

A photograph of three healthcare workers (two men and one woman) in blue scrubs, smiling and standing together. The woman is in the center, with the two men on either side, one with his hand on her shoulder. The background is a blurred clinical setting.

Clinic Staff Benefits

A flexible, affordable, and comprehensive medical plan for your team.

Designed With Doctors in Mind.


Like all the insurance products offered by OMA, Clinic Staff Benefits are designed with physicians in mind. We understand your business and your practice and we're here to help. Having a dedicated staff is crucial to success, and nowhere is this more important than in a physician's practice. Group coverage is an important part of the compensation package that pays outstanding dividends in employee retention, morale and job performance.

You Can Focus on the Health of Your Patients.

Clinic Staff Benefits from OMA is a comprehensive program with the flexibility to enhance any size practice, from three to 3,000 employees. It enables you to worry less about administrative issues and concentrate more on your patients. No one understands this more than your non-commissioned Advisor and the team at OMA Insurance.

Not-For-Profit Means Affordability and Dividend Refunds.

Thanks to the group buying power of Ontario and Atlantic physicians, we worked directly with insurers to design a plan with the lowest possible fees and premiums. We are part of a co-operative that distributes 100% of income generated from surpluses by providing annual dividend refunds. This way, additional cost savings come as a result of good management, not from compromising coverage.

A photograph of three healthcare workers (two women in blue scrubs and one man in a white lab coat) walking away from the camera in a modern, brightly lit clinic hallway with large windows and white columns.

You can select a level of coverage from a comprehensive menu of benefits that will match your budget and be most meaningful to your staff.

Options Available

Talk to your Advisor for full details and limits of coverage.

Option	Bronze	Silver	Gold
	Minimum 3 employees		
Life	1x salary Maximum \$250,000 Get coverage of up to \$75,000 without medical evidence Dependent Life Insurance: \$5,000 spouse, \$2,500 dependent		
Disability		66.67% of monthly savings Maximum \$5,000 Get coverage of up to \$1,000 a month without medical evidence	
Health & Dental			
Reimbursement	80%	90%	100%
Hospital	Semi-Private Room		
Prescription Drugs	\$5,000 per person per year	\$7,500 per person per year	\$7,500 per person per year
Medical Equipment & Supplies	Included		
Vision	Not available	Eye exams once every 24 months	\$200 every 2 years Eye exams once every 24 months
Practical Practitioners	Not available	\$250 per practitioner \$750 per family combined per year	\$400 per practitioner \$1,000 per family combined per year
Out of Country / Out of Province	<ul style="list-style-type: none"> • 100% of the cost of emergency services while outside your home province • Lifetime maximum of \$1,000,000 per insured person • Coverage for the first 60 days of travel if under age 65 		
Dental	80% basic \$1,000 per calendar year combined	90% basic 50% major \$1,250 per calendar year combined with basic maximum	100% basic 50% major \$2,500 per calendar year combined with basic maximum 50% Orthodontics for dependent children to a maximum of \$2,500 per child per lifetime

More than 10 employees? Talk with us about customizing or matching your existing coverage to suit your needs.



Exclusive Options and Flexible Features.

The most important aspect of any group program is flexibility. Select a level of coverage that matches your budget and choose from a comprehensive menu of benefits that will be most meaningful to your staff.

For Employees and Their Families

- Pay-direct drug card
- Drug Advocate
- Employee Assistance Program
- Personalized Prescription Plan pharmacogenetics testing
- Compassionate Drug Assistance Program
- Dedicated customer care line
- Portal access for submitting claims, signing up for Pre-Authorized Deposits and managing their profile

Optional Life Insurance increments of \$10,000 to a maximum of \$500,000. Optional Critical Illness of \$25,000 or \$50,000.

For You

- An online Portal for enrollment, modifying coverage and monitoring monthly premiums.
- Assistance available from a certified Human Resources Professional to help answer all your questions and reduce the pressure on you.
- Access to complimentary HR education workshops.

Start to finish in as little as six weeks.



Let us create a
tailored solution for
your group today.

150 Bloor St West, Suite 900
Toronto, ON M5S 3C1

T: 1.800.758.1641
F: 1.855.432.2998

info@omainsurance.com
omainsurance.com

 OMA Insurance