

OTIP OCCASIONAL AND CASUAL MEMBERS BENEFITS PLAN



OTIP OCCASIONAL AND CASUAL MEMBERS PLAN GUIDE

Full plan details – including eligible expenses, exclusions, and how to make claims – are available on the Ontario Teachers Insurance Plan's (OTIP) secure member website once you have enrolled.

The benefit year runs September 1 to August 31. Certain restrictions, limitations and exclusions will apply.

The plan is administered by OTIP, a not-for-profit organization dedicated to Ontario education workers, and created and governed by the four education affiliates.

ABOUT THIS GUIDE

This quick reference guide is intended to provide eligible members with a brief overview of the new OTIP Occasional and Casual Members Benefits Plan and is not intended to be comprehensive. The benefits booklet, containing full terms and details, will be available on OTIP's website. If there is a discrepancy between the information in this guide and the benefits booklet, the terms and details in the benefits booklet apply.

OVERALL BENEFITS PLAN

Funding	✓	Some portion of Health, Dental, Basic Life and AD&D premiums may be reimbursed on your behalf by your employer/board depending on your employer arrangement
Who is Eligible	✓	Health, Dental, Basic Life and AD&D are voluntary for all occasional and casual members
Participation	✓	You must participate in basic life and AD&D, in order to participate in health and dental
Reimbursement	✓	80% (except where stated)

BASIC LIFE AND ACCIDENT INSURANCE

Basic Life (member only)	✓	\$50,000
	✓	50% reduction at age 65
	✓	Terminates at end of month of age 70
	✓	No waiver of premium
Basic AD&D (member only)	✓	Coverage matches Basic Life amount
	✓	Terminates at end of month of age 70
	✓	No waiver of premium

PRESCRIPTION DRUGS

✓	Pay-direct benefits card
✓	Prescription formulary, including life-sustaining drugs
✓	Mandatory generic substitution (lowest cost therapeutic equivalent drug)
✓	Dispensing fee maximum of \$8
✓	Maintenance medications limited to 6 dispensing fees/prescription/12 months
✓	Included within overall health maximum of \$20,000/benefit year
✓	Diabetic supplies (reasonable and customary costs)
✓	Sexual dysfunction drugs \$500/benefit year

PARAMEDICAL (\$ MAXIMUM/BENEFIT YEAR)

✓	Included within overall health maximum of \$20,000/benefit year	
✓	Reasonable and customary allowances per visit maximums apply	
Chiropractor	✓	\$500* maximum
Dietitian/Nutritionist	✓	\$300* maximum
Massage therapist	✓	\$500* (with doctor's referral) maximum
Naturopath	✓	\$300* maximum
Osteopath	✓	\$300* maximum
Physiotherapist	✓	\$500* maximum
Podiatrist/Chiropodist	✓	\$300* maximum
Psychologist	✓	\$500 maximum
Registered family therapist		
Registered social worker		
Speech-language pathologist	✓	\$300 maximum
Communicative disorders assistants		

* Coverage for physiotherapist, chiropractor, massage therapist, osteopath, naturopath, podiatrist, chiropodist, dietitian and nutritionist is combined up to an overall maximum of \$1,000 per benefit year.

VISION CARE

- ✓ 100% coinsurance
- ✓ Glasses, contact lenses and laser eye surgery \$300 maximum every 2 benefit years
- ✓ Eye exam once every 2 benefit years
- ✓ Included within overall health maximum of \$20,000/benefit year

HOSPITAL

- ✓ 100% coinsurance
- ✓ Semi-private hospital room
- ✓ Includes cost for semi-private room in private OHIP-funded facilities
- ✓ Included within overall health maximum of \$20,000/benefit year

MEDICAL SUPPLIES AND SERVICES

- ✓ Included within overall health maximum of \$20,000/benefit year

Ambulance	✓	Transport to nearest facility
	✓	Includes air ambulance
Glucometers	✓	\$150/benefit year
Hearing aids	✓	\$1,000/5 benefit years
Orthotics	✓	\$350/benefit year
Orthopaedic shoes (custom)	✓	\$350 maximum/benefit year
Orthopaedic shoes (stock)	✓	Modifications and adjustments covered on reasonable and customary basis; no coverage for cost of shoe
Private duty nursing	✓	\$10,000/benefit year
Surgical Stockings	✓	6 pairs/benefit year
Wigs	✓	\$500 lifetime maximum

DENTAL INSURANCE

Fee guide	✓	Previous year's fee guide for province of residence
Maximum	✓	\$2,000/benefit year maximum combined with Basic Dental, Major Restorative services, Periodontic and Endodontic services
Basic Dental	✓	80% of check-ups, X-rays, fillings, other
	✓	Recall exams: once every 9 months
	✓	Full exams and X-rays: once every 24 months
Periodontics/Endodontic services	✓	80% of root canals and related services
	✓	80% of scaling, root planing, gum treatments, etc.
	✓	10 units of scaling and root planing combined/benefit year
Major restorative services/Dentures	✓	50% of crowns, bridges, dentures, implants, inlays, onlays
	✓	Crown, onlays or denture replacement once every 5 benefit years
	✓	Dental implant maximum: lowest cost alternative treatment option

MONTHLY PREMIUMS (1) (2) (3)

Benefit	Monthly cost (including PST)		Monthly cost (excluding PST)	
	Single	Family	Single	Family
Basic Life and AD&D	\$15.75	\$15.75	\$14.60	\$14.60
Health	\$121.80	\$304.52	\$112.78	\$281.96
Dental	\$64.11	\$160.27	\$59.36	\$148.40

1. Premiums are subject to change and where indicated include provincial sales tax (PST) for residents of Ontario.
2. Some portion of the premiums may be reimbursed on your behalf by your employer/board depending on your employer arrangement.
3. Basic Life and AD&D are for members only.



**PLAN ADMINISTERED
BY OTIP**

www.otip.com • 1-866-783-6847

OTIP RAEO®