



## Extended Health and Dental Care

For members

### What you need to know before applying for coverage

The following benefits are available to members of the the Registered Nurses' Association of Ontario. Applicants must be under age 65, reside in Canada and be covered by their provincial health care plan.

**Health and dental coverage is available on a single or family basis, and by age band.**

**Your spouse and dependent children are also eligible. A spouse is a person who is married to or cohabits with you and who is publicly presented as your spouse, resides in Canada and is under the age of 65. Your dependent children must be unmarried and dependent on you for financial purposes and be under the age of 21 or under the age of 25 if a full-time student.**

**Medical evidence of good health is required when applying for Extended Health Care benefits. Applicants must therefore complete the *Health Benefits Application*. If further information is required, applicants will be notified.**

### Coverage becomes effective:

On the first of the month following the approval of your application.

### Coverage ends when:

- You reach age 70;
- You cease to be a member of the RNAO;
- Premiums are not paid; or
- This plan is cancelled.

# Overview of the RNAO Benefits Program

## Extended Health Care

This health care plan has been designed to begin where your provincial health care plan ends. Your provincial plan provides basic benefits but as the cost of drugs and other medical expenses continues to rise, the government plans are limiting the amount of expenses they cover.

This plan will cover much of your additional medical expenses.

- **Annual deductible:** \$25 single / \$50 family.
- **Co-insurance:** 100% for all allowable expenses, except for 80% on drugs.
- **Lifetime limit:** Unlimited overall for all expenses except out-of-country expenses.
- **Hospital:** 100% coverage for semi-private accommodation in Canada.
- **Paramedical practitioners:** Physiotherapists, Osteopaths, Speech Therapists, Naturopaths, Chiropractors, Massage Therapists, Podiatrists, and Psychologists up to \$500 per type of practitioner per calendar year. (This benefit is payable only after your annual provincial plan maximum has been reached, where applicable).
- **Private duty nursing:** 100% of the fees of a registered nurse up to a maximum of \$15,000 per 3 calendar years.
- **Hearing aids:** Maximum \$300 for a five year period.
- **Other medical services and supplies:** Including, but not limited to ambulance expenses, expense for blood or plasma, diabetic supplies, casts, splints, trusses, crutches, braces, orthotics, eye exams, oxygen, wheelchair, hospital bed, and diagnostic procedures.
- **Out-of-Canada medical emergency:** 100% reimbursement for eligible emergency medical, hospital and out-patient services to a maximum of \$5,000,000 per incident.
- This benefit is limited to the first 60 days of travel.
- **Prescription drugs:** 80% reimbursement of drugs, limited to the lowest cost generic version available, used to treat a sickness or injury and oral contraceptives which by law are only available with a written prescription. There is a \$1,000 maximum per calendar year.
- The cost of administering injections; serums and vaccines; weight loss treatment; hair growth stimulants; smoking cessation products; fertility drugs or drugs treating erectile dysfunction (eg. Viagra), are not covered except where required by law.
- As is typical, in a professional association group insurance program, services of your own profession are not a covered expense.

## Employee & Family Assistance Plan (EFAP)

- Included with the Extended Health Care plan

## Dental Care Services (optional with Extended Health Care)

- Good oral health is an important element of your overall well-being. And since little if any dental care is covered under provincial health care plans, this plan will help to limit dental care expenses while maintaining optimal dental health.
- **Annual deductible:** \$25 single / \$50 family.
- **Co-insurance:** 100% for basic services (level 1) and 50% for endodontics, periodontics (level 2).
- **Annual limit:** \$1,000 per person per calendar year.
- **Fee schedule:** Current provincial general practitioners fee schedule for your province of residence.

### Level 1: Basic and Preventative Services

- Examinations (1 standard every year and 1 complete exam limited to once every 3 years)
- One recall (per 12 months)
- Cleaning (1 every calendar year)
- Diagnostic radiographs (1 full-mouth series or panorex every 3 years)
- Bitewing radiographs (1 every 12 months)
- Tests and cultures
- Fluoride treatment (1 every 12 months)
- Pit and fissure sealants
- Space maintainers
- Amalgam and composite restorations
- Simple and complicated extractions

### Level 1: Endodontics and Periodontics

- Root canal therapy
- Treatment of the gums
- Relining and rebasing of removable dentures

### Optional Rider

#### Level 2: Major services

- Crowns and bridges
- Dentures

## Survivor Benefit

In the event of your death while insured for these benefits, your spouse and/or dependent children will remain insured for health/ dental coverage for up to 2 years from the date of your death.