



Plan Design Summary for Retirees

FOR THOSE WHO RETIRED BEFORE JUNE 1, 2018

OVERALL BENEFITS PLAN	COVERAGE DETAILS
Reimbursement	<ul style="list-style-type: none"> • 100% of eligible claims, unless otherwise stated (subject to reasonable and customary limits) • Please note, if you did not previously have retiree health and/or dental coverage, then you will not have that coverage under ONE-T.

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 • \$6 maximum dispensing fee • Limit of 5 dispensing fees paid by the plan per chronic medication per year • \$5,000 lifetime maximum for fertility drugs
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	
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	<ul style="list-style-type: none"> Maximum \$750 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 \$450 per 24 months
Eye Exam	<ul style="list-style-type: none"> Maximum \$120 per 24 months
Medical Services and Supplies	
Orthotics	<ul style="list-style-type: none"> Orthotics: \$700 maximum per rolling 24 months, 1 pair limit
Orthopedic shoes	<ul style="list-style-type: none"> Combined with orthotics
Hearing Aids	<ul style="list-style-type: none"> \$1,000 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 36 months
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"> Grandparented as at June 1, 2018, subject to applicable insurance company maximums
Member Optional Life	<ul style="list-style-type: none"> Member-paid Based on gender, age and smoking status Grandparented as at June 1, 2018, subject to applicable insurance company maximums \$500,000 maximum
Spousal Optional Life	<ul style="list-style-type: none"> Member-paid Based on gender, age and smoking status Grandparented as at June 1, 2018, subject to applicable insurance company maximums \$500,000 maximum
Child Optional Life	<ul style="list-style-type: none"> Member-paid Grandparented as at June 1, 2018, subject to applicable insurance company maximums \$25,000 maximum
Critical Illness	
Optional Critical Illness	<ul style="list-style-type: none"> Member-paid Grandparented as at June 1, 2018, subject to applicable insurance company maximums \$250,000 maximum

Notes:

- Since coverage is being grandparented, additional amounts of Optional Life (Member, Spouse or Child) or Critical Illness are not available for purchase
- 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.