

The Ontario Nurses' Association Member Benefit Program

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ONTARIO NURSES' ASSOCIATION

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President's message

Dear ONA Member:

As part of ONA's vision and commitment to Members' economic welfare and quality of life, we sponsor the ONA Benefit Program as an important service to our membership. The ONA Benefit Program offers a wide range of benefits plans that provide you with access to the insurance coverage that will help protect your income, as well as your family's health and well-being. The ONA Benefit Program is comprised of two parts, the ONA Base Plan, and the ONA Voluntary Benefit Plan.

The ONA Base Plan

(Covered by your union dues)

Critical Illness Coverage (CI)
ONA members under the age of 75 may be eligible for a lump sum benefit payment of $3,750 for part-time/casual members or $7,500 for full-time members without any additional premium if diagnosed with life threatening cancer, stroke, heart attack, benign brain tumour, coronary artery bypass surgery, aortic surgery, occupational HIV or Hepatitis C, major organ failure on waiting list, or major organ transplant.

Long Term Disability Coverage (LTD)
Base Plan disability income protection is the first step towards helping to protect one of your most valuable assets – your income! If you are under the age of 65 and you do not have employer-sponsored LTD coverage, you are covered and may be eligible for $250 of monthly LTD benefit, should you become disabled due to illness or injury.

The ONA Voluntary Benefit Plan

The ONA Voluntary Benefit Plan offers you the flexibility to choose the necessary coverages to meet your needs and those of your family. This brochure provides a brief summary of the voluntary benefits available. Pricing details and applications can be found online at belairdirect.com/ona. Wishing the very best health for you and your family.

Best regards,



Erin Ariss, RN
President, Ontario Nurses' Association

Eligibility Information

ONA members permanently residing in Canada, covered by their Government Health Insurance Plan (GHIP), are eligible to participate in the plans offered. Certain coverages are also available for spouses and/or dependent children residing in Canada and covered by a GHIP.

When Should I Apply

You can apply as soon as you become a new ONA Member or if you are losing coverage. You may qualify for a **60-day open enrollment opportunity** for guaranteed acceptance for Long Term Disability (LTD) and Extended Health Care (EHC) (with or without Optional Hospital) coverages without providing medical evidence.

To qualify for the 60-day Open Enrollment you must be actively at work AND

For **LTD** plan, your application must be received by your plan administrator, belairdirect within 60 days of:

- The first day you became an ONA member; or
- The day you lost coverage due to a change from full-time to part-time status.

For **EHC (with or without optional hospital)** plan your application must be received by your plan administrator, belairdirect within 60 days of:

- The first day you became an ONA member; or
- The day you lost coverage due to a change from full-time to part-time status; or
- The day you lost coverage under your (or your spouse's) employer benefit program, or any other group plan; or
- The day you lost coverage due to retirement.

Note: Retired members can enroll without providing medical evidence within 60 days of losing retiree or spousal coverage.

If I miss the Open Enrollment

If you do not qualify for the open enrollment, you will be considered a late applicant and are required to complete the medical evidence questionnaire in the application(s) and your acceptance will be subject to approval by the insurer.

How do I join?

Visit belairdirect.com/ona to complete and submit an application.

ONA Voluntary Benefit Plan

Extended Health Care Plan

The Extended health care (EHC) plan can cover many medical expenses that may not be eligible under government plans, such as vision care, hearing aids, practitioners and prescription drug coverage, which is often a family's single largest health care expense.

Prescription Drug Features

- **Pay Direct Drug Card:** Eligible expenses can be submitted electronically through a pharmacy or online.
- **Reimbursement:** Eligible expenses are reimbursed at 100% of the reasonable and customary fees in your province of residence.
- **Deductible:** There is a deductible for prescription drug coverage, which is equal to your pharmacy's dispensing fee. No other eligible expenses are subject to a deductible.
- **Portability:** Coverage can continue if you change employers and/or when you retire.
- **Termination:** Coverage can be maintained for life – There is no age limit.

Covered Expenses

Prescription Drugs (100% co-insurance) – Generic drugs that legally require a prescription and are dispensed by a pharmacist are eligible. If no generic drug/interchangeable drug is available, the prescription will be reimbursed based on the brand-name drug. Includes coverage for vaccines (approved by Health Canada, not provincially funded). The calendar maximum is $3,000, with a lifetime maximum of $60,000 per insured.

Benefits at 80% co-insurance:

Vision Care – Prescription eyewear (lenses, frames, and contact lenses) and laser eye surgery to a maximum of $225, and one eye exam, every two calendar years (every year for dependent children).

Professional Services – Services of a licensed physiotherapist, chiropractor, chiropodist, osteopath, speech therapist, podiatrist, or registered massage therapist up to $500 maximum for each practitioner per calendar year. In addition, $50 for one X-ray per calendar year per practitioner is covered.

Private Duty Nursing – In-home nursing care by a registered nurse or nursing assistant, or certified nursing assistant is covered when recommended by a physician for a calendar year maximum of $10,000; $5,000 if over age 65.

