

It's never too early to plan ahead for a retirement with peace of mind.



Dear ONA Member,

You've dedicated your career to taking care of others. But when you prepare for retirement, it's important to focus on yourself.

As much as you may be prepared, are you aware that your provincial or employer health plan will not cover all of your health, hospital and dental expenses? It will fall on you to pay the difference.

For a Limited Time, Enroll with No Medical Exam

From the day you lose coverage under your (or your spouse's) employer benefit program, or any other group plan, you have 60 days to enroll without the need to answer medical questions and potentially be denied coverage. Don't worry about your age, because there is no age limit.

Flexible Coverage Options

The ONA Benefit Program through Johnson includes options which can protect you from the high cost of health and dental care. Coverage can include prescription drugs, vision care, private duty nursing, professional practitioner services, crowns, bridges & convalescent home care benefits for 30 days following a hospital stay of 24 hours or more.

You Owe It To Yourself To Call

This is very easy to put off. Please don't. Proper coverage is essential during your career and in retirement. Call Johnson today and talk to them about your options.

Sincerely,

Erin Ariss, RN
President, Ontario Nurses' Association



Why choose ONA's Health, Hospital & Dental Coverage:

- No medical by enrolling within 60 days of losing coverage*
- Premiums are tax deductible
- No age limit
- Fills the gap between your needs and the provincial or employer health plan
- Single, couple and family plans available
- Pay direct drug card
- No deductible for drug coverage with 100% co-insurance at \$3,000 annually and \$60,000 lifetime

Call Now!
1.800.461.4155
ona.johnson.ca



ONA Extended Health Care, Optional Hospital & Dental

Extended Health Care (EHC)

- Coverage includes: Prescription Drugs (100% reimbursement), Vision Care, Private Nursing, Registered Massage Therapist, Aids & Appliances, Ambulance, Hearing Aids, and more
- Pay-Direct Drug Card
- No Age Limit for Coverage

Optional Hospital (available with EHC only)

- Semi-private coverage at 100% reimbursement
- Coverage includes a Convalescent Home Care benefit at 80% reimbursement
- No Age Limit for Coverage

Dental Care

- Reimbursement for Basic Preventative Services is 80% and 75% for Major Restorative Services
- No Age Limit for Coverage

MEDOC® Travel Insurance

- You can enjoy an unlimited number of trips during the policy year²
- Up to \$8,000 in trip cancellation, interruption and delay coverage (including COVID-19)³
- Up to \$10 Million emergency medical coverage
- No Age Limit for Coverage¹

Call 1.866.606.3362 for your MEDOC® quote today!

For your insurance needs, trust the program built for nurses, by nurses. Trust the ONA Benefit Program.

For more information, call Johnson at 1.800.461.4155 or visit ona.johnson.ca for details and applications.

Johnson Inc. ("JI") is a licensed insurance intermediary. Extended Health Care, Optional Hospital and Dental benefits are underwritten by The Manufacturers Life Insurance Company. Coverage available to active members of the Ontario Nurses' Association ("ONA") who are residents of Canada and over the age of 18 years. *Evidence of insurability, completion of a medical questionnaire and medical underwriting review may be required, and additional eligibility requirements or restrictions may apply, where the ONA member applies for coverage outside of the 60 day Open Enrollment period as defined in the ONA Benefit Program Application (the "Open Enrollment Period"). MEDOC® is a Registered Trademark of JI. This insurance product is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by JI. Valid provincial or territorial health plan coverage required. The eligibility requirements, terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. JI and RSA share common ownership. ¹A 90-day stability clause applies to pre-existing medical conditions, and other restrictions may apply. ²Maximum duration of 17 or 35 consecutive days applies to each trip outside of Canada, depending on your plan selection. ³Coverage for Trip Cancellation begins the day of booking your trip provided your insurance is in effect. If a trip is booked prior to Trip Cancellation insurance being in effect, coverage for that trip will begin the day that the insurance premium is paid and the policy is issued. Trip Cancellation, Interruption & Delay Insurance benefits apply only to travel arrangements booked prior to departure.

Extended Health Care Monthly Premiums[†]

| Member's Age | Single | Couple | Family |
|--------------|----------|----------|----------|
| Under 50 | \$121.91 | \$183.97 | \$244.91 |
| 50 to 64 | 141.32 | \$212.23 | \$282.89 |
| 65 and Over | \$154.05 | \$231.62 | \$308.64 |

Optional Hospital Monthly Premiums[†]

| Member's Age | Single | Couple | Family |
|--------------|---------|---------|----------|
| Under 50 | \$11.98 | \$18.68 | \$30.68 |
| 50 to 64 | \$18.68 | \$27.85 | \$46.55 |
| 65 and Over | \$47.62 | \$71.58 | \$119.14 |

Dental Monthly Premiums[†]

| Member's Age | Single | Couple | Family |
|--------------|----------|----------|----------|
| Under 65 | \$87.38 | \$134.92 | \$225.55 |
| 65 and Over | \$102.41 | \$153.61 | \$255.63 |

[†] The above rates are effective January 1, 2024. Rates are not guaranteed and are subject to change. The Optional Hospital benefit can be added to, and is only available with, the EHC coverage.

• Provincial Sales Tax will be added to the EHC, Optional Hospital and Dental premiums.

• Your premiums will be re-calculated on each policy anniversary date (January 1), based on your age at that time.