

Benefits Synopsis - Instructors' Bargaining Unit

Extended Health Benefits (EHB) and Dental Benefits Life Insurance and Accidental Death and Dismemberment Insurance (AD&D) Long Term Disability Insurance (LTD)

The following is a brief summary of the benefits available to members of the Teachers' Bargaining Unit of the Limestone District School Board according to Appendix C of the Collective Agreement. You may call Teresa Marrello at the District Office (546.6985) or Kim Wilson at the Board Office (544.6925 x264) for questions about your benefits.

Extended Health Benefits (EHB) and Dental Benefits

Extended Health Benefits and Dental Benefits are now provided by Manulife Financial. For questions about your EHB and Dental Benefits, please refer to the Summary of Health Benefits. It should be available in your staff room. You can also call Manulife at **1.800.COVERME**. You will need your **group number (2567A)** and your identification number. *There are several exclusions for which Manulife will NOT pay. Please check the Summary of Health Benefits or call Manulife to be sure.* You may sign up to view your benefits online at www.manulife.ca/groupbenefits/secureserve.

General	Premiums: Board pays 100% for full-time Teachers Board pays 85% for part-time Teachers teaching 50% or more Premiums are prorated for Teachers teaching less than 50%
	Deductible: Single - \$25, Family - \$50 per benefit year 100% reimbursement after deductible Unlimited lifetime maximum
Prescription Drugs	Formulary Two - no vitamins (unless injected), no smoking cessation aids, no general public products Subject to deductible
Hospital Services	Private room (covered only if you have Semi-Private + EHB) No deductible, Unlimited
Private Nursing	90 eight hour shifts per calendar year - prior approval needed
Private Hospital	\$10 / day, lifetime maximum of 120 days
Ambulance Services	Licensed ground and air ambulance services
Accidental Dental	Necessitated by a direct accidental blow to the mouth Treatment must begin within 90 days following the date of the accident and must be completed within one year.
Vision Care	Prescription eyeglasses, contact lenses, and repairs and laser eye surgery \$300 / 24 months, no deductible
Hearing Aids	Prescription hearing aids and repairs \$500 / 60 months, no deductible

Medical Equipment Hospital bed, crutches, cane, walker, oxygen set, aerochambers, apnea monitors (infants only), respirators, standard-type wheelchairs and wheelchair repairs

Medical Services+Supplies Bandages, surgical dressings, blood transfusions, plasma, radium and radioactive isotope treatments

Prosthetic Appliances Many appliances covered + repairs
Orthopaedic shoes
Orthotics—up to two pairs per calendar year/\$375 per pair

Paramedical Services

Physiotherapist Limited to reasonable and customary charges

Clinical Psychologist \$35 for initial visit, \$20 for subsequent visits
Maximum \$200 / benefit year

Masseur \$7 / treatment, maximum 12 treatments / benefit year

Speech Pathologist Maximum \$200 / benefit year

Chiropractor \$15 / visit, maximum 20 visits / benefit year
\$50 for x-rays / benefit year

Osteopath, Podiatrist \$15 / visit, maximum 20 visits / benefit year
Only payable after OHIP ends

Chiropodist, Naturopath \$15 / visit, maximum 20 visits / benefit year

Deluxe Travel Provides protection when travelling out of province for other than health reasons
Eligible expenses over and above those paid by OHIP are covered when emergency illness or injuries occur out of province
Limited to a maximum of 60 consecutive days / trip
Maximum \$1 000 000 per person per trip
Includes many of the EHB coverages above
Repatriation - extra cost of airfare to return home when attending physician stipulates
Other types of coverage include: Friend/family hospital visits, automatic extension of coverage, return of deceased, meals and accommodation, vehicle services, relief of dental pain, hospital expenses

Emergency Helpline / Assistance Centre

When hospitalization occurs, the Assistance Centre must be contacted within 24 hours of admission. Failure to do so may result in a delay in the settlement of your claim. The toll-free numbers are listed on your Manulife Identification Card.

