



Benefit Program – *General Plan Details*

As health care professionals, we are motivated by the very real health concerns of our community. Helping people look after their health is our number one goal. At the Ontario Nurses' Association, as part of our vision, we want to support our Members as you work to support the community. One of the ways we do that is through the ONA Benefit Program — a program that is flexible and affordable. In addition, most benefits are portable so you can take them with you if you change your employer or when you retire. We consider this program to be a vital part of our efforts to help you care for your health, your family and your financial security.

Taking care of people ... taking care of you

The ONA Benefit Program, through union dues, provides a Base Plan to all dues-paying Members (enrollment is not required). The coverage includes Hepatitis C and HIV Indemnity, in addition to Long Term Disability (LTD) for Members without employer-sponsored LTD coverage. The Program also offers the following Voluntary benefits to Members: Life, Accidental Death and Dismemberment (AD&D), Long Term Disability, Critical Illness, MEDOC® Travel, Extended Health Care (EHC) and Dental Care. Optional Hospital is available with the EHC benefit.

The Base Plan

Automatic coverage for dues-paying Members

Hepatitis C and HIV Indemnity Coverage

We are aware of the increased risk of infection that you face every day as a health care professional. As a Member of the Ontario Nurses' Association, if you test positive for Hepatitis C or the Human Immunodeficiency Virus (HIV)*, you may be eligible for a lump sum benefit payment. Your amount of HIV coverage depends on your employment status, as detailed herein.

Long Term Disability Coverage (LTD)

If you do not have employer-sponsored LTD coverage, you are covered for \$250 of monthly LTD benefit, should you become disabled due to illness or injury.

ONA Benefit Program

The Base Plan provides coverage as follows:

Full-time status with employer-sponsored LTD benefits	Full-time status with no employer-sponsored LTD benefits	Part-time status with no employer-sponsored LTD benefits
\$5,000 Hepatitis C coverage \$40,000 HIV coverage	\$5,000 Hepatitis C coverage \$20,000 HIV coverage Plus \$250/month LTD	\$5,000 Hepatitis C coverage \$20,000 HIV coverage Plus \$250/month LTD

*In the event that both Hepatitis C and HIV are contracted, the higher benefit amount will be paid. However, a claim will be honoured for only one of these benefits, and the LTD benefit under the Base Plan is not affected.

The ONA Voluntary Benefits

The ONA Voluntary Benefits consist of: Life, Accidental Death and Dismemberment, Long Term Disability, and Extended Health and Dental Care. Optional Hospital is available with the Extended Health Care benefit. In addition, MEDOC® Travel Insurance and Critical Illness is available to all ONA Members, and also Family and Friends.

Eligibility: All new, full-time, part-time, and retired Members, who are residents of Canada, are eligible to apply subject to the following eligibility requirements:

- Under age 65 for Life, AD&D, LTD and CI
- Any age for Dental Care
- Any age for EHC if covered by a Provincial government health plan

Open Enrollment Opportunity → If you qualify for Open Enrollment, you can apply for LTD, EHC (with or without Optional Hospital) and Dental coverage without providing medical evidence**. To qualify, you must be Actively at Work and your application must be received by your Plan Administrator, Johnson Inc. within 30 days (60 days for EHC/Dental) 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.

The following are applicable to EHC, Dental, and Optional Hospital only:

- the day you lost coverage under your (or your spouse's) employer benefit program, or any other group plan;
- 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.

Open Enrollment Requirement – As part of the Open Enrollment eligibility, a letter from your employer (as described in the application) must be provided.

** **Late Applicant:** If you do not qualify for the Open Enrollment, you are required to complete the Medical Evidence Questionnaire in the application(s). The Dental coverage will be limited to \$200 per person during your first 12 months of coverage. Coverage will be subject to underwriting review and may be declined, and LTD may be approved with exclusions or declined.

The ONA Voluntary Benefits

Please complete the appropriate application(s) subject to the following guidelines:

Life Insurance

If you are applying for Life Insurance, you are required to complete the Medical Evidence Questionnaire in the Life/LTD application. Coverage will be subject to underwriting review and approval, and may be declined.

Accidental Death & Dismemberment

If you are applying for AD&D, complete the Life/LTD application. No medical evidence is required for AD&D.

Long Term Disability, Extended Health Care (Optional Hospital), and/or Dental Care

If you are applying for LTD, Extended Health Care (with Optional Hospital) and/or Dental Care, you may qualify under the Open Enrollment guidelines, as described on the previous page. If you do not qualify, you are required to complete the Medical Evidence Questionnaire in the appropriate application(s) and are subject to the *Late Applicant guidelines* (see previous page).

MEDOC® Travel Insurance and Critical Illness Survivor Plan

For further information, please see the MEDOC® Travel Insurance and Critical Illness brochures and contact Johnson Inc., the Plan Administrator, to apply.

How to submit your application(s)

Send your completed application(s) to Johnson Inc., the ONA Plan Administrator, in the postage-paid envelope provided. Premiums are paid monthly through convenient automatic bank deduction***. Remember to enclose your cheque marked "VOID" to set up premium payments.

Definition of Dependants:

Dependent spouse – Legally married or common-law (continuously cohabited for at least one year and publicly represented as their spouse) spouse, person of the opposite or same sex.

Dependent child – The natural, legally adopted, step or foster child of the Member or spouse who is unmarried, unemployed and dependent on the Member or spouse for financial support, and who is less than 21 years of age (less than 25, if in full-time attendance at an accredited college, university or other institute of higher learning).

Benefit Plan and Premium Details

Please refer to each individual benefit brochure for full details.

Personal Certificates

Subject to your application(s) being approved, you will receive confirmation of coverage(s) and premium deductions in addition to personal certificate(s) outlining your coverage(s).

Contact Information

For information on how to contact Johnson Inc., please refer to the back page of this brochure.

*** Premiums will be deducted retroactively to the date your coverage has been approved, and premiums are deducted one month in advance.



For more information call the
ONA Plan Administrator, Johnson Inc. at:

Local callers: 905-764-4959
Toll-free: 1-800-461-4155

Website: www.johnson.ca
E-mail: richmond@johnson.ca

1595 - 16th Avenue
Suite 700
Richmond Hill, Ontario
L4B 3S5

Fax number: 905-764-4163

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. The ONA Base Plan and Voluntary Life, Accidental Death and Dismemberment, Long Term Disability, Health and Dental Insurance Plans are underwritten by The Manufacturers Life Insurance Company (Manulife Financial). The Critical Illness Plan is underwritten by Western Life Assurance Company. The Home and Auto Insurance is underwritten by Unifund. The MEDOC® Travel Insurance Plan is underwritten by Royal & Sun Alliance Insurance Company of Canada.