



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

Group Benefits Plan for ONPHA Members

May 1, 2021

Why Choose ONPHA Group Benefits Plan?

ONPHA wants to support for their Association Members. This plan provides the option to purchase an affordable, sustainable program, that offers:

- Competitive and stable benefit rates due to the combined purchasing power of ONPHA.
- Comprehensive benefits coverage including life, disability, health, and dental coverage with Green Shield and Co-operators.
- Increased flexibility! Choice between basic and enhanced options, while also having the opportunity to add optional coverages.
- Digital solutions to make the user experience and plan administration easier for you and your employees.
- Personal benefits employees can elect to purchase based on individual needs (Life, AD&D and

Critical Illness)

How does it work?



Select one of the following options for the “Core” Plan

1. Basic Health & Dental + Basic Life, AD&D and Long-Term Disability
2. Basic Health & Dental + Enhanced Life, AD&D and Long-Term Disability
3. Enhanced Health & Dental + Basic Life, AD&D and Long-Term Disability
4. Enhanced Health & Dental + Enhanced Life, AD&D and Long-Term Disability



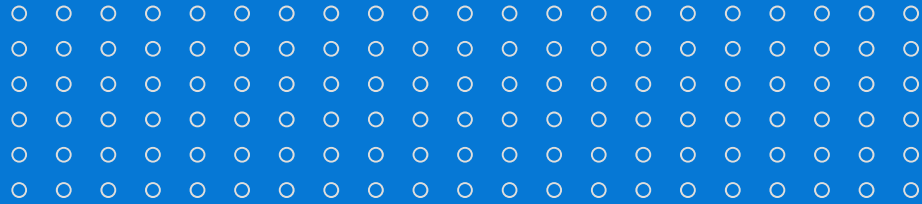
Choose to enhance the Plan with these optional programs

1. Short Term Disability
2. Employee & Family Assistance Program
3. Virtual Health Care



Employees can buy optional additional coverage

1. Optional Life Insurance (Employee, Spouse, Child)
2. Optional AD&D Insurance (Employee, Spouse, Child)
3. Optional Critical Illness Insurance (Employee, Spouse, Child)



Program Overview



Life and Income Replacement Benefits (Co-operators)



Benefit	Basic Plan	Enhanced Plan
Basic Life	<ul style="list-style-type: none"> • 1 times earnings up to \$300,000 • Reduces 50% at age 65 • Terminates at age 70 or earlier retirement 	<ul style="list-style-type: none"> • 2 times earnings up to \$300,000 • Reduces 50% at age 65 • Terminates at age 70 or earlier retirement
Basic Accidental Death & Dismemberment	<ul style="list-style-type: none"> • 1 times earnings up to \$300,000 • Reduces 50% at age 65 • Terminates at age 70 or earlier retirement 	<ul style="list-style-type: none"> • 2 times earnings up to \$300,000 • Reduces 50% at age 65 • Terminates at age 70 or earlier retirement
Dependent Life	<ul style="list-style-type: none"> • \$5,000 spouse/\$2,500 child 	<ul style="list-style-type: none"> • \$10,000 spouse/\$5,000 child
Long Term Disability	<ul style="list-style-type: none"> • 50% of earnings • Monthly benefit maximum - \$5,000 • 112 days elimination period • 2-year own occupation • Maximum benefit period – to age 65 	<ul style="list-style-type: none"> • 67% of earnings • Monthly benefit maximum - \$5,000 • 112 days elimination period • 2-year own occupation • Maximum benefit period – to age 65

Health options (Green Shield Canada)



Benefit	Basic Plan	Enhanced Plan
Overall maximum	<ul style="list-style-type: none"> • Unlimited 	<ul style="list-style-type: none"> • Unlimited
Deductible	<ul style="list-style-type: none"> • None 	<ul style="list-style-type: none"> • None
Prescription drugs – Pay Direct Drugs	<ul style="list-style-type: none"> • 80% preferred pharmacy/60% other (maintenance drugs only) • Mandatory generic substitution • \$7 dispensing fee cap 	<ul style="list-style-type: none"> • 100% preferred pharmacy/80% other (maintenance drugs only) • Mandatory generic substitution • \$7 dispensing fee cap
Vision care	<ul style="list-style-type: none"> • 100% up to \$200 per 24 months • Eye exams once per 24 months 	<ul style="list-style-type: none"> • 100% up to \$300 per 24 months • Eye exams once per 24 months

