

Benefit Summary

- **Life insurance**
Flat \$20,000
Reduced by 50% at age 65
Terminates age 70
 - **Accidental Death & Dismemberment**
Flat \$30,000
Reduced by 50% at age 65
Terminates age 70
 - **Dependent Life**
\$5,000 Spouse
\$2,500 each child
 - **Medical**
No annual deductible
80% reimbursement
 Prescription drugs including a drug card with dispensing fees eligible up to \$8.00
 Ambulance
 Hearing Aids
Out of Country Coverage
 Must be covered by OHIP
 Ages to 64: 120 day coverage, pre-existing condition clause excluded
 Ages 65-69: 60 day coverage, 3 month pre-existing condition clause included
 Ages 70 plus: 30 day coverage, 3 month pre-existing condition clause included
 Also, extra top-up insurance is available from ETFS at 1-800-680-3837
Lifetime maximum:
 Under age 65.....\$5,000,000
 Age 65 & over....\$50,000
 - **Dental**
No annual deductible
80% coinsurance
 Basic Preventative, including Root Canal and Gum Treatment
50% coinsurance
 Purchase of removable dentures
\$1,500 annual maximum for all dental services per family member
Claims are adjudicated according to the current General Practitioner Fee Guide less one year
Lifetime Maximum
 Under age 5.....Unlimited
 Age 65 & over....\$10,000
 - Dental coverage is effective after you have completed at least one month of continuous plan membership and insured for all other benefits.
 - The plan does not cover orthodontic dental work.
 - The plan does not cover semi-private hospital or vision care expenses, such as glasses or contact lens.
 - The above is a summary only. Please refer to your member booklet for specific coverage details.
 - **Monthly Premiums (Free to Grooms)**
Effective October 1, 2009
- | | Single | Family |
|--------------|----------|----------|
| Under Age 50 | \$89.56 | \$206.15 |
| 50 to 64 | \$91.17 | \$216.79 |
| 65 to 70 | \$161.41 | \$358.41 |
| Over 70 | \$155.49 | \$350.48 |
- (All Premium Prices Include 8% Ontario Sales Tax)

Should you cease to meet plan eligibility requirements, your benefits will be terminated.

Should you have any questions, please contact the COSA Office (905)-854-2672