



Start Off With a Smile...

OHA DENTAL PLAN FOR ONA EARLY RETIREES

Policy No. 542300

Retiring with peace of mind requires good financial planning, especially when you retire early. Without your group insurance coverage, dental care expenses for you and your family can easily become a burden on your budget.

The Ontario Hospital Association (OHA) understands this, and wishes to offer you the OHA Dental Plan for ONA Early Retirees. Administered by Desjardins Insurance, the plan provides comprehensive dental care coverage to retired nurses 60 to 64 years old, and their eligible dependents.





An affordable way to meet the cost of dental care

The plan covers a broad range of services, such as preventive, basic, major and orthodontics. Premium costs for this plan are shared by you (25%) and the OHA (75%), making it an affordable way to maintain dental care coverage in retirement.

This brochure gives you an overview of the OHA Dental Plan for ONA Early Retirees. You can find out more about covered expenses and premium costs in the annual premium rates leaflet and other benefits information materials included in your Enrolment Kit.

Who is eligible to participate in the plan?

To be eligible to participate in the plan, you must:

- Be a member of the Ontario Nurses Association (ONA);
- Be 60 to 64 years old;
- Have retired after April 1, 2008;
- Have reached age 60 at the time of your retirement; and
- At the time of your retirement, have been working in a hospital that participated in central bargaining with the OHA.

Your eligible dependents include:

- Your legal or common-law spouse, provided you have been living together for at least one year; and
- Your children under age 21, or under age 25 if they are attending school on a full-time basis.

Plan overview

Deductible

None

Reimbursement

Preventive services:	100%
Basic services (including endodontic and periodontic):	100%
Major services:	50%
Orthodontics:	50%

Maximum

Preventive and Basic services (including endodontic and periodontic):	Unlimited
Complete and partial dentures:	\$1,000 per insured person, per calendar year
Crowns, bridgework (and repairs to same):	\$1,500 per insured person, per calendar year
Orthodontics:	\$2,000 lifetime maximum per insured person

Fee Guide Year

Current year

Termination Date

The first of the following:

- the last day of the month when you turn 65;
- the required annual premium's due date, if the premium is not paid; or
- upon death.

Services covered by the plan

The following services are covered by the plan:

Preventive Services

Focus on prevention and maintenance, and include periodic examinations, x-rays, and lab tests.

Basic Services

Include a wide range of basic tooth repairs and maintenance procedures, such as restorations, root canal therapy, treatment of the gum and bone supporting the teeth, maintenance of removable dentures and oral surgeries.

Major Restorative Services

Cover the more complex dental care procedures, which include, among others, the design of complete and partial removable dentures, the removal and repair of bridges, and **orthodontic** procedures.

Check out the benefits information materials included in your Enrolment Kit to get the comprehensive list of procedures covered, or to see if a specific procedure is covered under any of the services listed above.

Easy to use

As a member, you will be provided with tools that make the plan easy to use:

- A payment card to be used during your visits at the dental office;
- Online access to your dental claims information through the secure member website at **desjardinslifeinsurance.com/planmember**.

All you need to do is register, in three easy steps, the first time you visit the website.

How to enrol

To enrol in the OHA Dental Plan for ONA Early Retirees, you must complete the "Application for Enrolment" form included in this kit and return it to Desjardins Insurance within 30 days following your retirement date. Make sure to provide all the required information, to avoid unnecessary delays in the processing of your application.

Payment method

To participate in the OHA Dental Plan for ONA Early Retirees, your premiums must be prepaid annually by Pre-authorized Chequing. To authorize Desjardins Insurance to make annual premium withdrawals from your bank account, please complete the "Application for Enrolment – Personal Pre-Authorized Debits Payor Authorization" form.

When does the coverage start?

Your dental coverage becomes effective on the date of your retirement, provided you meet the eligibility requirements. Please refer to the benefits information materials included in your Enrolment Kit for more details.

To contact us

For any questions regarding coverage under this plan (Policy No. 542300), please contact Desjardins Insurance.

Desjardins Insurance – Customer Contact Centre

Toronto Area: 416-324-5041

Toll Free: 1-877-324-5041

Business Hours:

8 a.m. to 8 p.m. your local time, Monday to Friday

E-mail: groupservice@dfs.ca



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Choose Desjardins Insurance

Choose the strength and stability of a company specialized in life and health insurance and retirement savings that over five million Canadians count on each day to ensure their financial security. Backed by over a century of experience, it is also one of the country's leading life insurers.

Choose Desjardins Group, the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. Desjardins Group enjoys excellent credit ratings comparable to those of several major Canadian and international banks and is recognized as one of the most solid financial institutions in the world.

desjardinslifeinsurance.com/planmember