

## Eligibility Requirements

As an education employee, you can apply for coverage if you:

- ▶ were contracted for a minimum of 10 working days during the previous school year;

OR

- ▶ were contracted for or completed a minimum of 10 working days during the current school year.

## Medical Evidence Required

To apply for coverage, you must complete an Application for Insurance and Evidence of Insurability form. You must be actively at work for coverage to begin.

## Coverage Options

Coverage is available in the following combinations:

- ▶ life only
- ▶ life and long term disability
- ▶ life, extended health care and/or dental care
- ▶ life, long term disability, extended health care and/or dental care

## Dependant Coverage

Coverage for extended health and dental care is available for dependant children under the age of 21. Dependant Coverage is also available to dependant children under the age of 26 if they are enrolled and in full-time attendance at an accredited educational institution.

## About OTIP

For over 30 years, OTIP (Ontario Teachers Insurance Plan) has been serving Ontario's education community with reliable, affordable insurance solutions.

Our products and services include:

- ▶ Home & Auto
- ▶ Life
- ▶ Critical Illness
- ▶ Long Term Care
- ▶ Retiree Health, Travel & Dental
- ▶ Group Life, Health & Dental
- ▶ Group Long Term Disability



OTIP RAEO®

OTIP  
125 Northfield Drive West  
PO Box 218  
Waterloo ON N2J 3Z9

08/08

# Occasional Education Employee Insurance Plan



OTIP provides contracted occasional teachers and other education employees with peace of mind through a unique insurance program that includes:

- ▶ Life (mandatory) - including accidental death and dismemberment
- ▶ Long term disability
- ▶ Extended health care
- ▶ Dental care



Solutions that work for the education community

1.800.267.6847 | [www.otip.com](http://www.otip.com)



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### Life Insurance (mandatory)

The life insurance benefit ranges from \$10,000 to \$40,000, based on your level of eligibility. Accidental death and dismemberment (AD&D) insurance with a benefit level equal to the amount of life coverage is included.

For increased coverage, contact OTIP for information on optional life insurance.

### Long Term Disability Plan Design

*Plan A* - Long term disability plan based on a two-year, own occupation definition of disability. Benefit is limited to two years.

*Plan B* - Long term disability plan based on a three-year, own occupation definition of disability. Benefit is limited to three years.

The waiting period for both plans is 17 weeks. In the event of total disability, premiums will be waived for the duration of the benefit period. Disability payments are not made during the months of July and August.

OTIP has partnered with CAREpath, giving you access to the CAREpath Cancer Navigation and Survivor Support programs. If you, your spouse or dependant children suspect having cancer, are living with cancer or had cancer in the past, this benefit can provide support. Your personal CAREpath cancer nurse will provide you and your covered family members with emotional and medical support through telephone discussions during every step of your cancer experience. For further information, please visit [www.otip.com](http://www.otip.com) or e-mail [info@carepath.ca](mailto:info@carepath.ca).

### Extended Health Care Coverage

The occasional education employee insurance plan offers extended health care coverage with no deductible.



The following items are covered:

- ▶ Hospital services - 100%  
Semi-private rooms starting on the fourth day
- ▶ Ambulance services - 80%
- ▶ Private duty nursing - 80%  
Up to \$2,500 per 12 consecutive months
- ▶ Paramedical services - 80%  
\$500 combined maximum per 12 consecutive months for clinical psychologist; speech therapist; chiropractor; physiotherapist and massage therapist. Massage therapy is available to a maximum of 10 visits per 12 consecutive months.
- ▶ Prescription drugs - 80%  
Dispensing fee cap of \$8.50 per prescription, generic substitution unless specified otherwise by a physician, drug maximum of \$1,500 per person per 12 consecutive months, drug formulary one
- ▶ Vision care - 100%  
\$250 per person in 36 consecutive months (includes change in prescription)

- ▶ Hearing aids - 80%  
\$500 per person every 60 consecutive months
- ▶ Deluxe travel - 100%  
Physician and hospital services; maximum duration of 60 days per trip; travel assistance services

### Dental Care Coverage

The occasional education employee insurance plan offers dental care coverage with no deductible, 80% reimbursement for periodontal and endodontic services and 100% reimbursement for other basic and preventive procedures. There is a \$1,000 overall maximum per covered person per 12 consecutive months.

Coverage is for a preventive plan (Plan 9) including a 9-month recall package. Dental plan benefits are payable in accordance with the 2006 Ontario Dental Association (ODA) fee guide during 2008, and the 2007 ODA fee guide during 2009.

If you add the dental plan at a later date, your benefit will be limited to \$150 in the first 12 months.

### Occasional Education Employee Plan Rates

Effective September 1, 2008

#### Levels of Coverage

Level	Number of days worked last year (if any) or, if less than 10 days, the number of days contracted for this school year	Monthly LTD benefit		Life amount with equivalent AD&D
		Plan A 2 yrs	Plan B 3 yrs	
Level 1	10 - 39 days	\$400	\$400	\$10,000
Level 2	40 - 79 days	\$600	\$600	\$20,000
Level 3	80 - 119 days	\$900	\$900	\$30,000
Level 4	120 days or more	\$1,200	\$1,200	\$40,000

#### Life and Long Term Disability

##### Monthly Premium\*

	Level 1	Level 2	Level 3	Level 4
Life + AD&D	\$ 3.30	\$ 6.60	\$ 9.90	\$13.20
LTD Plan				
A - 2 years	\$ 3.24	\$ 4.86	\$ 7.29	\$ 9.72
B - 3 years	\$ 4.04	\$ 6.06	\$ 9.09	\$12.12

#### Extended Health Care and Dental

##### Monthly Premium\*

	Single	Couple	Family
Extended Health Care	\$ 65.65	\$135.43	\$184.91
Dental	\$ 62.27	\$124.64	\$171.33
Extended Health & Dental	\$127.92	\$260.07	\$356.24

\* premiums do not include 8% PST

To apply for coverage, please contact the OTIP life and living benefits sales department at 1-800-267-6847.