

Benefit Summary - Members

- **Life Insurance**

Flat \$20,000
 Reduced by 50% at age 65
 Terminates age 70

- **Accidental Death & Dismemberment**

Flat \$30,000
 Reduces 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/Semi-Private Hospital
 Hearing Aids
 Termination Age 80
 Out of Country Coverage
 Must be covered by OHIP
 Ages to 64: 120 day coverage, pre-existing condition clause included.
 Ages 65-69: 120 day coverage, 3 month pre existing condition clause included.
 Ages 70 plus: 120 day coverage, 3 month pre existing condition clause Included.
 Also, extra top-up insurance is available from SecuriGlobe at 1-844-370-2064

Lifetime maximum:
 Under age 65.....\$5,000,000
 Age 65 and 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.
 Termination Age 80
 Lifetime Maximum
 Under age 65.....Unlimited
 Age 65 and 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 vision care expenses, Such as glasses or contact lenses.
- The above is a summary only. Please refer to your member booklet for specific coverage details.
- **Monthly Premiums incl. tax**
Effective January 1, 2017

	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

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.

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