

Flexible. Affordable. Enriched.

Ensure you are properly protected when you need it the most. The OPA Benefits Plan has been redesigned to with you in mind. After surveying our membership, the OPA has made significant improvements to our under age 70 Secure Health Plan while at the same time reducing rates for the coverage.

Flexible

Three plan designs provide you with the option to allocate your budget where it matters most. You will be able to select the benefits you need at a price that fits.

Looking for more flexibility? Feel empowered by choosing how to spend your benefit dollars. Health Care Spending Account can be added to your plan with ease.

Affordable

You work hard for your money, and you want the most from your investments. Your investment into benefits is no different. The Ontario Pharmacists Association Secure Health Plan has improved coverage at a lower cost.

Enriched

Best in class insurance for our OPA members is what we had in mind. As part of OPA's Secure Health Plan improvements we have:

- Implemented flexible paramedical coverage
- Increased Mental Health support
- Reduced costs



Group Life and AD&D				
Employer may choose as a company the following options		Bronze	Silver	Gold
Life Insurance, Accidental Death and Dismemberment (AD&D) <i>No medical evidence required</i>		\$25,000	\$25,000	\$25,000
Dependent Life	Spouse	\$10,000	\$10,000	\$10,000
	Each child	\$5,000	\$5,000	\$5,000

Extended Health Care			
Coverage, Coinsurance, and Maximum Details	Bronze	Silver	Gold
Pay Direct Drug Card Covers drugs legally requiring a prescription.	100% \$2,000 deductible	70% Out of pocket maximum \$3,500, 100% thereafter	90% Out of pocket maximum \$3,500, 100% thereafter
Benefit Plan Maximum	\$100,000	\$100,000	\$100,000
Paramedical Practitioners Acupuncturist, Chiropractor, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Podiatrist/Chiroprapist, Speech Therapist.	No coverage	80% to a combined maximum of \$1,000 per person per calendar year	90% to a combined maximum of \$1,000 per person per calendar year
Mental Health Practitioners	100% to a combined maximum of \$500 per person per calendar year	80% to a combined maximum of \$500 per person per calendar year	90% to a combined maximum of \$500 per person per calendar year
Medical Services & Supplies	No coverage	80%	90%
Out-of-Canada (Emergency health care coverage for up to 120 days per trip \$1,000,000 maximum per calendar year (business or personal))	100%	100%	100%
Hospital Accomodation	No coverage	Semi-private	Semi-private
Eye Exams One eye exam for adults every 24 months One eye exam for children under age 21 every 12 months	No coverage	No coverage	One every 24 months
Vision Care Every 24 months for eyeglasses, contact lenses, or laser eye surgery	No coverage	No coverage	\$300 every two years

Dental Care			
Coverage, Coinsurance, and Maximum Details	Bronze	Silver	Gold
Basic Preventative & Major Restorative Services Reimbursement	No coverage	80%	90%
Recall Frequency	No coverage	9 months	9 months
Calendar Year Maximum for Basic & Major Combined	No coverage	\$1,000 per calendar year	\$1,500 per calendar year

Health Care Spending Account			
Available under the Bronze option	Bronze	Silver	Gold
Health Care Spending Account (HCSA) By offering an HCSA, you can boost your group benefits plan by providing coverage flexibility and choice. An HCSA is a tax-deductible expense for your company and provides plan members with tax-free coverage of expenses normally associated with a health and dental benefits plan.	\$2,000 allocation per employee	No coverage	