



Whether you are an occasional education employee hoping to be hired full-time, have chosen occasional work to match your lifestyle or are nearing retirement but working occasionally - our plans can help. No matter what your job is in education, we can help you find an occasional benefits plan that fits.

For over 30 years, OTIP has been serving Ontario's education community with reliable, affordable insurance solutions. We have specialized products and hours of service designed with your needs in mind.

Our products and services include:

- Home & Auto
- Life
- Critical Illness
- Long Term Care
- Retiree Health, Travel and Dental

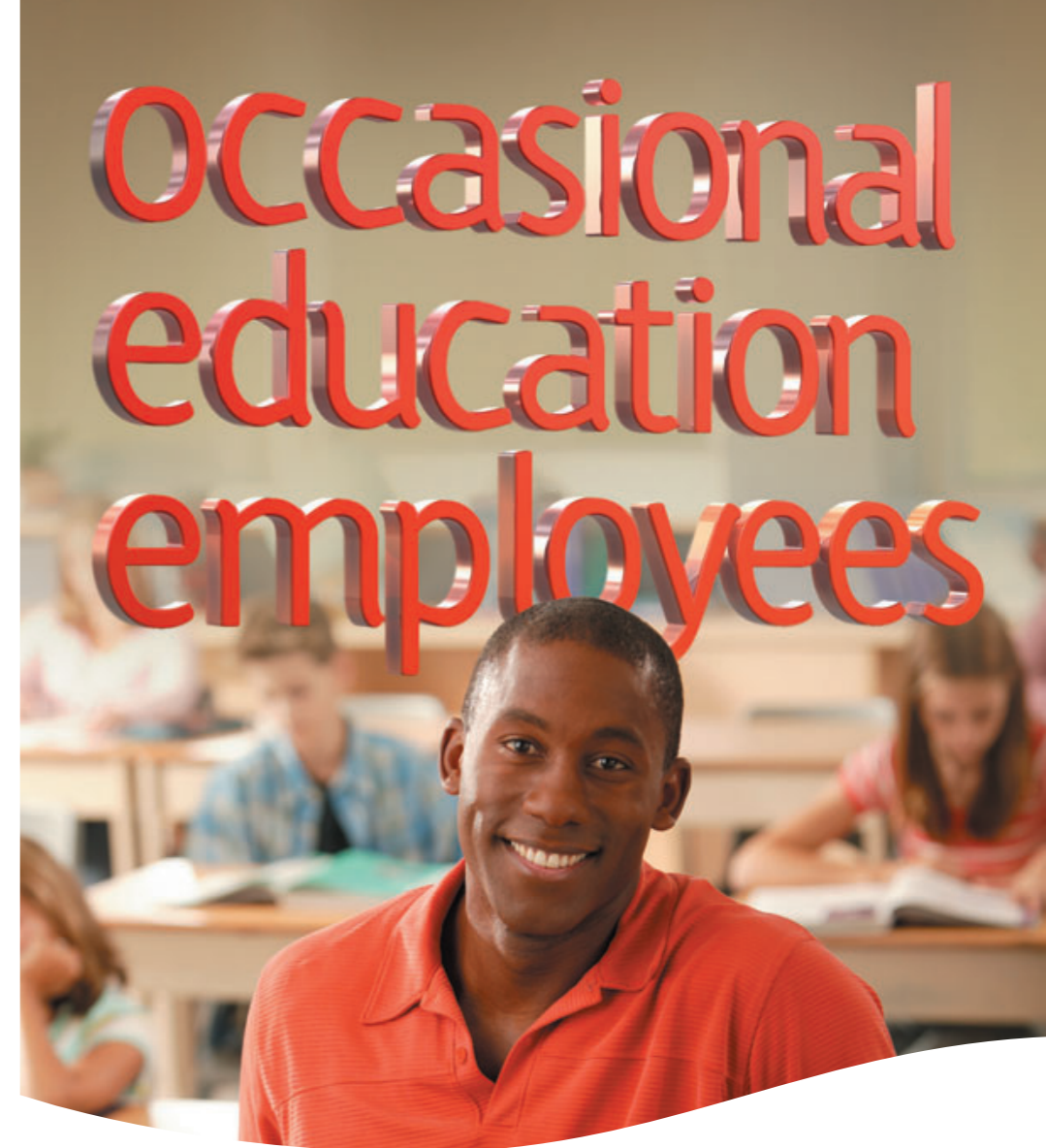


OTIP RAEO®

Insurance solutions for the education community

Home | Auto | Life | Living Benefits

1.800.267.6847 www.otip.com



OTIP RAEO®

Insurance solutions for your flexible lifestyle

Eligibility Requirements

As an education employee, you can apply for coverage if you:

- were contracted for a minimum of 10 working days during the previous school year;
- OR
- were contracted for or completed a minimum of 10 working days during the current school year.

