

# YOUR ETFO ELHT BENEFITS PLAN



## PUTTING YOU FIRST

We are extremely pleased to introduce the ETFO ELHT Benefits Plan, a plan tailor-made for eligible ETFO members and one 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 any required premiums through payroll deductions, 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 waiting period for new eligible members. Certain restrictions, limitations and exclusions will apply.

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

## ABOUT THIS GUIDE

This quick reference guide is intended to provide you with a brief overview of the new ETFO ELHT 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.

It is always recommended that eligible members confirm coverage before incurring significant cost claims.

## OVERALL BENEFITS PLAN



<b>Funding</b>	✓	Health, Dental, Basic Life and AD&D are 100% paid by ETFO Employee Life and Health Trust for active 1.0 FTE permanent members and eligible 1.0 FTE LTO teachers
	✓	Funding pro-rated for active members less than 1.0 FTE – difference is member-paid
	✓	Optional benefits are member-paid
<b>Who is eligible</b>	✓	Mandatory Health and Dental for eligible 1.0 FTE members
	✓	Voluntary Health and Dental for permanent members and eligible LTO teachers working less than 1.0 and for members on non-statutory leaves
	✓	Mandatory Basic Life and AD&D for all active permanent members and eligible LTO teachers
<b>Lifetime maximum</b>	✓	Unlimited (except where stated)
<b>Reimbursement</b>	✓	100% (except where stated and subject to reasonable and customary limits when provided by a licensed practitioner)

## LIFE AND ACCIDENT INSURANCE



<b>Basic Life</b>	✓	1x annual salary to \$400,000 max combined with Supplemental Life
	✓	50% reduction at age 65
	✓	Ends at retirement
<b>Supplemental Life</b>	✓	Option of 1x or 2x your annual salary to \$400,000 max combined with Basic Life
	✓	50% reduction from age 65
	✓	Maximum combined with Basic Life
	✓	Ends at retirement
	✓	Member-paid
<b>AD&amp;D</b>	✓	Coverage matches Life amount
	✓	50% reduction from age 65
	✓	Ends at retirement
<b>Member Optional Life and AD&amp;D</b>	✓	Member Optional and Spousal Optional 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
	✓	Spousal Optional Life ends at member's retirement or when spouse reaches age 65, whichever comes first
<b>Child Optional Life</b>	✓	Spousal Optional AD&D ends when the member retires, or spouse reaches age 65, 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) – appeal available in special cases
- ✓ \$2 deductible/prescription
- ✓ \$11 dispensing fee max
- ✓ Maintenance medications limited to 7 dispensing fees/prescription/12 months
- ✓ Diabetic supplies (reasonable and customary costs)
- ✓ Preventive vaccines
- ✓ Fertility drugs up to \$12,000 lifetime max
- ✓ Reasonable and customary pharmacy fees, up to a maximum of 10%

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



<b>Chiropractor/ Osteopath</b>	✓	\$1,000 combined
<b>Dietitian/Nutritionist</b>	✓	\$500 combined
<b>Massage Therapist</b>	✓	\$1,000 (doctor's referral required)
<b>Naturopath</b>	✓	\$1,000
<b>Physiotherapist</b>	✓	
<b>Athletic Therapist</b>	✓	\$1,000 combined
<b>Occupational Therapist</b>	✓	
<b>Podiatrist/Chiropodist</b>	✓	\$450 combined
<b>Psychologist</b>	✓	
<b>Psychotherapist (as of Sept. 1, 2018)</b>	✓	
<b>Registered Family Therapist</b>	✓	\$1,500 combined
<b>Registered Social Worker</b>	✓	
<b>Speech-Language Pathologist</b>	✓	
<b>Communicative Disorders Assistants</b>	✓	\$1,000 combined
<b>Audiologist</b>	✓	

## VISION CARE



- ✓ Glasses, contact lenses and laser eye surgery
- ✓ \$500 max/2 benefit years (1 benefit year for children under 18)
- ✓ Eye exam once every 2 benefit years; included within overall \$500 vision care max

## HOSPITAL



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

## MEDICAL SUPPLIES AND SERVICES (\$ MAXIMUM/BENEFIT YEAR; REASONABLE AND CUSTOMARY COSTS)



<b>Ambulance</b>	✓	Transport to/from nearest facility Includes air ambulance
<b>Glucometers</b>	✓	\$150/benefit year
<b>Hearing aids</b>	✓	\$1,000/5 benefit years
<b>Orthotics</b>	✓	\$350/benefit year
<b>Orthopaedic shoes (custom)</b>	✓	Two pairs/benefit year \$500 max/year
<b>Orthopaedic shoes (stock)</b>	✓	\$500/benefit year for modifications and adjustments
<b>Private duty nursing</b>	✓	\$50,000/benefit year
<b>Surgical Stockings</b>	✓	6 pairs/benefit year
<b>Wigs</b>	✓	\$500 lifetime max

## DENTAL INSURANCE



<b>Fee guide</b>	✓	Previous year's fee guide for province of residence
<b>Basic dental</b>	✓	100% of check-ups, X-rays, fillings, other ✓ Recall exams: once every 9 months for adults, 6 months for children under 19 ✓ Full exams and X-rays once every 24 months
<b>Periodontic/ Endodontic services</b>	✓	100% of root canals and related services ✓ 100% of scaling, root planing, gum treatments, etc. ✓ 14 units of scaling and root planing combined/benefit year
<b>Major restorative services</b>	✓	60% of crowns, bridges, dentures, inlays, onlays ✓ \$2,000 max/benefit year ✓ Crown, onlays or denture replacement once every 5 benefit years ✓ Dental implant max: lowest cost alternative treatment option
<b>Orthodontics</b>	✓	50% coverage for adults and children ✓ \$3,500 lifetime max

## TRAVEL MEDICAL (OUTSIDE OF CANADA)



<b>Emergency medical services</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



**PLAN ADMINISTERED  
BY OTIP**

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