



Benefits at a Glance

CENTRAL ONTARIO STANDARD BRED
ASSOCIATION
Group: 20320 Class: D
MEMBERS WHO ARE AGE 75 TO 80

The following summarizes key features of your group benefits plan.

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

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% | | | |
| Chiropracist | 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 |





| EHC Benefit | Co-Ins. | Benefit Maximum |
|--|---------|--|
| 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% | \$1,000,000 per calendar year For trip duration not exceeding 60 days from date of departure out-of-province of residence |

| | |
|--------------------------|---|
| EHC Deductible | Nil |
| Coverage Termination Age | At date of retirement, or provided the employee is still actively working, at age 80 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 80 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 |

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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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