

Benefits-at-a-glance		OASSIS Packaged Plans				Effective April 1, 2021- March 31, 2022	
1) Select one of the mandatory plan packages:		(Health & Dental coverage can be coordinated or waived by participants with proof of other coverage)					
OUR PLANS ▶	VALUE	STANDARD	STANDARD +	ENHANCED	ENHANCED +	HEALTH CARE SPENDING ACCOUNT	
<b>HEALTH BENEFITS</b>		<b>HEALTH BENEFITS (by Green Shield Canada)</b>				<b>HEALTH BENEFITS</b>	
Annual deductible	\$25/year single, \$50/year single +1, \$50/year family	\$25/year single, \$50/year single +1, \$50/year family	No deductible	\$25/year single, \$50/year single +1, \$50/year family	No deductible	Starting at \$300 annually per employee. (To be selected by agency)	
Prescription Drugs with drug card	70%, excluding dispensing fee \$300,000 lifetime maximum	80%, excluding dispensing fee \$300,000 lifetime maximum	80%, excluding dispensing fee \$300,000 lifetime maximum	85%, excluding dispensing fee \$300,000 lifetime maximum	100%, excluding dispensing fee \$300,000 lifetime maximum		
Extended Health Coverage	90% for eligible expenses	100% for eligible expenses	100% for eligible expenses	100% for eligible expenses	100% for eligible expenses		
In-province hospital	Semi-private No daily maximum	Semi-private No daily maximum	Semi-private No daily maximum	Semi-private No daily maximum	Semi-private No daily maximum		
Private Duty Nursing	\$10,000 lifetime maximum	\$10,000 lifetime maximum	\$10,000 lifetime maximum	\$10,000 lifetime maximum	\$10,000 lifetime maximum		
Out-of-Province / Out-of-Country	100%, Emergency only \$1,000,000/calendar year, no deductible	100%, Emergency only \$1,000,000/calendar year, no deductible	100%, Emergency only \$1,000,000/calendar year, no deductible	100%, Emergency only \$1,000,000/calendar year, no deductible	100%, Emergency only \$1,000,000/calendar year, no deductible		
Paramedical Practitioners	\$500 per benefit year, per practitioner (includes physiotherapist)	\$500 per benefit year, per practitioner	\$500 per benefit year, per practitioner	\$2,000 combined all practitioners, per benefit year	\$750 per benefit year, per practitioner (includes physiotherapist)		
Physiotherapy	See above	\$1,000 maximum per benefit year	\$1,000 maximum per benefit year	\$1,000 maximum per benefit year	See above		
Orthopedic Inserts / Shoes	Up to \$450 per benefit year Limit 1 pair per year	Up to \$450 per benefit year Limit 1 pair per year	Up to \$450 per benefit year Limit 1 pair per year	Up to \$450 per benefit year Limit 1 pair per year	Up to \$450 per benefit year Limit 1 pair per year		
Vision	\$150 every 24 months, no deductible	\$150 every 24 months, no deductible	\$200 every 24 months, no deductible	\$200 every 24 months, no deductible	\$200 every 24 months, no deductible		
Hearing Aid	Not available	Not available	\$500/5 years	Not available	\$500/5 years		
<b>DENTAL BENEFITS</b>		<b>DENTAL BENEFITS (by Green Shield Canada)</b>					<b>DENTAL BENEFITS</b>
Annual Deductible	\$25/year single, \$50/year single +1, \$50/year family	\$25/year single, \$50/year single +1, \$50/year family	No deductible	\$25/year single, \$50/year single +1, \$50/year family	\$25/year single, \$50/year single +1, \$50/year family		
Basic	80% after deductible	80% after deductible	80%	100% after deductible	100% after deductible		
Comprehensive Basic	70% after deductible	80% after deductible	80%	85% after deductible	100% after deductible		
Major	Not available	Not available	Not available	50% after deductible	50% after deductible		
Maximum Benefit	\$1,000/benefit year	\$1,250/benefit year	\$1,250/benefit year	\$1,500/benefit year	\$1,500/benefit year		
Orthodontia	Not available	Not available	Not available	50% \$1,500 lifetime max	50% \$1,500 lifetime max		
<b>LIFE AND AD&amp;D BENEFITS</b>		<b>LIFE AND AD&amp;D BENEFITS (by Canada Life)</b>				<b>LIFE AND AD&amp;D BENEFITS</b>	
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: 1 or 2 X annual earnings, max. \$950,000  Part-time Employees: \$15,000 max.  Life benefit reduces by 50% at age 65	Full-time Employees: 1 or 2 X annual earnings, max. \$950,000  Part-time Employees: \$15,000 max.  Life benefit reduces by 50% at age 65	Full-time Employees: 1 or 2 X annual earnings, max. \$950,000  Part-time Employees: \$15,000 max.  Life benefit reduces by 50% at age 65	Full-time Employees: 1 or 2 X annual earnings, max. \$950,000  Part-time Employees: \$15,000 max.  Life benefit reduces by 50% at age 65	Full-time Employees: 1 or 2 X annual earnings, max. \$950,000  Part-time Employees: \$15,000 max.  Life benefit reduces by 50% at age 65	Maximum \$10,000  Life benefit reduces by 50% at age 65	

2) Employers - Add any one of these OPTIONAL - Short Term & Long Term Disability Modules to the Organization's Plan:

OPTIONAL SHORT TERM & LONG TERM DISABILITY INSURANCE (by Canada Life)	Disability Module A <u>Short Term Disability</u> Not Available	Disability Module B <u>Short Term Disability</u> 66 2/3% to \$750/wk 17-week duration Non-integrated only	Disability Module C <u>Short Term Disability</u> 66 2/3% to \$750/wk 26-week duration Integrated or Non-integrated	Disability Module D <u>Short Term Disability</u> 66 2/3% to \$750/wk 52-week duration Integrated or Non-integrated
	<u>Long Term Disability</u> 17 week elimination, a) 66 2/3% - taxable, or b) 60% - non-taxable.  <b>5-year plan or to age 65 option.</b> Pre-existing condition clause applies. Full-time employees only.	<u>Long Term Disability</u> 17 week elimination, a) 66 2/3% - taxable, or b) 60% - non-taxable.  <b>5-year plan or to age 65 option.</b> Pre-existing condition clause applies. Full-time employees only.	<u>Long Term Disability</u> 6 month elimination a) 66 2/3% - taxable, or b) 60% - non-taxable.  <b>5-year plan or to age 65 option.</b> Pre-existing condition clause applies. Full-time employees only.	<u>Long Term Disability</u> 12 month elimination a) 66 2/3% - taxable, or b) 60% - non-taxable.  <b>5-year plan or to age 65 option.</b> Pre-existing condition clause applies. Full-time employees only.



3) Employers/Employees (\*as indicated) - Add any or all of these additional OPTIONAL benefits to customize the Member's Plan:

OPTIONAL LIFE, DEPENDENT LIFE, HCSA, & EAP ADD-ONS	<u>Optional Life (by Canada Life)</u> 1 or 2x annual earnings Combined Maximum \$1,000,000 (optional & mandatory life) <b>*Employee selected</b>	<u>Dependent Life (by Canada Life)</u> Spouse: \$10,000 Child: \$5,000 <b>*Employee selected</b>
	<u>Health Care Spending Account (HCSA) (by Green Shield Canada)</u> 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 <b>*Employer selected</b>	<u>Employee Assistance Program (EAP) (by HumanaCare)</u> Counseling, work-life programs Available to enrolled employees and their families <b>*Employer selected</b>