

# OSSTF Limestone District 2

## Professional Student Services Personnel

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### Benefits Synopsis - PSSP 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 Professional Student Services Personnel Bargaining Unit of the Limestone District School Board according to Appendix B of the Collective Agreement. You may call Teresa Marrello at the District Office (613) 546-6985) or Kim Wilson at the Board Office (613) 544-6925 x264) for questions about your benefits.

#### Extended Health Benefits (EHB) and Dental Benefits

Extended Health Benefits and Dental Benefits are 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 (2567H)** 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](http://www.manulife.ca/groupbenefits/secureserve).

<b>General</b>	Premiums: Board pays 100% for full-time Members Deductible: Single - \$10, Family - \$20 per benefit year 100% reimbursement after deductible Unlimited lifetime maximum
<b>Prescription Drugs</b>	Formulary Two - no vitamins (unless injected), no smoking cessation aids, no general public products Birth Control and Maintenance Drugs, maximum drug dispensing fee of \$6.00 Subject to deductible
<b>Hospital Services</b>	Private room (covered only if you have Semi-Private + EHB) No deductible, Unlimited
<b>Private Nursing</b>	90 eight hour shifts per calendar year - prior approval needed
<b>Private Hospital</b>	\$10 / day, lifetime maximum of 120 days
<b>Ambulance Services</b>	Licensed ground and air ambulance services
<b>Accidental Dental</b>	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.

<b>Vision Care</b>	Prescription eyeglasses, contact lenses and repairs, laser eye surgery \$400 / 24 months, no deductible
<b>Hearing Aids</b>	Prescription hearing aids and repairs \$500 / 60 months, no deductible
<b>Medical Equipment</b>	Hospital bed, crutches, cane, walker, oxygen set, aerochambers, apnea monitors (infants only), respirators, standard-type wheelchairs and wheelchair repairs
<b>Medical Services &amp; Supplies</b>	Bandages, surgical dressings, blood transfusions, plasma, radium and Radioactive isotope treatments
<b>Prosthetic Appliances</b>	Many appliances covered + repairs Orthopaedic shoes Orthotics—up to two pairs per calendar year/\$375 per pair
<b>Paramedical Services</b>	
Clinical Psychologist	\$35 for initial visit, \$20 for subsequent visits Maximum \$200 / benefit year
Chiropodist, Osteopath, Podiatrist, Masseur, Physiotherapist, Speech Therapist, Naturopath, Chiropractor	All these services are in one group \$320 benefit coverage every benefit year
<b>Dental Benefits</b>	
<b>General</b>	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  <i>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.</i>
<b>Dental Plan 9</b>	Every 6 months for children under 18 and every 9 months for adults Recall, 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)
<b>Riders 2, 3, and 4 Rider 2</b>	50% co-payment Prosthodontic services - removable (dentures) - once every 5 years



Long term disability insurance is provided through the Ontario Teachers' Insurance Plan (OTIP) and underwritten by Manulife Financial. Our plan and group number is L7027-931. Information about your LTD coverage can be found online at [www.otip.com](http://www.otip.com). The "Schedule of Benefits" is now only available online. To access your group information on this password protected site, click the link to Online **Benefits** and enter your login and password:

Login: **L7027-931-ai** Password: **1267678**

<b>General</b>	Premiums paid 100% by employee - 2.02% of salary (includes PST) Mandatory for members hired on a full-time basis after September 1, 1998.
<b>Benefits</b>	60% of monthly earnings, non-taxable benefit Pension contributions are waived for disability payments starting on or after September 1, 2001 (TPP) OMERS--must apply for a pension contribution waiver
<b>Waiting Period</b>	60 working days or 200 Working days (your choice)
<b>Termination of Benefits</b>	Earliest of: age 65 or entitlement to a 66% unreduced pension
<b>Recurrence Waiting Period</b>	20 consecutive working days
<b>All Source Maximum</b>	100%