

# VALUE PLAN

| HEALTH BENEFITS  | BENEFITS SUMMARY*   |
|--|---|
| Annual Deductible  | \$25/year, \$50/year single +1, \$50/year family                    |
| Prescription Drugs with drug card  | 70%, excluding dispensing fee (\$300,000 lifetime maximum)          |
| Extended Health Coverage   | 90% for eligible expenses   |
| In-Province Hospital   | Semi-private<br>No daily maximum                                    |
| Private Duty Nursing   | \$10,000 lifetime maximum   |
| Out-of-Province/Out-of-Country   | 100%, Emergency only<br>\$1,000,000/calendar year, no deductible    |
| Paramedical Practitioners (registered dietician, massage therapist, chiropractor, chiropodist, podiatrist, physiotherapist, naturopath, psychologist or MSW, psychotherapist, speech therapist etc.) | \$500 per benefit year, per practitioner (includes physiotherapist) |
| Physiotherapy  | See above   |
| Orthopedic Inserts/Shoes   | Up to \$450 per benefit year<br>Limit 1 pair per year               |
| Vision/Eye Exams   | \$175 every 24 months, no deductible                                |
| Hearing Aid  | Not available   |

| DENTAL BENEFITS     | BENEFITS SUMMARY*                                |
|---------------------|--|
| Annual Deductible   | \$25/year, \$50/year single +1, \$50/year family |
| Basic               | 80% after deductible                             |
| Comprehensive Basic | 70% after deductible                             |
| Major               | Not available                                    |
| Maximum Benefit     | \$1,000/benefit year                             |
| Orthodontia         | Not available                                    |

| LIFE AND AD&D BENEFITS   | BENEFITS SUMMARY*  |
|--|--|
| In the case of death or severe injury, your Accidental Death and Dismemberment insurance will pay a lump-sum to you (injury) or to your beneficiary (death). | Full-time Employees:<br>1 <b>or</b> 2X annual earnings, \$950,000 max.<br>Part-time Employees:<br>\$15,000 max.<br>Life benefit reduces by 50% at age 65 |

**\*Please refer to the benefit plan booklet for full details of coverage.**

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# SHORT & LONG TERM DISABILITY COVERAGE ADD-ON'S

## + DISABILITY MODULE A

### Short Term Disability

Not Available

### Long Term Disability

17 week elimination,  
a) 66 2/3% - taxable, or  
b) 60% - non-taxable

### **5-year plan or to age 65 option**

Pre-existing condition clause applies  
Full-time employees only

*Employer selected*

## + DISABILITY MODULE B

### Short Term Disability

66 2/3% to \$750/wk,  
17-week duration  
Non-integrated only

### Long Term Disability

17 week elimination,  
a) 66 2/3% - taxable, or  
b) 60% - non-taxable

### **5-year plan or to age 65 option**

Pre-existing condition clause applies  
Full-time employees only

*Employer selected*

## + DISABILITY MODULE C

### Short Term Disability

66 2/3% to \$750/wk  
26-week duration  
Integrated or Non-integrated

### Long Term Disability

6 month elimination  
a) 66 2/3% - taxable, or  
b) 60% - non-taxable

### **5-year plan or to age 65 option**

Pre-existing conditions clause applies  
Full-time employees only

*Employer selected*

## + DISABILITY MODULE D

### Short Term Disability

66 2/3% to \$750/wk  
52-week duration  
Integrated or Non-integrated

### Long Term Disability

12 month elimination  
a) 66 2/3% - taxable, or  
b) 60% - non-taxable

### **5-year plan or to age 65 option**

Pre-existing condition clause applies  
Full-time employees only

*Employer selected*



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BENEFIT PLANS  FOR NOT-FOR-PROFITS

## ADDITIONAL ADD-ON'S TO CUSTOMIZE

\*Please refer to the benefit plan booklet for full details of coverage.

## + OPTIONAL LIFE

1 or 2x annual earnings  
Combined Maximum  
\$1,000,000 (optional &  
mandatory life)

*Employee selected*

## + DEPENDENT LIFE

Spouse: \$10,000  
Child: \$5,000

*Employee selected*

## + HEALTH CARE SPENDING ACCOUNT

Employer may designate a set  
amount of funds (known as  
"credits") per employee, per year,  
to be used as an HCSA. Credits are  
pre-tax dollars

(See CRA guidelines for  
allowable expenses\*) Minimum  
\$300/year/employee

*Employer selected*

## + EMPLOYEE ASSISTANCE PROGRAM (EAP)

Counseling, work-life programs  
Available to employees and  
their families

*Employer selected*

## + CRITICAL ILLNESS

Provides a lump-sum benefit  
to a plan member who is  
diagnosed with one of the  
covered critical illnesses,  
and can help with the financial  
impact of a life-changing illness.

*Employee selected*