



Plan Design Summary for Active Members

effective September 1, 2020

The following provides a high-level overview of the P/VP 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 paid by the plan sponsor. 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 P/VP 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 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
Lifetime Maximum	<ul style="list-style-type: none"> Unlimited, unless otherwise stated
Reimbursement	<ul style="list-style-type: none"> 100%, unless otherwise stated (subject to reasonable and customary limits)
Health Care Spending Account (HCSA)	<ul style="list-style-type: none"> An amount of \$300 is provided and must be used in this benefit year (2020/21). Any unused credits remaining at the end of this period will not be carried forward

BENEFIT	COVERAGE DETAILS
Life Insurance	
Basic Life <i>(member only)</i>	<ul style="list-style-type: none"> 2x annual salary, up to \$500,000 maximum 50% 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 \$400,000, in units of \$10,000 Coverage ends at member's retirement or when spouse turns age 65, whichever comes first
Spousal Optional Life	<ul style="list-style-type: none"> Member-paid, based on gender, age and smoking status Up to \$400,000, in units of \$10,000 Coverage ends at member's retirement or when spouse turns age 65, whichever comes first
Child Optional Life	<ul style="list-style-type: none"> Member-paid Up to \$25,000, in units of \$5,000



Accident (AD&D) Insurance	
Basic AD&D <i>(member only)</i>	<ul style="list-style-type: none"> • 2x salary, up to \$500,000 • 50% 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, based on gender and age • Up to \$400,000, 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, based on gender and age • Up to \$400,000, in units of \$10,000 • Ends at member's retirement, or when member or spouse turns age 70 (whichever is earlier)
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 and Health Case Management • Pay-direct drug card available • Mandatory generic substitution • \$6 maximum dispensing fee • Limit of 12 dispensing fees paid by the plan per chronic medication per year (note, this limit does not apply to drugs purchased in Quebec) • \$18,000 lifetime maximum for fertility drugs (except as may be provided by law, such as in Quebec) • \$500 maximum each benefit year for erectile dysfunction drugs
Vision Care	
Glasses, contacts and laser eye surgery	<ul style="list-style-type: none"> • \$500 per 24 months
Eye exam	<ul style="list-style-type: none"> • \$100 per 24 months
Paramedical Services	
Acupuncture	<ul style="list-style-type: none"> • 90% coinsurance to a maximum of \$1,200/benefit year combined for all practitioners
Chiropodist/Podiatrist	
Naturopath	
Chiropractor	
Osteopath	
Psychologist/Social worker/ Marriage & Family therapist	
Registered massage therapist	
Speech therapist/Speech language pathologist	<ul style="list-style-type: none"> • 90% coinsurance to a maximum of \$1,200/benefit year combined
Physiotherapist/ Athletic therapist	

Medical Services and Supplies

Orthopedic shoes	<ul style="list-style-type: none"> • One pair and a maximum of \$500 per benefit year for custom-fitted shoes • One pair and a maximum of \$500 per benefit year for stock-item shoes
Orthotics	<ul style="list-style-type: none"> • \$500 / benefit year • Standard CLHIA adjudication • Prescription from a medical professional required
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
Custom-made compression hose	<ul style="list-style-type: none"> • Two pairs every 12 rolling months to a maximum of \$250
Wigs for cancer patients	<ul style="list-style-type: none"> • \$1,000 lifetime
Private duty nursing (nursing care)	<ul style="list-style-type: none"> • \$50,000/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	
Global Medical Assistance and Out-of-Country Emergency Care	<ul style="list-style-type: none"> • 100% coverage • Up to 60 days/trip • \$5 million lifetime maximum
Dental	
Fee Guide	<ul style="list-style-type: none"> • 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 exam once every nine months • Full exams and x-rays once every 24 months • Ten units of basic/periodontal scaling (combined) per rolling 12 months
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.
Major Restorative Services	<ul style="list-style-type: none"> • 60% coverage of crowns, bridges, inlays, onlays, dentures, implants (subject to Alternate Treatment clause) • \$2,000 maximum/benefit year
Orthodontics	<ul style="list-style-type: none"> • 50% coverage for adults and children • \$3,600 lifetime maximum

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 who are members of the P/VP benefits plan for active members. 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.

