

LAY BENEFITS 2013

SUMMARY OF BENEFITS PROVIDED BY *GREEN SHIELD*

1. Extended Health Benefits - Drug plan (75% of prescribed drugs), private duty nursing, physiotherapy, accidental dental, prosthetic appliances, medical equipment, ambulance, paramedical services (clinical psychologist, registered masseur, speech pathologist limited to \$300 per year), medical services and supplies, hearing aids to \$500/ 5 years.
2. Semi-Private Hospital Accommodation - no deductible, 100% of eligible charges
3. Dental Plan - 75% of basic services (check-ups, fillings, periodontics) to annual maximum of \$1,000 per insured; 2011 Ontario Dental Association (ODA) fee guide.
4. Co-ordination of Benefits - Integrating spousal benefit plans

SUMMARY OF BENEFITS PROVIDED BY *STANDARD LIFE*

5. Life Insurance - \$25,000 - to age 70
6. Accidental Death & Dismemberment - \$25,000 - to age 70
7. Long Term Disability - 50% of monthly earnings (17 week waiting period - on U.I.C.).
 - waver of premium clause
 - to age 65

SUMMARY OF BENEFITS PROVIDED BY *BLUE CROSS*

8. Deluxe Travel - no deductible, 100% of eligible charges, (*N.B. max 60 days per trip*)
 - over age 65 provisions

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% that is not covered by our plan.

For seniors (over 65) the government is the first payer and *Green Shield* is the second payer. The government has cut back benefits under the Ontario Drug Benefit Act, (O.D.B.A.), 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*. Depending on the dentist, you will have to pay up front either the entire amount or the amount that *Green Shield* does not cover. Your cheque will be sent from *Green Shield* in a few days.

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 you 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 the enclosed memo regarding limitations for those over the age of 65 (prior conditions).

**GREEN SHIELD/STANDARD LIFE/BLUE CROSS
LAY BENEFITS PREMIUM 2013**

(Based on annual salary \$25,000)

SINGLE COVERAGE

Single Dental	- \$24.79/month		\$ 297.48/annually
Single Health	- \$63.99/month		\$ 767.88/annually
Life	- \$7.13/month		\$ 85.56/annually
A.D.D.	- \$1.08/month		\$ 12.96/annually
L.T.D.	- \$29.92/month		\$ 359.04/annually
Travel	- \$2.40/month		\$ 28.80/annually
TOTAL	- \$129.31/month (+ tax)	ANNUAL	\$1551.72 (+ tax)

FAMILY COVERAGE

Family Dental	- \$67.08/month		\$804.96/annually
Family Health	- \$125.71/month		\$1,508.52/annually
Life	- \$7.13/month		\$85.56/annually
A.D.D.	- \$1.08/month		\$12.96/annually
L.T.D.	- \$29.92/month		\$359.04/annually
Travel	- \$4.79/month		\$57.48/annually
TOTAL	-\$235.71/month (+ tax)	ANNUAL	\$2828.52 (+ tax)

HEALTH & DENTAL WAVED

Life	- \$7.13/month		\$ 85.56/annually
A.D.D.	- \$1.08/month		\$ 12.96/annually
L.T.D.	- \$29.92/month		\$ 359.04/annually
Travel	- \$4.79/month		\$ 57.48/annually
TOTAL	\$42.92/month (+ tax)	ANNUAL	\$ 515.04 (+ tax)