

# YOUR OSSTF BENEFITS PLAN



## PUTTING YOU FIRST

We are extremely pleased to introduce the OSSTF Benefits Plan. It's a plan tailor-made for eligible OSSTF 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 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 will apply. In the event of your death before retirement, eligible family members continue health and dental coverage at no charge for up to 24 months.

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

## ABOUT THIS GUIDE

This quick reference guide is intended to provide you with a brief overview of the OSSTF 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 and Dental are 94% paid by OSSTF Employee Life and Health Trust for active 1.0 FTE members
	✓	Funding pro-rated for active members less than 1.0 FTE – difference is member-paid
	✓	Basic Life and AD&D 100% paid by OSSTF Employee Life and Health Trust
	✓	Optional benefits are member-paid
<b>Who is eligible</b>	✓	Basic Life and AD&D mandatory for all eligible members
	✓	Health and Dental voluntary for all eligible members
<b>Lifetime maximum</b>	✓	Unlimited (except where stated)
<b>Reimbursement</b>	✓	100% of reasonable and customary charges for eligible expenses

## BASIC LIFE & ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE (AD&D)

<b>Basic Life</b>	✓	2x annual salary to \$400,000 max
	✓	50% reduction at age 65
	✓	Ends at retirement
<b>Basic AD&amp;D</b>	✓	Coverage matches Basic Life amount
	✓	Ends at retirement
<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 coverage 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
	✓	Spousal Optional AD&D ends when the member retires, or spouse reaches age 65, whichever comes first
<b>Child Optional Life</b>	✓	Child Optional Life coverage up to \$25,000

## PRESCRIPTION DRUGS

- ✓ Pay-direct benefits card
- ✓ Prescription formulary, including life-sustaining drugs
- ✓ Mandatory generic substitution (lowest cost therapeutic equivalent drug)
- ✓ Dispensing fee max based on reasonable and customary limits (currently \$12)
- ✓ Maintenance medications limited to 6 dispensing fees/prescription/12 months
- ✓ Diabetic supplies (reasonable and customary costs)
- ✓ Preventive vaccines
- ✓ Fertility drugs up to \$18,000 lifetime max
- ✓ Sexual dysfunction drugs \$500/benefit year

## PARAMEDICAL

<b>Chiropractor</b>	✓	Up to \$750/benefit year
<b>Dietitian/Nutritionist</b>	✓	Up to \$300/benefit year combined
<b>Massage Therapist</b>	✓	Up to \$750/benefit year (with doctor's referral)
<b>Naturopath</b>	✓	Up to \$750/benefit year
<b>Osteopath</b>	✓	Up to \$500/benefit year
<b>Physiotherapist</b>	✓	Up to \$1,500/benefit year
<b>Podiatrist/Chiropodist</b>	✓	Up to \$300/benefit year combined
<b>Psychologist</b>	✓	Up to \$2,000/benefit year combined
<b>Psychotherapist</b>	✓	
<b>Registered Family Therapist</b>	✓	
<b>Registered Social Worker</b>	✓	
<b>Speech-Language Pathologist</b>	✓	Up to \$1,000/benefit year combined
<b>Communicative Disorders Assistants</b>	✓	

## VISION CARE

- ✓ Glasses, contact lenses and laser eye surgery
- ✓ \$500 max every 2 benefit years
- ✓ Eye exam once every 2 benefit years

## HOSPITAL

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

## MEDICAL SUPPLIES AND SERVICES

<b>Ambulance</b>	✓	Transport to nearest facility
	✓	Includes air ambulance
<b>Glucometers</b>	✓	Up to \$150/benefit year
<b>Hearing aids</b>	✓	Up to \$4,000/4 benefit years
<b>Orthotics</b>	✓	Up to \$750/benefit year
<b>Orthopaedic shoes (custom)</b>	✓	Two pairs/benefit year
	✓	Up to \$500/benefit year max/pair
<b>Orthopaedic shoes (stock)</b>	✓	Up to \$500/benefit year, including modifications and adjustments
<b>Private duty nursing</b>	✓	Up to \$50,000/benefit year
<b>Surgical Stockings</b>	✓	6 pairs/benefit year
<b>Wigs</b>	✓	Up to \$500/benefit year lifetime max

## DENTAL INSURANCE

<b>Fee guide</b>	✓	Current fee guide for general practitioners for province of residence
<b>Basic dental</b>	✓	100% of check-ups, X-rays, fillings, other
	✓	Recall exams: once every 9 months
	✓	Full exams and X-rays once every 24 months
<b>Major restorative services</b>	✓	80% of crowns, bridges, inlays, onlays, dentures, \$4,000 max/benefit year
	✓	Crown, onlays or denture replacement once every 3 benefit years
	✓	Implants are not eligible. If an implant is elected, and a denture or bridge would produce adequate results for the condition, the plan will pay the cost of the expense and any related services at a cost equal to the least expensive cost of a denture or bridge.
<b>Periodontic/Endodontic services</b>	✓	100% of root canals and related services
	✓	100% of scaling, root planing, gum treatments, etc.
	✓	10 units of scaling and root planing combined/benefit year
<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/person
<b>Referred medical services available in Canada</b>	✓	50%
	✓	\$3,000 max/3 calendar years



**PLAN ADMINISTERED BY OTIP**

www.otip.com  
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