Dental Benefits

General Dental Plan 9

No deductible, unlimited lifetime maximum (excluding Rider 3)
100% reimbursement after deductible (excluding Riders 2, 3, 4)
Fee guide - current Ontario Dental Association Fee Guide

If a particular treatment is expected to cost over \$500, then a written estimate should be obtained from the attending dentist outlining the procedures and charges. This should be submitted to Manulife for approval prior to the commencement of the treatment.

Dental Plan 9 Recall - every 6 months

Examinations, consultations, diagnostic services (x-rays, bitewing films), tests and laboratory exams, preventative services (polishing, fluoride treatment), restorative services, endodontic services (root canals), periodontal services (treatment of gum tissue), denture repairs, surgical services (extractions)

Riders 2, 3, and 4

50% co-payment

Rider 2

Prosthetic services - removable (dentures) - once every 5 years

Rider 3

Lifetime maximum - \$2000 / person
Orthodontic services (casts, space maintainers)

Rider 4

Major restorative services (caps, crowns)
Prosthetic services - fixed (retainers) - once every 5 years

Life Insurance and Accidental Death and Dismemberment Insurance (AD&D)

Board pays 70% of the total premium of the "3 x annual salary" option to a maximum of \$300 000.
This is prorated for part-time employees.

Optional Life Insurance

In addition to the basic life insurance, optional life insurance may be purchased in blocks of \$25 000 to a maximum of \$100 000. The employee pays the premiums.

Dependent Life Insurance

Coverage is equal to \$10 000 for your spouse and \$5000 for each eligible child. The employee pays the premiums.

Overage Dependents

Dependent children over 21, but under 25 years of age who are enrolled full-time in an educational institution, can be covered by your Benefits if you complete an **Overage Verification Form**. Forms are available on the Board Forms Hub. The term should be from September 1 to August 31. Forms *must be completed every school year* and returned to Kim Wilson at the Board Office.

Changing Benefits Coverage

To change benefits for you or your family, you must complete a **Health Benefit Change Request Form**, found at your school/workplace office, and submit it to Kim Wilson at the Board Office.

The only times in which members can join the plan without a medical certificate are within 31 days after:

- < appointment with the Board (part-time or full-time)
- < becoming a full-time Teacher
- < leaving another plan, e.g. partner's plan
- < a lifestyle change (e.g. marriage, divorce, separation) which alters your access to health/dental benefits
- < the birth/adoption of a child to enrol that child

Retired Teachers

The Board will, upon request, allow Teachers to participate in a Board paid group benefit plan from the time a Teacher retires until the Teacher reaches 65, provided that the Teacher reimburses the Board in full for the total cost of the benefit plan premiums.

Spouse of a Deceased Teacher

The spouse of a deceased teacher may continue to retain benefits in the Teachers' group benefit plan for up to two (2) years after the death of the teaching spouse, provided he/she pays the full premium cost to maintain such benefits.

Long Term Disability Insurance (LTD)

Long term disability insurance is provided through the Ontario Teachers' Insurance Plan (OTIP) and underwritten by Manulife Financial. Our plan and group number is L7027-902. Information about your LTD coverage can be found online at www.otip.com. The "Schedule of Benefits" is now only available online. To access your group information on this password protected site, click on **Group Benefits**, then click on **Online Benefits** and enter your login and password:

Login: **L7027-902-ai** Password: **8981643**

General	Premiums paid 100% by employee - 1.59% of salary (includes PST) Mandatory for Teachers hired on a full-time basis after September 1, 1998.
Benefits	55% of monthly earnings, non-taxable benefit Pension contributions are waived for disability payments starting on or after September 1, 2001
Cost of Living Adjustment	Consumer Price Index (CPI) to a maximum of 2%
Waiting Period	100 working days
Termination of Benefits	Earliest of: age 65 or entitlement to a 66% unreduced pension
Recurrence Waiting Period	20 consecutive working days
All Source Maximum	100%