Aids and Appliances – Purchase, rental or repair of medically necessary items including: hospital beds, braces, wheelchairs, prosthetic appliances, compression stockings, diabetic supplies, respiratory equipment, TENS machines, and orthotics.

Ambulance – Emergency ground ambulance to and from the nearest medical facility.

Dental Care for Accidents – Dental treatment required as a result of an accidental blow to the mouth, up to $3,000 per incident.

Hearing Aids – Purchase or repair of hearing aids to a maximum of $600 every three calendar years.

Professional Counselling Services – Treatment for depression, substance abuse, family/work concerns, bereavement, and child/elder care issues through the ONA Member Assistance Plan – (MAP).

Optional Hospital

Coverage begins on the first day of hospitalization, and pays 100% of the cost of a semi-private room for a maximum of 60 consecutive days in a calendar year. The lifetime maximum is $30,000 per insured. Coverage includes a convalescent home care benefit at 80% reimbursement up to a maximum of $75 per day, for a maximum of 30 days following an active, acute care hospital stay for a minimum of 24 hours, and a maximum of three days following non-elective day surgery.

Note: The Optional Hospital benefit can be added to, and is only available with, the EHC coverage.

Dental Care Plan

The coverage under the ONA Dental Care Plan provides comprehensive services to help meet the needs of members and their families. Combined annual maximums for preventative, restorative, and major restorative services is $1,200 per insured person, per calendar year.

Covered Expenses

Services	Reimbursment
Preventative Services, including: • Oral examinations once every 6 months • Cleaning, polishing, and fillings • Scaling (8 units every 12 months)	80%
Restorative Services (Endodontic & Periodontic), including: • Extractions and root canal treatment • Treatment for diseases of tissue and gums	80%
Major Restorative Services, including: • Installation of crowns • Replacement of dentures or fixed bridges • Oral surgery	75%
Orthodontic Services*: • For children up to age 19 • Limited to a lifetime maximum of $2,000 per insured	50%

** Orthodontic coverage becomes effective 24 consecutive months after your first day of coverage.*

Fee Guide (General Practitioners): The fee guide is current year and is based on your province of residence on the date the service(s) was performed.

Portability: Coverage can continue if you change employers and/or when you retire.

Long Term Disability Plan

Long term disability (LTD) coverage provides the necessary financial protection for your most valuable asset - your ability to earn an income. As health care professionals, you are aware of the risk of becoming disabled at any age. As the incidence of disability increases with age, it is important to apply for coverage while you are healthy and actively at work. The plan provides you with the flexibility to choose the level of coverage you need, and the benefits are tax-free. It is recommended that you have enough LTD coverage to replace your take-home income in order to cover your monthly expenses.

What Level of Coverage is Available?

- Coverage is available in units of $250 to a maximum of $5,750 per month ($6,000 including your Base Plan coverage of $250);
- You can apply for an amount of coverage up to 67% of last year's average gross monthly income.

Plan Features and Provisions

CAREpath™ – The Cancer Assistance Program.

Benefits are Non-Taxable – The monthly benefit you will receive, while disabled, is non-taxable income.

Waiting (Elimination) Period – Benefits begin once you have been totally disabled for 17 weeks or at the end of any sick leave period, whichever is later.

Benefit Duration Period – Benefits continue for as long as you are totally disabled from a covered illness or injury, until you recover, retire, or reach age 65, whichever is earlier.

Waiver of Premium – Your LTD premiums will be waived while you are receiving LTD benefits.

Rehabilitation – Should you require the services of a rehabilitation program approved by Manulife, your LTD benefit payment will be integrated with your rehabilitation income for up to 12 months or to the end of the first 24 months of disability, whichever comes first.

Partial Disability – If you are able to return to work in a reduced capacity (within the first 24 months of disability) while suffering a continuous loss of income greater than 25%, your LTD benefit payment will continue but will be paid in proportion to your loss of income.

Pre-Existing Conditions – If you have received medical treatment or advice for any condition during the 12 consecutive months immediately prior to being insured, you are not covered for that condition until you have been insured and treatment-free from that condition for 12 consecutive months, or until your coverage has been in effect for 24 months, whichever comes first.

Termination – Your coverage continues to age 65 provided you remain actively at work and continue to pay the premium.

Definition of Total Disability:

• 24-month Own Occupation: You are considered totally disabled if you are unable to perform a substantial portion of the duties of your own regular occupation. Benefits will continue for the first 24 months of total disability following the completion of the Waiting Period.

• Any Occupation: Following the 24-month Own Occupation period, benefits continue if you are totally disabled from performing any occupation for which you are qualified by education, training, or experience. Note: The definitions and provisions that apply to the Voluntary LTD also apply to the Base Plan LTD coverage.

Accidental Death & Dismemberment Insurance

Should you suffer a severe accident, the Accidental death & dismemberment (AD&D) benefit can provide you with the necessary protection to help ensure that you and your family's finances and future are secure.

