

Your Benefits at a Glance

Policy 172501_Div 5_Class 10
ONA Employees Under Age 65
(effective February 1, 2026)

Basic Life Insurance	
Employee Benefit Formula	200% of your annual earnings to a maximum of \$500,000
AD&D (Accidental Death & Dismemberment) Insurance	
Employee Benefit Formula	200% of your annual earnings to a maximum of \$500,000
Optional Life Insurance	
Employee Multiple Amount	\$10,000 to a maximum of \$250,000
Spouse Multiple Amount	\$10,000 to a maximum of \$250,000
Short Term Disability	
Waiting Period	
Injury	No waiting period
Disease	3 calendar days If you are hospitalized or have day surgery before the last day of the waiting period, benefits will begin on the day you are hospitalized or the surgery is performed
Maximum Benefit Period	26 weeks. If you attain age 65 while on STD your maximum benefit period is 15 weeks
Benefit Formula	75% of your weekly earnings to the maximum allowable under the Employment Insurance Act or \$2,250, whichever is greater
Long Term Disability	
Benefit Waiting Period	26 weeks
Maximum Benefit Period	To age 65, retirement or when you hit the 90 factor, whichever is earlier
Benefit Formula	75% of your monthly earnings to a maximum of \$12,000
Healthcare	
Deductibles	Nil
Reimbursement Level	100%
In-Canada Prescription Drugs	Included
Deductible	\$0.35 per prescription
Smoking Cessation (incl. Natural Health Products)	\$400 lifetime
Basic Expense Maximums	
Out-of-Country Emergency Care Expenses (Physician's Services Only)	Included
Private Hospitals	\$10 per day to a maximum of 120 days lifetime
Home Nursing Care	720 hours each calendar year
Dental Accident	Included
Hearing Aids	\$700 every 36 months
Blood-glucose Monitoring Machines	1 every 4 years
Custom-made Shoes and Modified Stock Shoes	Included
Custom-made Foot Orthotics	\$400 per pair to a maximum of 2 pairs each calendar year
Myoelectric Arms	\$10,000 per prosthesis
Surgical Brassieres	6 each calendar year
External Breast Prosthesis	1 every 12 months
Leg Orthosis (brace)	Included
Trusses	Included
Mechanical or Hydraulic Patient Lifters	\$2,000 per lifter once every 5 years
Outdoor Wheelchair Ramps	\$2,000 lifetime
Extremity Pumps for Lymphedema	Included
Custom-made Compression Hose	6 pairs each calendar year
Wigs	1 lifetime to a maximum of \$500
Incontinence Supplies	Included
Diagnostic Services	Included

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Paramedical Practitioners	
Employee Coverage	
Dieticians	\$180 each calendar year
Naturopaths	\$180 each calendar year
Osteopaths	\$180 each calendar year
Podiatrists/Chiropodists	\$180 each calendar year
Employee and Dependent Coverage	
Chiropractors	
Employees	\$800 each calendar year
Dependents	\$450 each calendar year
Massage Therapists	
Employees	\$800 each calendar year
Dependents	\$450 each calendar year
Physiotherapists	
Employees	\$800 each calendar year
Dependents	\$450 each calendar year
Psychologists (includes Registered Psychotherapist and Social Worker)	
Employees	\$3,000 each calendar year
Dependents	\$3,000 each calendar year
Speech Therapist	
Employees	\$380 each calendar year
Dependents	\$200 each calendar year
Visioncare Expense Maximums	
Eye Examinations	\$150 every 24 months
Eyeglasses/Contact Lenses/Laser Surgery	\$450 every 24 months
Lifetime Healthcare Maximum	Unlimited
Dentalcare	
Payment Basis	The Ontario Dental Association Fee Guide in effect on the date treatment is rendered Payment for denturists' charges is based on denturist fee guides. Payment for charges by hygienists practising independently is based on hygienist fee guides. Specialists' charges are limited to general practitioner fees
Deductibles	Nil
Reimbursement Level	
Basic	100%
Major	50%
Plan Maximum	
Basic	Unlimited
Major	\$2,000 each calendar year
Orthodontics	\$1,000 lifetime, 50/50 co-pay for adults and children
Dentures	\$1,000 each calendar year