Medical Evidence Required

To apply for coverage, you must complete an Application for Insurance and Evidence of Insurability form. You must be actively at work for coverage to begin.

Customized to Meet Your Needs

Select from the following coverage options and purchase only the insurance products that fit your flexible lifestyle:

- life – including accidental death and dismemberment
- long term disability
- extended health care
- dental care

Dependant Coverage

Coverage for extended health and dental care is available for dependant children under the age of 21. Dependant coverage is also available for dependant children under the age of 26 if they are enrolled and in full-time attendance at an accredited educational institution.

Life Insurance

The life insurance benefit ranges from \$10,000 to \$40,000, based on your level of eligibility. Accidental death and dismemberment (AD&D) insurance with a benefit level equal to the amount of life coverage is included.

For increased limits, consider our LifePlan 10 term insurance option. Find out more at www.otip.com.

Long Term Disability Plan Design

Plan A – Long term disability plan based on two-year, own occupation definition of disability. Benefit is limited to two years.

Plan B – Long term disability plan based on a three-year, own occupation definition of disability. Benefit is limited to three years.

The waiting period for both plans is 17 weeks. In the event of total disability, premiums will be waived for the duration of the benefit period. Disability payments are not made during the months of July and August.

Exclusively for members participating in the LTD benefit, OTIP is pleased to announce access to two health services programs. The CAREpath Cancer Navigation and Survivor Support Program offers you and your family assistance in dealing with a newly-diagnosed cancer or recurrence. FeelingBetterNow® is a confidential, Web-based mental health assessment program designed to help members identify their level of risk for certain mental and emotional health concerns. You do not need to be off work or on claim to access these no-charge services. More information about these programs can be found at www.otip.com.

Extended Health Care Coverage

The occasional education employee insurance plan offers extended health care coverage with no deductible.

The following items are covered:

- **Hospital services** – 100% Semi-private rooms starting on the fourth day
- **Ambulance services** – 80%
- **Private duty nursing** – 80% Up to \$2,500 per 12 consecutive months
- **Paramedical services** – 80% \$500 combined maximum per 12 consecutive months for clinical psychologist, speech therapist, chiropractor, physiotherapist and massage therapist. Massage therapy is available to a maximum of 10 visits per 12 consecutive months.

- **Prescription drugs** – 80% Dispensing fee cap of \$8.50 per prescription, generic substitution unless specified otherwise by a physician, drug maximum of \$1,500 per person per 12 consecutive months, drug formulary one
- **Vision care** – 100% \$250 per person in 36 consecutive months (includes change in prescription)
- **Hearing aids** – 80% \$500 per person every 60 consecutive months
- **Deluxe travel** – 100% Physician and hospital services; maximum duration of 60 days per trip; travel assistance services

Dental Care Coverage

The occasional education employee insurance plan offers dental care coverage with no deductible, 80% reimbursement for periodontal and endodontic services and 100% reimbursement for other basic and preventive procedures. There is a \$1,000 overall maximum per covered person per 12 consecutive months.

Coverage is for a preventive plan (Plan 9) including a 9-month recall package. Dental plan benefits are payable in accordance with the 2007 Ontario Dental Association (ODA) fee guide during 2009, and the 2008 ODA fee guide during 2010. If you add the dental plan at a later date, your benefit will be limited to \$150 in the first 12 months.

Occasional Education Employee Plan Rates Effective September 1, 2009

Levels of Protection

Level	Number of days worked last year (if any) or, if less than 10 days, the number of days contracted for this school year	Monthly LTD benefit		Life amount with equivalent AD&D
		Plan A – 2 Years	Plan B – 3 Years	
Level 1	10 – 39 days	\$400	\$400	\$10,000
Level 2	40 – 79 days	\$600	\$600	\$20,000
Level 3	80 – 119 days	\$900	\$900	\$30,000
Level 4	120 days or more	\$1,200	\$1,200	\$40,000

Life and Long Term Disability / Monthly Premium*

	Level 1	Level 2	Level 3	Level 4
Life + AD&D	\$3.00	\$6.00	\$9.00	\$12.00
LTD A – 2 years	\$3.24	\$4.86	\$7.29	\$9.72
LTD B – 3 years	\$4.04	\$6.06	\$9.09	\$12.12

Extended Health Care and Dental / Monthly Premium*

	Single	Couple	Family
Extended Health Care	\$71.81	\$148.17	\$202.60
Dental	\$62.27	\$124.64	\$171.33
Extended Health & Dental	\$134.08	\$272.81	\$373.93

* premiums do not include 8% PST

To apply for coverage, please contact the OTIP life and living benefits sales department at 1-800-267-6847.