Coverage is available in units of $50,000 (minimum $100,000). You and your spouse can each apply for up to a maximum of five units ($250,000).

AD&D Schedule of Coverage

Should you or your spouse (if covered) suffer a loss, upon approval of the claim, the corresponding percentage of coverage would be payable as illustrated in the chart below:

For the Loss of:	Percentage Payable
• Life • Both hands or both feet or the entire sight of both eyes • One hand and one foot • One hand and entire sight of one eye, or one foot and entire sight of one eye • Speech and hearing in both ears • Quadriplegia or hemiplegia or paraplegia	100%
• One arm or one leg • One hand or one foot	75%

For the Loss of:	Percentage Payable
• Sight of one eye, or speech, or hearing in both ears	50%
• Thumb and index finger of one hand • Four fingers of same hand	25%
• Hearing in one ear	16 2/3%
• All toes on one foot	12 1/2%
For the Loss of use of:	
• Both hands or both feet • Both arms or both legs	100%
• One arm or one leg • One hand or one foot	75%

Life Insurance

Do you have adequate Life Insurance coverage to help meet your loved ones' future financial needs?

Coverage is available in units of $25,000 (minimum $50,000). You and your spouse can each apply for up to a maximum of twenty units ($500,000). Medical evidence is required for Life Insurance.

Plan Highlights

Waiver of Premium — If you or your spouse become disabled before age 60 while insured, you can apply to have your life insurance premiums waived. Upon approval and after six months of total disability, coverage will be continued (without any further premium payments) until you recover, retire, or reach age 65, whichever is earlier.

Portability — The Life coverage stays with you. Should you no longer be an ONA member, you and/or your spouse can maintain your coverage, provided you continue to pay the premiums.

Flexibility — You can choose different coverage amounts for yourself and your spouse, or you can apply for spousal coverage without member coverage.

Living Benefit Feature — This feature can help ease the financial burden of an illness by providing an "advance" payment of up to 50% of coverage (to a maximum of $100,000) should you or your spouse suffer a terminal illness while insured.

Termination — Your coverage continues to age 65, provided you continue to pay the premium(s).

Other Insurance Plans Available

belairdirect Travel Insurance

Travel freely and safely with our annual travel insurance. You could receive exclusive savings along with annual coverage for an unlimited number of trips, regardless of age or health[1]. Our annual plan, with flexible monthly or annual payment options, often provides greater savings than other single trip coverages out there[2]. It's your journey, with our protection. Coverage is available to ONA members, and family & friends of ONA members. To find out more about this plan, call 1 833 583.3205 or visit belairdirect.com/ona

Critical Illness (CI) Survivor Plan†*

The CI Plan allows individuals who are diagnosed with a serious illness to focus on what matters most to them – getting better. The plan provides financial assistance to you with a one-time, lump-sum payment when you survive a covered illness, for a specific period of time. Coverage is available to ONA members, and family & friends of ONA members. Call 1 800 461.4155 to find out more about this plan.

Home and Car Insurance

ONA members enjoy benefits and savings through the ONA home and car insurance plan. To find out more about how you can benefit, call 1 866 307.7751 for a no-obligation quote or visit belairdirect.com/ona and to complete your quote online.

For more information contact the ONA Plan Administrator, belairdirect. at:

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Important Notice: This brochure does not constitute a contract. ONA holds the Group Master Policy for this Insurance Program. Details of the coverage are found in the Master Policy. Should there be a discrepancy between this brochure and the Master Policy, the provisions of the Master Policy will govern. Policy wordings prevail. Extended Health Care, Optional Hospital, Dental Care, Long Term Disability, Accidental Death and Dismemberment, and Life Insurance benefits are underwritten by The Manufacturers Life Insurance Company (Manulife) and administered by belairdirect Agency Inc. Travel insurance products are underwritten by Belair Insurance Company Inc. and services are provided by belairdirect Agency Inc. Valid provincial/territorial health plan coverage required. Travel assistance is provided by Global Excel Management Inc. Eligibility requirements, limitations and exclusions may apply and/or may vary by province/territory. Retail Sales Tax may apply based on your province or territory of residence. The information provided in this summary is for informational purposes only and should not be considered legal or insurance advice. Policy wordings prevail. For more information, refer to belairdirect.com/ona. Belair Insurance Company Inc. and belairdirect Agency Inc. share common ownership. [1]This insurance may not cover claims related to medical conditions that are not stable, whether disclosed or not at time of policy purchase. [2]Based on a comparison of 17-day Plan and 35-day Base Plan against single trip plans with similar benefits. †Critical Illness insurance is underwritten by Wawanesa Life Assurance Company. Not available in Quebec. **Home, auto and travel insurance products are provided by Belair Insurance Company Inc. Services for all products are provided by belairdirect Agency Inc. Both companies share common ownership. Agents employed by belairdirect Agency Inc. only propose products underwritten by Belair Insurance Company Inc. and do not receive any commissions tied to the sale of an insurance policy.
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