

OPA Secure Health Plan: Under Age 70

Extended Health Care

Supplementary Health Care	BronzeSilverGold		
Maximum	No coverage	\$100,000 per year	\$100,000 per year
Deductible		Nil	Nil
Coinsurance		80%	90%
		100% for Hospital	100% for Hospital
Hospital Accommodation		Semi-private	Semi-private
Private Duty Nursing		\$10,000 per year	\$10,000 per year
Paramedical Practitioners	100%, \$500 per year	70% \$1,000 combined maximum	80% \$1,000 combined maximum
Mental Health Practitioners		70%, \$500 combined per year	80%, \$500 combined per year
Vision Care		Nil	100%, \$300 per 2 years
Eye Examinations		Nil	One exam per 2 years

Medical Equipment and Supplies	BronzeSilverGold		
Orthotic Devices	No coverage	One pair - \$200 per year	One pair - \$200 per year
Orthopaedic Shoes		One pair - \$500 per year	One pair - \$500 per year
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

Health Care Spending Account

	BronzeSilverGold		
Allocation	\$2,000 per year	No coverage	No coverage
Type	1 year carry forward		

The information contained in this benefit outline summarizes the important features of your benefits only; is prepared as information only; and does not constitute an agreement. The contract always prevails including any cost share arrangements. To understand implications around your premium cost share, if applicable, confirm with your payroll department. The exact terms and conditions are described in the group policies contract held by your employer.

Out of Country/Province

	BronzeSilverGold		
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

	BronzeSilverGold		
Deductible	No coverage	Nil	Nil
Coinsurance Basic & Major Services Combined Maximum Basic & Major Services		Basic: 70% / Major: 50%	Basic: 80%/ Major: 50%
Fee Guide		\$1,000 per year	\$1,500 per year
Recall Examinations		Current	Current
Units of Scale/Year		9 months	9 months
		12 units per year	12 units per year
Termination		Age 70 or prior retirement	Age 70 or prior retirement

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



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

Dependent Life

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

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.