Preferred Pharmacy – PocketPills
www.pocketpills.com

Health options (Green Shield Canada)



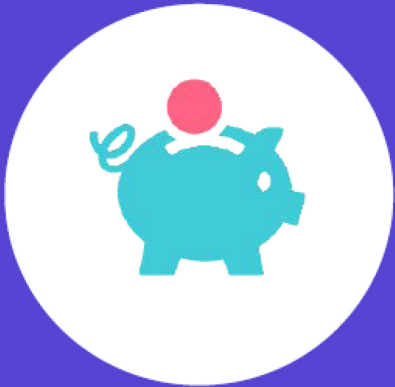
Benefit	Basic Plan	Enhanced Plan
Paramedical practitioners	<ul style="list-style-type: none"> • 80% up to an annual maximum of \$500 per practitioner per person for chiropractor, osteopath, podiatrist/chiropract, massage therapist, naturopath, speech therapist, physiotherapist, acupuncturist (up to a combined annual maximum of \$1,500) • 80% up to a combined annual maximum of \$1,000 per person for psychologist, social worker, psychoanalyst, psychotherapist, clinical counsellor 	<ul style="list-style-type: none"> • 100% up to an annual maximum of \$600 per practitioner per person for chiropractor, osteopath, podiatrist/chiropract, massage therapist, naturopath, speech therapist, physiotherapist, acupuncturist (up to a combined annual maximum of \$2,000) • 100% up to a combined annual maximum of \$1,500 per person for psychologist, social worker, psychoanalyst, psychotherapist, clinical counsellor
Hospital Accommodation	<ul style="list-style-type: none"> • 100% • Semi-private 	<ul style="list-style-type: none"> • 100% • Semi-private
Other Medical Supplies & Services	<ul style="list-style-type: none"> • 80% • Coverage includes medically necessary supplies & services (internal dollar limits will apply) 	<ul style="list-style-type: none"> • 100% • Coverage includes medically necessary supplies & services (internal dollar limits will apply)
Emergency Out-of-Country	<ul style="list-style-type: none"> • Included – 100% up to \$5,000,000 per lifetime; 60-day trip duration 	<ul style="list-style-type: none"> • Included – 100% up to \$5,000,000 per lifetime; 60-day trip duration

Dental options (Green Shield Canada)



Benefit	Basic Plan	Enhanced Plan
Basic services	<ul style="list-style-type: none"> • 80% reimbursement • \$1,500 annual maximum (combined with major) • Recall exam frequency – 9 months child and adult • 8 units of scaling per year 	<ul style="list-style-type: none"> • 100% reimbursement • \$2,000 annual maximum (combined with major) • Recall exam frequency – 9 months child and adult • 8 units of scaling per year
Major dental services(no orthodontics)	<ul style="list-style-type: none"> • 50% reimbursement 	<ul style="list-style-type: none"> • 50% reimbursement
Dental fee guide used	<ul style="list-style-type: none"> • Current 	<ul style="list-style-type: none"> • Current

Preferred Pharmacy PocketPills: Video



COST SAVINGS

Cost savings of **~15%** with \$7 dispensing fee, low markup, & formulary mgmt



IMPROVE ADHERENCE

PocketPacks, app tools, and easy pharmacist access



MEMBER EXPERIENCE

Pharmacy Web/App platform bringing pharmacy to doorstep with **free home/work delivery**



ANALYTICS

Calculate drug savings and predict future drug expenses and diseases

Optional Program: Short Term Disability (Co-operators)



Benefit	Coverage
Short Term Disability	<ul style="list-style-type: none">• 67% of earnings• Weekly benefit maximum - \$642• 7-day elimination period• Maximum benefit period of 15 weeks• Rate of \$0.426 per \$10 of weekly benefit• Monthly premium of \$27 for an employee earning \$50,000 annually

Optional Program: Virtual Health Care (EQ Care)



Doctor Availability

Access to General Practitioners, online, to address medical issues such as:

Cold, flu, fever, sore throat

Urinary tract infection

Skin issues, rash

Stomach ache, diarrhea, vomiting

Musculoskeletal issues

Mental health

Pediatrics



Quick Referrals

Referrals to specialists such as:
Psychologists and Psychiatrists

Pediatricians

Dermatologists

Orthopedists

A wide scope of medical and allied health specialists



E-Services

E-Services such as:

E-prescriptions

E-lab requisitions

Other medical test requisitions

Appointments for the "next steps" in care



Care Advocacy

Care advocacy and navigation:

Our mission is to advance the patient's health care journey and optimize outcomes

\$3.49 / employee per month

[EQ Care introductory video](#)

Optional Program: EFAP (Lifeworks)



Welcome to the Total Wellbeing Solution that people everywhere love to use

Establish your business as an innovator with a market-leading total wellbeing solution that supports the health and wellbeing of all your people everywhere. LifeWorks brings the best user experience and clinical support together to achieve complete mental, physical, social and financial wellbeing for 100% of your employees, 100% of the time.



