



YOUR ETFO BENEFITS PLAN





OVERALL BENEFITS PLAN

Funding	<ul style="list-style-type: none">✓ Health, Dental, Basic Life and AD&D are 100% paid by ETFO Employee Life and Health Trust for active 1.0 FTE permanent members and eligible LTO teachers✓ Funding pro-rated for members less than 1.0 FTE – difference is member-paid✓ Optional benefits are member-paid
Who is eligible	<ul style="list-style-type: none">✓ Mandatory Health and Dental for 1.0 FTE members (can “opt-out” of health and/or dental with comparable coverage)✓ Voluntary Health and Dental for permanent members and eligible LTO teachers working less than 1.0 and for members on non-status leaves✓ Mandatory Basic Life and AD&D for all active permanent members and eligible LTO teachers
Lifetime maximum	<ul style="list-style-type: none">✓ Unlimited (except where stated)
Reimbursement	<ul style="list-style-type: none">✓ 100% (except where stated)



MEDICAL SUPPLIES AND SERVICES

Ambulance	<ul style="list-style-type: none">✓ Transport to/from nearest facility✓ Includes air ambulance
Glucometers	<ul style="list-style-type: none">✓ \$150/benefit year
Hearing aids	<ul style="list-style-type: none">✓ \$1,000/5 benefit years
Orthotics	<ul style="list-style-type: none">✓ \$350/benefit year
Orthopaedic shoes (custom)	<ul style="list-style-type: none">✓ Two pairs/benefit year✓ \$500 max/pair
Orthopaedic shoes (stock)	<ul style="list-style-type: none">✓ \$500/benefit year for modifications and adjustments
Private duty nursing	<ul style="list-style-type: none">✓ \$50,000/benefit year
Surgical stockings	<ul style="list-style-type: none">✓ 6 pairs/benefit year
Wigs	<ul style="list-style-type: none">✓ \$500 lifetime max



PARAMEDICAL (\$ MAXIMUM/BENEFIT YEAR)

Chiropractor/Osteopath	✓ \$1,000 combined
Dietitian/Nutritionist	✓ \$500 combined
Massage Therapist	✓ \$1,000 (doctor's referral required)
Naturopath	✓ \$1,000
Physiotherapist	
Athletic Therapist	✓ \$1,000 combined
Occupational Therapist	
Podiatrist/Chiropodist	✓ \$450 combined
Psychologist	
Marriage and Family Therapist	✓ \$1,500 combined
Registered Social Worker	
Speech-Language Pathologist	
Communicative Disorders Assistants	✓ \$1,000 combined
Audiologist	

HOSPITAL

- ✓ Semi-private hospital room
- ✓ Includes costs for semi-private room in private OHIP-funded facilities



VISION CARE

- ✓ Glasses, contact lenses and laser eye surgery
- ✓ \$500 max/2 benefit years (1 benefit year for children under 18)
- ✓ Eye exam once every 2 benefit years; included within overall \$500 vision care max



TRAVEL MEDICAL (OUTSIDE OF CANADA)

Emergency medical services

- ✓ 100%
- ✓ Up to 60 days/trip
- ✓ \$5 million lifetime max

Referred medical services not available in Canada

- ✓ 50%
- ✓ \$3,000 max/3 calendar years



LIFE AND ACCIDENT INSURANCE

Basic Life

- ✓ 1x annual salary to \$400,000 max combined
- ✓ 50% reduction at age 65
- ✓ Ends at retirement

Supplemental Life

- ✓ Option of 1x or 2x your annual salary to \$400,000 max combined
- ✓ 50% reduction from age 65
- ✓ Maximum combined with Basic Life
- ✓ Ends at retirement
- ✓ Member-paid

AD&D

- ✓ Coverage matches Life amount
- ✓ 50% reduction from age 65
- ✓ Ends at retirement or age 70, whichever comes first

Member Optional Life and AD&D

- ✓ Member Optional and Spousal Optional Life and AD&D coverage up to \$400,000 (units of \$10,000)

Spousal Optional Life and AD&D

- ✓ Member-paid, based on gender and age
- ✓ Member Optional Life ends at retirement
- ✓ Member Optional AD&D ends at retirement or age 70, whichever comes first

Child Optional Life

- ✓ Spousal Optional Life ends at member's retirement or when spouse reaches age 65, whichever comes first
- ✓ Spousal Optional AD&D ends when the member retires or reaches age 70, or spouse reaches age 65, whichever comes first
- ✓ Child Optional Life coverage up to \$25,000, member-paid



PRESCRIPTION DRUGS

- ✓ Pay-direct benefits card
- ✓ Mandatory generic substitution (lowest cost therapeutic equivalent drug) – appeal available in special cases
- ✓ \$2 deductible/prescription
- ✓ \$11 dispensing fee max
- ✓ Maintenance medications limited to 7 dispensing fees/prescription/12 months
- ✓ Diabetic supplies (reasonable and customary costs)
- ✓ Preventive vaccines
- ✓ Fertility drugs up to \$12,000 lifetime max



DENTAL INSURANCE

Fee guide	✓ Previous year's fee guide for province of residence
Basic dental	<ul style="list-style-type: none">✓ 100% of check-ups, X-rays, fillings, other✓ Recall exams: once every 9 months for adults, 6 months for children under 19✓ Full exams and X-rays once every 24 months
Periodontic/ Endodontic services	<ul style="list-style-type: none">✓ 100% of root canals and related services✓ 100% of scaling, root planing, gum treatments, etc.✓ 14 units of scaling and root planing combined/benefit year
Major restorative services	<ul style="list-style-type: none">✓ 60% of crowns, bridges, dentures, implants, inlays, onlays✓ \$2,000 max/benefit year✓ Crown, onlays or denture replacement once every 5 benefit years✓ Dental implant max: lowest cost alternative treatment option
Orthodontics	<ul style="list-style-type: none">✓ 50% coverage for adults and children✓ \$3,500 lifetime max





PUTTING YOU FIRST

We are extremely pleased to introduce our new **ETFO Benefits Plan**, a plan tailor-made for eligible ETFO members and one that provides you and your family with valuable financial protection.

Full plan details, including who can participate, enrolment deadlines, eligible expenses, exclusions, how to make claims, and any required payroll deductions, are available on OTIP's secure member website once you have enrolled.

The benefit year starts September 1 and ends on August 31, except where otherwise indicated.

The plan has no waiting period for new eligible members. Certain restrictions, limitations and exclusions will apply. In the event of your death before retirement, family members continue health coverage at no charge for 12 months and may remain in the plan after that time at their own cost (some restrictions may apply).

The plan is administered by OTIP, a not-for-profit organization dedicated to Ontario education workers, created and governed by ETFO and Ontario's three other education affiliates.



ABOUT THIS GUIDE

This quick reference guide is intended to provide you with a brief overview of the new ETFO Benefits Plan and is not intended to be comprehensive. If there is a discrepancy between the information in this guide and the benefits booklet, the terms and details of the benefits booklet apply. Please refer to the benefits booklet for full plan terms and details.



PLAN ADMINISTERED BY OTIP

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