additional insurance that can be added to your existing plan. They are meant to enhance the coverage that you already receive through our benefits plan. If you do make the decision to purchase optional benefits, there are a few advantages to purchasing them through your existing employee benefit plan.

- Better rates, due to group buying power

Medical information must be submitted to the OPA and approved by Desjardins.

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## Online beneficiary feature available!

Naming a beneficiary for your life insurance is an important step to take.

We are happy to advise that it is now easier than ever to assign a beneficiary. It's a good idea to regularly review and update your beneficiary designations. During open enrolment is the perfect time to do it. This will help to protect your family if you pass away. It will also help Desjardins pay your beneficiaries, as you had intended.

For further information, please contact OPA's Insurance Department at:

(416) 441-0788, Option 2

Toll Free: 1 (877) 341-0788,

Fax: (416) 441-0474,

Email: [insurance@opatoday.com](mailto:insurance@opatoday.com)

