OHHA Group Health Summary

Effective Date March 1, 2025

Group Life Insurance	
Benefit Amount	\$20,000
LivingBenefits	Yes- up to 50% (to a max of \$50,000)
Reduction	50% at age 65
Termination Age	Age 70
Dependent Life Insurnace	
Spouse	\$5,000
Child	\$2,500
Still Birth	Yes
Termination Age	Age 70
Accidental Death & Dismemberment	
Benefit Amount	\$30,000
Critical Disease Benefit	10% of principal sum(to a max of \$50,000)
Seious illness Benefit	10% of principal sum(to a max of \$10,000)
Reduction	50% at age 65
Termination Age	Age 70
Extended Health Care	
Pay Direct Drug Card	Yes
Health Care Deductible	Nil
Prescription Drugs (Mandatory Generic)	80%
Prescription Drugs Deductible	Nil
Dispensing Fee Cap	\$8 per prescription
Prescription Drug Maximum	Unlimited
Smoking Cessation	\$500 per year
Specialty Drug Program	yes- FormuCARE
Professional Services	80%
* Acupuncturist	\$350 / calendar year
*Chiropractor	\$450 / calendar year (\$60 per visit max for 15 visits)
*Massage Therapist	\$350 / calendar year (incl orthotherapist)
*Naturopath	\$350 / calendar year
*Osteopath	\$350 / calendar year
*Physiotherapist	\$1,100/ calendar year (incl Physical Rehab Therapist)
*Podiatrist	\$350 / calendar year
*Psychotherapist / Social Worker/	\$450 / calendar year
Therapist / Counsellor	
*Psychologist	\$350 / calendar year
*Speech Therapist	\$350 / calendar year

Medical Supplies and Services *Gender Affirmation *Hearing Aids 80% Covered \$500 per 36 months

*Orthotics \$300 / calendar year *Orthopedic Shoes \$300 / calendar year Ambulance \$300 / calendar year Ambulance 80% Hospital Indemnity Benefit \$40 / day Maximum Trip Duration 180 days Out of Country Emergency Maximum \$5,000,000 per trip Trip Cancellation Coverage \$5,000 per trip Trip Cancellation Coverage \$5,000 per trip Trip Cancellation Coverage \$5,000 per trip Termination Age Age 75 Mental Health & Wellness Employee & Family Assistance Program (EFAP) Yes- Sparrow Wellness Concierge *Cost for continued sessions \$90 / hr virtual \$110 / hr in person *Minimum Masters Level Degreee Yes - over 100 specializations *Self Guided Therapy Tool (ICBT) Yes- Sparrow Wellness Concierge *AL Driven Nutrition Program Yes *HR/Management Support Yes- does not count towards EFAP Utilization *Indigenous Mental Heatth Support Yes- Sparrow Wellness Concierge *Chronic Condition Care Yes *Chronic Condition Care Yes *Chronic Condition Care Yes *Direct Connect to Doctor Yes Second Opinion Medical Services (SOMS) Yes- Sparrow Wellness Concierge *Mental Heatth Conditions Yes *Dental Deductible Networks State	*Magnetic Resonance Imaging MRI	\$1,000 per cal year (provided not prohibited by prov leg.)
*Orthopedic Shoes \$300 / calendar year Ambulance 80% Hospital I demnity Benefit 940 / day Maximum Trip Duration 180 days Out of Country Emergency 100% Out of Country Emergency Maximum \$55,000,000 per trip Trip Cancellation Coverage \$5,000 per trip Termination Age Age 75 Mental Health & Wellness Employee & Family Assistance Program (EFAP) Yes- Sparrow Wellness Concierge *Cost for continued sessions \$900 / hr virtual \$110 / hr in person *Minimum Masters Level Degreee Yes - over 100 specializations *Self Guided Therapy Tool (ICBT) Yes- does not count towards EFAP Utilization *Al Driven Nutrition Program Yes *HR/Management Support Yes- does not count towards EFAP Utilization *Indigenous Mental Health Support Yes- Sparrow Wellness Concierge *Coth for condition Care Yes *Chronic Condition Care Yes *Chronic Condition Care Yes *Direct Connect to Doctor Yes *Direct Connect to Doctor Yes *Direct Connect to Doctor Yes *Urtual Pharmacy Yes Sparrow Wellness Concierge *Mental Health Conditions Yes Second Opinion Medical Services (SOMS) Yes- Sparrow Wellness Concierge *Mental Health Conditions Yes *Mental Health C		
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Termination Age Age 75	Complete Oral Exam	One every 24 months
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	Termination Age	Age 75

Total Compensation StatementsYes - BenestatsDependent Children EligibilityAge 22 or age 26 if student