

# YOUR OECTA BENEFITS PLAN

## PUTTING YOU FIRST

We are extremely pleased to introduce the OECTA Benefits Plan. It's a plan tailor-made for eligible OECTA members that provides you and your family with valuable financial protection.

Full plan details, including who can participate, enrolment deadlines, eligible expenses, exclusions, how to make claims, and member premium contributions, are available on OTIP's secure member website once you have enrolled.

The benefit year starts September 1 and ends on August 31, except where otherwise indicated. The plan has no overall deductibles or waiting periods. Certain restrictions, limitations and exclusions may apply.

The plan is administered by OTIP, a not-for-profit organization dedicated to Ontario teachers, created and governed by OECTA and Ontario's three other education affiliates.

## ABOUT THIS GUIDE

This quick reference benefits guide is intended to provide you with a brief overview of the OECTA Benefits Plan and is not intended to be comprehensive. If there is a discrepancy between the information in this guide and the benefits booklet, the terms and details of the benefits booklet apply. Please refer to the benefits booklet for full plan terms and details.

## OVERALL BENEFITS PLAN

<b>Funding</b>	✓	Health, Dental, Basic Life and AD&D are 100% paid by OECTA Employee Life and Health Trust for eligible full-time members
	✓	Funding pro-rated for members less than full-time – difference is member-paid
	✓	Optional benefits are member-paid
<b>Who is eligible</b>	✓	Mandatory Health and Dental for full-time members, including long term occasional teachers and continuing education teachers
	✓	Can "opt-out" of Health and/or Dental with comparable coverage
	✓	Voluntary Health and Dental for members less than full-time
	✓	Mandatory Basic Life and AD&D for all members
<b>Lifetime maximum</b>	✓	Unlimited (except where stated)
<b>Reimbursement</b>	✓	100% (except where stated)

## BASIC LIFE AND ACCIDENT INSURANCE

<b>Basic Life</b>	✓	3x annual salary to \$500,000 max
	✓	50% reduction at age 65
	✓	Ends at retirement
<b>Basic AD&amp;D</b>	✓	Coverage matches Basic Life amount
	✓	50% reduction from age 65
	✓	Ends at retirement or age 70, whichever comes first
<b>Member Optional Life and AD&amp;D</b>	✓	Member and Spousal Life and AD&D coverage up to \$400,000 (units of \$10,000)
	✓	Member-paid, based on gender and age
<b>Spousal Optional Life and AD&amp;D</b>	✓	Member Optional Life ends at retirement
	✓	Member Optional AD&D ends at retirement or age 70, whichever comes first
	✓	Spousal Optional Life ends at member's retirement or when spouse reaches age 70, whichever comes first
<b>Child Optional Life</b>	✓	Spousal Optional AD&D ends at the member's retirement or when the member or spouse reaches age 70, whichever comes first
	✓	Child Optional Life coverage up to \$25,000, member-paid

## PRESCRIPTION DRUGS

- ✓ Pay-direct benefits card
- ✓ Mandatory generic substitution (lowest cost therapeutic equivalent drug)
- ✓ Prescription formulary, including life-sustaining drugs
- ✓ Maintenance medications limited to 6 dispensing fees/prescription/12 months
- ✓ Trial prescription program
- ✓ Diabetic supplies (reasonable and customary costs)
- ✓ Preventive vaccines
- ✓ Fertility drugs up to \$15,000 lifetime maximum
- ✓ Pharmacy fees up to \$250 maximum on specialty drugs

**PARAMEDICAL\***  
(\$ MAXIMUM/BENEFIT YEAR;  
REASONABLE AND CUSTOMARY COSTS)



<b>Chiropractor</b>	✓	\$500
<b>Massage Therapist</b>	✓	\$600
<b>Naturopath</b>	✓	\$500
<b>Osteopath</b>	✓	\$300
<b>Physiotherapist</b>	✓	\$2,500
<b>Podiatrist/Chiropodist</b>	✓	\$300 combined
<b>Psychologist</b>	✓	\$1,500 combined
<b>Psychotherapist</b>	✓	
<b>Marriage and Family Therapist</b>	✓	
<b>Registered Social Worker</b>	✓	
<b>Speech-Language Pathologist</b>	✓	\$500 combined
<b>Communicative Disorders Assistants</b>	✓	

\* Referral not required for paramedical practitioners

**VISION CARE**



- ✓ Glasses, contact lenses: \$400 max/adult/2 benefit years (each benefit year for children under 18)
- ✓ Eye exams: \$100 max/adult/2 benefit years (each benefit year for children under 18)
- ✓ Laser eye surgery: \$2,000 lifetime max

**HOSPITAL**



- ✓ Private hospital room
- ✓ Includes costs for private room in private OHIP-funded facilities

**MEDICAL SUPPLIES AND SERVICES**



<b>Ambulance</b>	✓	Transport to hospital only
	✓	Includes air ambulance
<b>Hearing aids</b>	✓	\$2,500/2 benefit years
<b>Orthotics</b>	✓	1 pair to \$400/benefit year
<b>Orthopaedic shoes (custom)</b>	✓	1 pair to \$500/benefit year
<b>Orthopaedic shoes (stock)</b>	✓	1 pair to \$500/benefit year
	✓	Includes modifications
<b>Private duty nursing</b>	✓	\$50,000/benefit year
<b>Wigs</b>	✓	\$1,000 lifetime max

**DENTAL INSURANCE**



<b>Fee guide</b>	✓	Current fee guide for province of residence
<b>Basic dental</b>	✓	100% of check-ups, X-rays, fillings, other
	✓	\$2,500 max/benefit year combined with Periodontal/Endodontic services
	✓	Recall exams: once every 9 months for adults, once every 6 months per child (18 and under)
	✓	Full exams and X-rays once every 36 months
<b>Periodontal/Endodontic services</b>	✓	100% of scaling, root planing, gum treatments, etc.
	✓	10 units of scaling, root planing/benefit year
	✓	100% of root canals and related services
<b>Major restorative and prosthetic services</b>	✓	50% of crowns, bridges, inlays, onlays, dentures, implants (subject to Alternate Treatment clause)
	✓	\$2,500 max/benefit year
	✓	Crown, onlays or denture replacement once every 5 benefit years
<b>Orthodontics</b>	✓	50% coverage for adults and children
	✓	\$3,500 lifetime max

**TRAVEL MEDICAL (OUTSIDE OF CANADA)**



<b>Emergency medical services and travel assistance</b>	✓	100%
	✓	Up to 60 days/trip
	✓	\$5 million lifetime max
<b>Referred medical services not available in Canada</b>	✓	50%
	✓	\$3,000 max/3 calendar years

In the event of your death before retirement, family members may continue health coverage at no charge for 12 months and may remain in the plan after that time at their own costs (some restrictions apply).



**PLAN ADMINISTERED BY OTIP**

www.otip.com  
1-866-783-6847