

SUMMARY OF BENEFITS

Ottawa Festival Network

Employees of Ottawa Festivals

Benefit

Life and AD&D

Schedule of Benefits	1 X Annual Earnings
Reduction	reduces by 50% at age 65
Termination	Age 71
Maximum	\$300,000
NEM	\$260,000

Dependent Life

Spouse	\$10,000
Child	\$5,000

Optional Life

Employee and/or Spouse	Available in units of \$10,000 to a maximum of \$500,000
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LTD

Waiting Period	119 days
Benefit Formula	66.67% of the first \$2,500 of monthly earnings, plus 50% of the next \$1,500 and 44% of the remainder
Maximum	\$5,000
NEM	\$4,600
Tax Status	Non-Taxable

Healthcare

Deductible	\$25 Single, \$50 Family
Coinurance	100% for Hospital, Out of Country, Global Medical Assistance and Best Doctors, 80% for all other coverage
Hospital	Semi-Private Room
Nursing	\$10,000 per 12 months per condition
Travel	out-of-country travel insurance

Paramedical

Physiotherapist	\$300 per calendar year
Psychologist/Social Worker	\$300 per calendar year
Acupuncturist	\$300 per calendar year
*Chiropractor	\$300 per calendar year
*Podiatrist	\$300 per calendar year
Osteopath	\$300 per calendar year
Masseur	\$300 per calendar year
Naturopath	\$300 per calendar year
Speech	\$300 per calendar year
Dietician	\$300 per calendar year
Audiologist	\$300 per calendar year
Occupational Therapist	\$300 per calendar year
Hearing Aids	\$500 every 5 years

Drugs – Card

Deductible	Nil
Coinsurance	80%

Vision

Eye Exams	\$50 every 12 months for dependent children under age 18 and, \$50 every 24 months for any other person
Glasses, Contact Lenses Laser Eye Surgery	\$200 every 12 months for dependent children under age 18 and, \$200 every 24 months for any other person

Dentalcare

Coverage	Basic Services
Deductible	\$25 single, \$50 family
Coinsurance	80% for Basic
Maximum	\$1,000 per calendar year
Fee Guide	Current province where treatment is rendered