



CAEAS-ECAB Benefits Plan Design Summary

effective January 1, 2020

The following provides a high-level overview of the CAEAS-ECAB benefits plan for active members. More plan details will soon be provided in your plan booklet and benefits at a glance.

OVERALL BENEFITS PLAN	COVERAGE DETAILS
Funding	<ul style="list-style-type: none"> Health, dental, basic life and AD&D premiums are 95% paid by the employer and 5% paid by the member Optional benefits are member-paid (or subject to any applicable personal services contracts) Additional member cost share of (1-FTE) for those with FTE under 1.
Eligibility	<ul style="list-style-type: none"> Mandatory health and dental, basic life and AD&D for permanent full-time employees Can opt out of health and dental with comparable coverage (e.g., under a spouse's plan)
Reimbursement	<ul style="list-style-type: none"> 100% of eligible claims, unless otherwise stated (subject to reasonable and customary limits)
Health Spending Account	<ul style="list-style-type: none"> \$750 HCSA amount for the 2019/20 benefit year

BENEFIT	COVERAGE DETAILS
Prescription Drugs	
Prescription Formulary (including life-sustaining drugs, diabetic supplies and preventive vaccines)	<ul style="list-style-type: none"> 100% coverage of eligible drugs No deductible Includes life-sustaining drugs, diabetic supplies and preventive vaccines (except for over-the-counter (OTC) vaccines that are non-life sustaining) May be subject to prior authorization Pay-direct drug card available Mandatory generic substitution \$8 maximum dispensing fee Limit of 5 dispensing fees paid by the plan per chronic medication per year \$5,000 lifetime maximum for fertility drugs 15% drug markup limit



Dental	
Reimbursement Guide	<ul style="list-style-type: none"> Based on current fee guide for province of treatment
Basic Services	<ul style="list-style-type: none"> 100% of checkups, x-rays, fillings, etc. No annual maximum Recall exams every 9 months for adults; every 6 months for children under age 19 10 units of basic/periodontal scaling (combined) per rolling 12 months
Major Restorative Services	<ul style="list-style-type: none"> 60% \$2,500 maximum per benefit year
Periodontics/Endodontics	<ul style="list-style-type: none"> 100% coverage of root canals and related services 100% coverage of scaling, root planing, gum treatments, etc.
Orthodontics	<ul style="list-style-type: none"> 50% coverage for adults and children \$3,000 lifetime maximum
Paramedical Services	
Chiropodist/Podiatrist	<ul style="list-style-type: none"> Maximum \$500 per benefit year
Naturopath	<ul style="list-style-type: none"> Maximum \$500 per benefit year
Chiropractor	<ul style="list-style-type: none"> Maximum \$500 per benefit year
Osteopath	<ul style="list-style-type: none"> Maximum \$500 per benefit year
Psychologist, Social Worker & Psychotherapist	<ul style="list-style-type: none"> Maximum \$1,000 per benefit year (combined)
Registered Massage Therapist	<ul style="list-style-type: none"> Maximum \$500 per benefit year
Speech Therapist/Speech Language Pathologist	<ul style="list-style-type: none"> Maximum \$500 per benefit year combined with Audiologist
Physiotherapist	<ul style="list-style-type: none"> Maximum \$1,500 per benefit year combined with Occupational Therapist and Athletic Therapist
Vision Care	
Glasses and Contacts	<ul style="list-style-type: none"> Maximum \$500 per 24 months
Eye Exam	<ul style="list-style-type: none"> Maximum \$120 per 24 months
Laser Eye Surgery	<ul style="list-style-type: none"> \$1,500 lifetime maximum
Medical Services and Supplies	
Orthotics	<ul style="list-style-type: none"> \$450 per benefit year
Orthopedic Shoes	<ul style="list-style-type: none"> \$450 per benefit year
Hearing Aids	<ul style="list-style-type: none"> \$2,000 per 60 months
Ambulance	<ul style="list-style-type: none"> Transport to nearest facility Includes air ambulance
Emergency Travel Medical	<ul style="list-style-type: none"> 100% coverage Up to 60 days per trip \$1 million per trip
Private Duty Nursing	<ul style="list-style-type: none"> \$25,000 per benefit year
Semi-private Hospital	<ul style="list-style-type: none"> Covered (the trust will pay the difference between semi-private and ward accommodation)

Life Insurance	
Basic Life (member only)	<ul style="list-style-type: none"> • 2x annual salary, up to \$1,000,000 combined maximum with Member Optional Life • No reduction at age 65 • Ends at retirement
Member Optional Life	<ul style="list-style-type: none"> • Member-paid, based on gender, age and smoking status • Up to \$500,000, in units of \$10,000
Spousal Optional Life	<ul style="list-style-type: none"> • Member-paid, based on gender, age and smoking status • Up to \$500,000, in units of \$10,000
Child Optional Life	<ul style="list-style-type: none"> • Member-paid • Up to \$25,000, in units of \$5,000
Critical Illness	
Member Optional Critical Illness	<ul style="list-style-type: none"> • Up to \$250,000, in units of \$10,000 • \$50,000 non-evidence maximum
Spousal Optional Critical Illness	<ul style="list-style-type: none"> • Up to \$250,000, in units of \$10,000 • \$50,000 non-evidence maximum
Accident (AD&D) Insurance	
Basic AD&D (member only)	<ul style="list-style-type: none"> • 2x annual salary, up to \$500,000 maximum • No reduction • Ends at retirement or age 70 (whichever is earlier)
Member Optional AD&D	<ul style="list-style-type: none"> • Member-paid • Up to \$250,000, in units of \$10,000 • Ends at retirement or age 70 (whichever is earlier)

Notes:

- The benefit year starts September 1 and ends on August 31, except where otherwise indicated.
- Provincial coverage will be first payer where applicable.

A FINAL WORD

This document has been prepared exclusively for non-unionized education workers in the province of Ontario. It is not intended to be comprehensive or to provide advice. If there are any differences between the information provided in this bulletin and any legal documents that govern the delivery of benefits, the legal documents will apply.

