



Benefits at a Glance

CENTRAL ONTARIO STANDARD BRED
ASSOCIATION
Group: 20320 Class: A
MEMBERS WHO ARE UNDER AGE 50

The following summarizes key features of your group benefits plan.

Please refer to your full booklet wording at: <https://planmember.rwam.com/login>

BASIC LIFE AND AD&D

Life Benefit Formula	\$20,000
AD&D Benefit Formula	1.5 times the Basic Life insurance coverage
Life Maximum Coverage	\$20,000 without evidence of insurability (NEM) \$20,000 overall maximum

DEPENDENT LIFE

Coverage for Spouse	\$5,000
Coverage for Child	\$2,500

EXTENDED HEALTH CARE (EHC)

EHC Benefit	Co-Ins.	Benefit Maximum
Prescription Drug Plan	80%	If purchased through a non-preferred pharmacy or claim submitted manually
	90%	If purchased through Costco and submitted electronically by the pharmacy Dispensing fee capped at \$8 per prescription item \$5,000,000 lifetime maximum per individual Limited to mandatory generic selection
Fertility Drugs	50%	\$3,000 lifetime maximum
Smoking Cessation Aids	80%	\$500 lifetime maximum

Practitioner	Co-Ins.	Per Visit Max.	Max. (Calendar Year)	Combined Max	
Acupuncturist	80%			\$700 per calendar year per practitioner to a combined annual maximum of \$2,000	
Chiropractor	80%				
Massage Therapist	80%				
Naturopath	80%				
Psychologist/ Psychotherapist/ Social Worker (MSW)	80%				
Speech Therapist	80%				
Osteopath	80%				
Chiropractist	80%				
Podiatrist	80%				
Registered Nutritional Consulting Practitioner/ Registered Dietician	80%				
Physiotherapist	80%				\$1,000 per calendar year included with the above practitioners, to a combined maximum of \$2,000





EHC Benefit	Co-Ins.	Benefit Maximum
Private Duty Nursing	80%	\$10,000 per calendar year
Eye Examinations	100%	Per EHC Details Adult: every 24 months Dependent Child age 17 & under: every 12 months
Hospital Benefit	80%	Cost of semi-private exceeding ward rate per day
Convalescent Hospital	80%	Cost of semi-private exceeding ward per day Duration of confinement not exceeding 180 days
Ambulance Service	80%	Per EHC Details
Foot Orthotics	80%	\$100 total per calendar year
Orthopedic Shoes	80%	\$100 total per calendar year
Prosthetics	80%	\$25,000 lifetime maximum - initial placement only
Hearing Aids	80%	\$500 every 5 years
Medical Services and Supplies	80%	Per EHC Details
Medical Equipment	80%	Per EHC Details
Dental Accidents	80%	\$3,000 lifetime maximum
Emergency Care Out-of-Province/Canada	100%	\$5,000,000 per calendar year For trip duration not exceeding 120 days from date of departure out-of-province of residence
Medical Referral Out-of-Province/Canada	100%	\$50,000 per calendar year
EHC Deductible	Nil	
Coverage Termination Age		At date of retirement, or provided the employee is still actively working, at age 75 or earlier Termination of Coverage The maximum Coverage Termination Age for a Totally Disabled employee is at age 65 or earlier Termination of Coverage
Survivor Benefit		Included, see coverage details in booklet

DENTAL

Dental Benefit	Co-Ins.	Benefit Maximum
Basic & Preventative Dental Treatment		
Routine Dental Care	80%	Recall, emergency or specific oral examinations, bitewing x-rays, scaling, polishing & fluoride once every 6 months
Periodontics	80%	Periodontal scaling/root planing 8 units per calendar year
Endodontics	80%	
Denture Repairs	80%	\$1,500 per calendar year
Dental Deductible		Nil
Dental Fee Guide Year		The current Dental Fee Guide minus one year published for general dental practitioners in the employee's province of residence
Coverage Termination Age		At date of retirement, or provided the employee is still actively working, at age 75 or earlier Termination of Coverage The maximum Coverage Termination Age for a Totally Disabled employee is at age 65 or earlier Termination of Coverage
Survivor Benefit		Included, see coverage details in booklet

Get your money faster...

Make claims processing faster & easier

- Register with Plan Member Services
- Enrol for Direct Deposit and choose email notification for your Explanation of Benefits
- Submit claims electronically through Plan Member Services or the RWAM Mobile App



Submit claims Electronically

Submit claims online at: <https://planmember.rwam.com> or www.rwam.com and select 'Plan Member Sign In'.

Once logged into the RWAM Plan Member Website, under 'Quick Links', select 'Submit a Claim'. The remaining steps are easy - answer a few questions, attach an electronic copy of your receipt and submit.

RWAM Mobile App

Once enrolled on RWAM Plan Member Services, download the free RWAM Mobile App on your smartphone or tablet (search 'RWAM') to access select features of RWAM Plan Member Services, including, but not limited to:

- Submit health, dental and vision claims securely, directly from your phone or tablet
- View recently paid claims
- Access your RWAM OneCard to use your phone as your Drug Card, Hospital Card, Dental Card and Out-of-Country Travel Card (if applicable to your group plan)

Provider eClaims

RWAM's Provider eClaims solution delivers fast and convenient service to both plan members and healthcare providers.

The following are some of the providers who can submit claims directly to RWAM on your behalf:

- Physiotherapist
- Chiropractor
- Acupuncturist
- Massage Therapist
- Optical providers

To take advantage of RWAM Provider eClaims have your provider register and submit your claims directly to:

<https://provider.rwam.com>

Enrol for Direct Deposit

Once registered with Plan Member Services, enrol for Direct Deposit to have your claim payments deposited directly to your bank account.

If you don't have online access - you can expedite claim payments by enrolling for Direct Deposit. (form available at rwam.com RM014)

Choose email notification for your Explanation of Benefits (EOB)

Provide your email on RWAM's Plan Member site to receive your EOB electronically on any processed claim paid by Direct Deposit. EOBs provide the information required to coordinate benefits with spousal plans, and should be kept for those requiring receipts for taxation purposes.

QUESTIONS...

Please do not hesitate to contact

RWAM Group Administration

1-519-669-1632 or

1-877-888-7926

email: inquiry@rwam.com



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