



Benefit Program

Dear ONA Member:

As part of ONA's vision and commitment to Members' economic and general well-being, we sponsor the ONA Benefit Program as an important service to our membership. The ONA Benefit Program offers a wide range of benefit plans that provide Members 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

As health care professionals, Members face personal health risks. The ONA Base Plan, supported through dues, provides all Members with \$5,000 of Hepatitis C coverage and a flat amount of HIV coverage (\$40,000 for Members with, or \$20,000 for Members without, employer-sponsored Long Term Disability coverage). In addition to the risk of infection from HIV and Hepatitis C, Members also face the risk of loss of income due to the inability to work as a result of illness or injury. For Members without employer-sponsored Long Term Disability (LTD) coverage, the ONA Base Plan includes \$250 of monthly LTD benefit. Base Plan disability income protection is the first step towards protecting one of your most valuable assets — your income!

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. For more details please refer to the enclosed General Plan Details and benefit brochures.

Wishing the very best health for you and your family.

Best regards,

A handwritten signature in black ink that reads "Linda Haslam-Stroud". The signature is written in a cursive, flowing style.

Linda Haslam-Stroud, RN
President



Voluntary Benefit Plan

Open Enrollment Periods – *Time Limited Opportunity*

You can enroll in the Long Term Disability (LTD) and Extended Health Care (EHC) Plans without providing medical evidence, and in the Dental Plan without restriction, if you apply within the Open Enrollment period*.

* You can apply for Voluntary benefits after the Open Enrollment period; however, you are required to provide medical evidence and the Dental maximum will be restricted to \$200 for the first 12 months of coverage.

Voluntary Long Term Disability Plan

Important for ONA Members without Disability Income Protection!

The Voluntary LTD Plan has been developed specifically to meet the needs of Members who do not have LTD coverage. This benefit is critical to your financial security as it offers a solution should you be unable to earn an income. The plan design provides you with the flexibility to be able to choose the level of coverage you need. **Consider income protection now, while you are healthy and actively at work.**

30-Day Open Enrollment

As a new Member or if you are losing coverage, you can enroll in the LTD plan without providing medical evidence (subject to being actively at work) within 30 days of:

- the first day you become an ONA Member; or
- the day you lost coverage due to a change from full-time to part-time status.

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

Do you have adequate Life and AD&D Insurance coverage to meet your loved ones' future financial needs? These benefits provide the necessary protection and offer flexible coverage, at competitive rates.

Extended Health, Optional Hospital and Dental Care Plans

Without the necessary coverage, the costs associated with health and dental expenses can be a financial burden. The Voluntary Extended Health and Dental Care Plans are available to Members without employer-sponsored coverage. Optional Hospital coverage is available with the Extended Health Care benefit.

60-Day Open Enrollment

As a new Member or if you are losing coverage, you can enroll in the EHC plan without providing medical evidence (subject to being actively at work) and the Dental plan without restriction, if you apply within 60 days of:

- the first day you become an ONA Member;
- the day you lost coverage due to a change from full-time to part-time status;
- 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.

MEDOC® Travel Insurance Plan

The MEDOC® Travel Insurance Plan provides annual protection for you and your family while traveling out of the province or country. The plan offers comprehensive Emergency Medical coverage at competitive rates including Trip Cancellation / Interruption / Delay at no additional cost. Supplemental Trip options are available up to 182 days. **Coverage is available to all ONA Members, and also Family and Friends.**

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 all ONA Members, and also Family and Friends.**

*Most benefits are portable, so you can take them with you when changing employers or when **retiring!***

Please refer to the General Plan Details brochure for additional information, “Eligibility” and “How to Apply”.

ONA Home – Auto Insurance Plan

ONA Members have over 20,500 policies and enjoy benefits and savings through the ONA Home-Auto Insurance Plans. To find out more about how you and your family can also benefit, call 1-800-563-0677 for a no-obligation quotation or visit www.johnson.ca and request a quote electronically.

Coverage is available to all ONA Members, and also Family and Friends over age 35.



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.