

Benefit	Plan Description*	Details
Benefits available to All ONA members – Up to Age 65 (Except Base Plan Critical Illness, can be maintained up to age 75)		
Base Plan Coverage – LTD & Critical Illness	<ul style="list-style-type: none"> Covered through membership dues (\$2.50/month) Coverage includes: <ul style="list-style-type: none"> \$250/month of LTD coverage (if no employer-sponsored) \$3,750 PT/ \$7,500 FT lump sum of Critical Illness (CI) 	<ul style="list-style-type: none"> LTD only available to members without employer-sponsored coverage (10) CI covered illnesses include: life threatening cancer, stroke, heart attack, aortic surgery, major organ failure on waiting list, major organ transplant, benign brain tumour, coronary artery bypass surgery, and occupational HIV and Hep C
Optional benefits available to All ONA members – Up to Age 65		
Long Term Disability (LTD)	<ul style="list-style-type: none"> Available in units of \$250/month Coverage maximum \$6,000 (including Base Plan) CAREpath™, The Cancer Assistance Program included 	<ul style="list-style-type: none"> Available to members without employer-sponsored LTD Premiums are age banded LTD benefits are non-taxable; Coverage is portable within the health sector Coverage available up to 67% of gross monthly earnings, based on prior year's T4
Life Insurance	<ul style="list-style-type: none"> Available in units of \$25,000 Min \$100,000, Max \$500,000 Male & Female and Smoker & Non-Smoker rates 	<ul style="list-style-type: none"> Available to member and/or Spouse Premiums are age banded Coverage is portable
AD & D	<ul style="list-style-type: none"> Available in units of \$50,000 Min \$100,000, Max \$250,000 	<ul style="list-style-type: none"> Available to member and/or Spouse Coverage is portable
Optional coverage can be maintained up to Age 75 (Can apply up to Age 65)		
Critical Illness	<ul style="list-style-type: none"> Available in units of \$25,000, up to max \$100,000 Coverage over and above Base Plan 	<ul style="list-style-type: none"> Available to ONA members and Family & Friends Rates are guaranteed at time of issue, based on age Coverage is portable
Optional benefits available to All ONA members – NO AGE LIMIT		
Extended Health Care (EHC)	<ul style="list-style-type: none"> Prescription drugs (100% co-insurance) Vision care Practitioner services (including massage therapy) 	<ul style="list-style-type: none"> Available in Single, Couple, and Family coverage Premiums age banded (<50, 50-64, 65+) Coverage is portable
Optional Hospital (Only available with EHC)	<ul style="list-style-type: none"> Semi-private room 60 consecutive days Convalescent Home Care benefit 	<ul style="list-style-type: none"> Available in Single, Couple, and Family coverage Premiums age banded (<50, 50-64, 65+) Coverage is portable
Dental Care	<ul style="list-style-type: none"> Preventative (cleaning, filling, scaling) Restorative (extractions, root canal, crowns) Orthodontic services 	<ul style="list-style-type: none"> Available in Single, Couple, and Family coverage Premiums age banded (<65, 65+) Coverage is portable
MEDOC® Travel Insurance	<ul style="list-style-type: none"> \$10 million Emergency Medical coverage Trip Cancellation, Interruption, & Delay 5% discount on Home Insurance 90-day stability clause 	<ul style="list-style-type: none"> Available in Single and Family coverage Available to ONA members and Family & Friends Annual Plan: Multiple trips up to 17 or 35 days (35+ days option available) Coverage is portable

* Provides an overview of plan highlights. Additional information is provided in the kit materials and certificates / master policies and online at ona.johnson.ca

For a quote or additional information on the above benefits, visit ona.johnson.ca or contact Johnson at:

General & Claims Inquiries:
1.800.461.4155
ona@johnson.ca

MEDOC® Travel Insurance:
1.800.461.4597

LTD & Critical Illness Claims:
1.877.709.5855
ona.claims@johnson.ca

TELUS Health EAP:
1.800.387.4765

Home & Auto

- Special discounts and **enhanced coverage** for ONA members & retirees
- Additional savings when insured under both policies

- Available to ONA members and Family & Friends (Age 35+)
- 5% discount on Home Insurance when you purchase MEDOC® Travel Insurance

For a quote or additional information on the above benefits, visit ona.johnson.ca or contact **belairedirect** at: **1.833.887.9782**