



OTIP RAE0

Occasional Education Employee Plan

What is the Occasional Education Employee Plan?

OTIP provides occasional teachers, and other education employees working in the classroom, with peace of mind through a program of insurance protection that includes:

- Life insurance (including accidental death and dismemberment)
- Long term disability
- Extended health care and dental care

Coverage Options

Life Insurance

Accidental death and dismemberment insurance (AD&D) is included in the life insurance coverage with a benefit level equal to the amount of life coverage.

Long Term Disability Plan Design

Plan A – Long term disability plan based on a 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.

Dental Care Coverage

The occasional education employee plan offers dental care coverage with no deductibles and 100% reimbursement. There is a \$1,000 overall annual maximum per covered person.

Coverage is for a preventative plan (plan 9) including a 9-month recall package, periodontal and endodontic services. Dental plan benefits are payable in accordance with the current Ontario Dental Association fee guide.

Extended Health Care Coverage

The occasional education employee plan offers extended health care coverage with no deductibles, no co-payments and no overall maximum. Coverage is also available for over-age dependents to any age. The following are covered under extended health care:

- Hospital services 100% coverage from 4th day
- Ambulance services
- Private duty nursing Lifetime maximum of \$25,000
- Paramedical services Physiotherapy, masseur, clinical psychologist, speech therapist - \$500 combined maximum per calendar year
- Prescription drugs Formulary 1
Legally requiring R_x
- Vision care \$250 per person in 24 consecutive months if a prescription change, otherwise \$250/36 months
- Hearing aids \$500 per person in any 60 consecutive month period
- Deluxe travel 100% physician and hospital services
Maximum duration 60 days per trip
Travel assistance services



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Eligibility Requirements

An educator who was contracted for a minimum of ten (10) teaching days in the previous school year; **OR** an educator who is contracted or who has completed a minimum of ten (10) teaching days during the current school year.

Occasional Education Employee Plan Rates

Updated monthly rates as of September 1, 2002

Levels Of Protection

LEVEL	Number of days worked last year (if any) or, if less than 10, the number of days contracted for this school year	MONTHLY LTD BENEFIT		LIFE AMOUNT
		Plan A	Plan B	
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	\$1,200	\$1,200	\$40,000

Monthly Premiums*

	Level 1	Level 2	Level 3	Level 4
	\$10,000	\$20,000	\$30,000	\$40,000
Life + AD&D	\$2.20	\$4.40	\$6.60	\$8.80
LTD Plan A - 2 year	\$3.72	\$5.58	\$8.37	\$11.16
LTD Plan B - 3 year	\$4.60	\$6.90	\$10.35	\$13.80

Extended Health Care and Dental coverage*

	Single	Couple	Family
Extended Health	\$91.57	\$188.89	\$258.22
Dental	\$56.74	\$113.53	\$156.06
Extended Health and Dental	\$148.31	\$302.42	\$414.28

*Rates do not include 8% P.S.T.

Please call an OTIP individual lines representative at 1-800-267-6847 for additional information.