

CLERGY BENEFITS 2013

SUMMARY OF BENEFITS PROVIDED BY *GREEN SHIELD*

1. Extended Health Benefits - Drug plan (Formulary 2 - over 5,000 eligible drugs), \$25 annual deductible, private duty nursing, physiotherapy, accidental dental, prosthetic appliances, medical equipment, ambulance, paramedical services (clinical psychologist, registered masseur, speech pathologist, hearing aids up to \$500 every 5 years, **vision care of \$100 every two years effective January 1, 2012**), medical services and supplies.
2. Semi-Private Hospital Accommodation - no deductible, 100% of eligible charges
3. Dental Plan - 100% of basic services (check-ups, fillings, periodontics) to annual maximum of \$1,500; 50% of major restorative (crown, bridge, dentures) to annual maximum of \$2,000; 50% of orthodontics to a lifetime maximum of \$1,500; current Ontario Dental Association (ODA) fee guide.

SUMMARY OF BENEFITS PROVIDED BY *BLUE CROSS*

4. Deluxe Travel - no deductible, 100% of eligible charges, (*N.B. max 60 days per trip*)

SUMMARY OF BENEFITS PROVIDED BY *DIOCESE*

5. Disability Plan - Diocesan sponsored clergy disability plan funded through the "Care of Priests" Fund. This plan is partially funded by the bi-nate stipends submitted to the Chancery by individual priests. In addition an assessment of \$100/month for every active priest will contribute to the funding of the "Care of Priests" fund.

SUMMARY OF CLAIMS PROCEDURES

DRUGS - Provide your pharmacist with your *Green Shield* policy number & your individual member number (you should carry your *Green Shield* card at all times). Have your pharmacist submit prescription drug bills electronically to *Green Shield*. If your pharmacist is not "on line" find one that is. This eliminates paying cash up front then submitting drug claims. You will have to pay the \$25.00 deductible once per benefit year (i.e. if you pay the deductible in July you will not have to pay again until the following July). For senior clergy (over 65) the government has cut back benefits under the Ontario Drug Benefit Act, (O.D.B.A.). After paying the \$25 *Green*

Shield deductible, all O.D.B.A. deductibles and other claw backs such as co-payments and dispensing fees should be submitted by the pharmacist to *Green Shield*.

DENTAL - Provide your dentist with your *Green Shield* policy number & your individual member number (you should carry your *Green Shield* card at all times). Have your dentist submit the dental claim electronically to *Green Shield*. As there is no deductible and our plan includes current ODA rates, you should not have to pay any money until you exceed the yearly maximum's noted above.

PARA-MEDICAL SERVICES (HEARING AIDS, VISION CARE, PHYSIOTHERAPY ETC. – Go to the Greenshield website www.greenshield.ca to download claims forms or call toll free 1-888-711-1119 to have the coverage confirmed and the claims procedure to be followed for this particular service.

HOSPITALIZATION - If you are hospitalized, show your O.H.I.P card as well as your *Green Shield* card on admission for semi-private accommodation. Your claim will be submitted directly to *Green Shield* by the hospital.

OUT OF PROVINCE/COUNTRY CLAIMS - If you require medical services out of province or out of country be sure to have both your O.H.I.P. card, and your *Blue Cross* card. The *Blue Cross* card has an international toll free number for claims information. With the exception of trips longer than 60 days priests do not require any extra travel insurance. If you plan to be out of the country for a **continuous period** exceeding 60 days you will require special insurance from *Blue Cross* or another insurance provider. Please note there are limitations on this insurance coverage for clergy over the age of 65 who have been treated or diagnosed with a medical condition within the six month period prior to departure. If you require further information please contact the personnel office.

**GREEN SHIELD/BLUE CROSS
CLERGY BENEFIT PREMIUM
2013**

Dental -	12 * \$54.50	= \$ 654.00
Health (drug, semi-private hospitalization)	12 * \$127.82	= \$ 1,533.84
Travel (under 65)	12 * \$2.40	= \$ 28.80
Travel (over 65)	12 * \$12.71	= \$ 152.52
Care of Priest fund	12* \$100	= \$ 1,200

Annual billing for each priest under 65= \$3,416.64 (+ tax)

Annual billing for each priest over 65 = \$3,540.36 (+ tax)