

THE ONTARIO NURSES' ASSOCIATION BENEFIT PROGRAM

Benefit	Plan Description*	Details
Benefits available to All ONA Members - NO AGE LIMIT		
Extended Health Care (EHC)	- Prescription drugs - Vision care - Practitioner services	- Available in Single, Couple, and Family coverage - Premiums age banded (<50, 50-64, 65+) - Coverage is portable
Optional Hospital (Available with EHC)	- Semi-private room - 180 consecutive days	- Available in Single, Couple, and Family coverage - Premiums age banded (<50, 50-64, 65+) - Coverage is portable
Dental Care	- Basic services - Major services - Orthodontic services	- Available in Single, Couple, and Family coverage - Premiums age banded (<65, 65+) - Coverage is portable
MEDOC® Travel Insurance	- Emergency Medical Travel - Trip Cancellation, Interruption, & Delay - 24-hour Claims Assistance service	- Available in Single and Family coverage - Available to ONA Members and Family & Friends - Annual Plan: Multiple trips up to 17 or 35 days (35+ days option available) - Coverage is portable
Home & Auto	- Exclusive savings and discounts for ONA Members	- Available to ONA Members and Family & Friends (Age 35+)
Benefits available to All ONA Members - Up to Age 65		
Base Plan <i>(All ONA Members have Base Plan coverage through dues)</i>	- Provides Hepatitis C and HIV coverage to all dues-paying Members - Provides \$250 of LTD coverage to Members without employer-sponsored LTD	- \$40,000 HIV Full-time / \$20,000 HIV Part-time - \$10,000 Hepatitis C - \$250 Long Term Disability (LTD)** ** <i>If no employer-sponsored LTD</i>
Long Term Disability (LTD)	- Available in units of \$250/ month - Coverage maximum \$3,500 (including Base Plan)	- Available to Members without employer-sponsored LTD; Premiums are age banded - LTD benefits are non-taxable; Coverage is portable within the health sector - Coverage available up to 60% of gross monthly earnings, based on prior year's T4
Life Insurance	- Available in units of \$25,000 - Min \$100,000, Max \$250,000 - Smoker & Non-Smoker rates	- Available to Member and/or Spouse - Premiums are age banded - Coverage is portable
AD & D	- Units of \$50,000 - Min \$100,000, Max \$250,000	- Available to Member / Spouse or Couple - Coverage is portable
Coverage can be maintained up to Age 75 (Can apply up to Age 65)		
Critical Illness	- Available in units of \$25,000 - Max \$100,000	- Available to ONA Members and Family & Friends - Rates are guaranteed at time of issue, based on age; Coverage is portable

= Base Plan coverage
 = Voluntary coverage

* Provides an overview of plan details. Additional information is provided in the kit materials and Master Policies.

For a quote or additional information on the above benefits, visit the ONA website at www.ona.org or contact Johnson Inc. at:

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Critical Illness:
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