Premier EAP:

\$2.75 / employee per month

Ability to add on programs
including wellness,
perks/savings and recognition

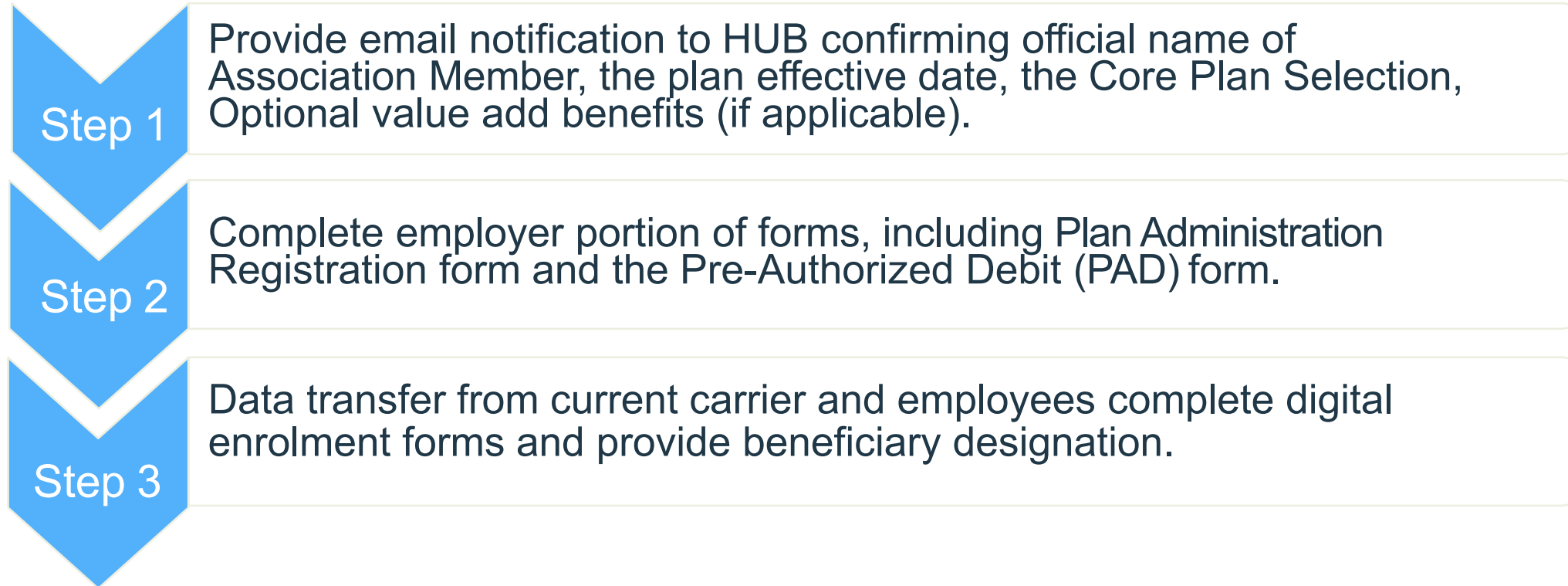
[LifeWorks Total Well being
introductory video \(Canada\)](#)

Optional Benefits for Employees (Co-operators)



Benefit	Details
Optional Life	<ul style="list-style-type: none">• Units of \$5,000 up to a maximum of \$200,000 for employees and their spouse• Units of \$5,000 up to a maximum of \$25,000 for dependents• Evidence of insurability must be provided
Optional Accidental Death & Dismemberment	<ul style="list-style-type: none">• Units of \$5,000 up to a maximum of \$200,000• Evidence of insurability must be provided• Single or Family option
Optional Critical Illness	<ul style="list-style-type: none">• Units of \$5,000 up to a maximum of \$250,000 for employees and their spouse• Units of \$5,000 up to a maximum of \$25,000 for dependents• Evidence of insurability must be provided

Quick and Easy Onboarding Process



Talk to a HUB Advisor to learn more and get started with a quote.

[Click Here](#)