



Plan Design Summary for Active Members

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.

OVERALL BENEFITS PLAN	COVERAGE DETAILS
Funding	<ul style="list-style-type: none"> Health, Dental, Basic Life and Accidental Death & Dismemberment (AD&D) insurance premiums are cost shared and members pay 5%. For those on LTD, after 24 months of disability, you pay 100% of the premiums Optional benefits are fully member-paid (or subject to any applicable personal service contracts) There is an additional member cost share for those members with FTE under 1
Eligibility	<ul style="list-style-type: none"> You are eligible for the CAEAS-ECAB plan on the day your employment begins, provided you are a resident of Canada and you are a permanent full-time employee Part-time employees and employees with a contract period of 12 months or longer are also eligible to join the plan Those eligible are covered for Health, Dental, Basic Life and AD&D. You may opt out of health and/or dental coverage if you are already covered for these benefits under your spouse's plan
Reimbursement	<ul style="list-style-type: none"> 100% of eligible claims, unless otherwise stated (subject to reasonable and customary limits)
Health Care Spending Account (HCSA)	<ul style="list-style-type: none"> \$750 HCSA amount for 2020/21 benefit year Unused credits from 2019/20 carry over and must be used by August 31, 2021

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 including coverage of reasonable & customary drug ingredient cost mark-ups (15% drug markup limit) 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 Therapeutic class pricing \$8 maximum dispensing fee Limit of five dispensing fees paid by the plan per chronic medication per year (note, this limit does not apply to drugs purchased in Quebec) \$5,000 lifetime maximum for fertility drugs (except as may be provided by law, such as in Quebec)

Paramedical Services	
Chiropracist/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/Registered family therapist	<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/ Audiologist	<ul style="list-style-type: none"> Maximum \$500 per benefit year (combined)
Physiotherapist/ Athletic therapist and Occupational therapist	<ul style="list-style-type: none"> Maximum \$1,500 per benefit year (combined)
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
Private duty nursing (nursing care)	<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)
Emergency Travel Medical Coverage	
Global Medical Assistance and Out-of-Country Emergency Care	<ul style="list-style-type: none"> 100% coverage Up to 60 days/trip \$1 million per trip
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 nine months for adults; every six 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

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
Optional Critical Illness insurance	
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 at age 65 • 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)
Spousal Optional AD&D	<ul style="list-style-type: none"> • Member-paid • Up to \$250,000, in units of \$10,000 • Coverage ends at member's retirement or when member or spouse turns 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.

