

OHHA Group Health Summary

Effective Date March 1, 2025

Group Life Insurance

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| Benefit Amount | \$20,000 |
| Living Benefits Reduction | Yes- up to 50% (to a max of \$50,000) |
| Termination Age | 50% at age 65 Age 70 |

Dependent Life Insurance

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| Spouse | \$5,000 |
| Child | \$2,500 |
| Still Birth | Yes |
| Termination Age | Age 70 |

Accidental Death & Dismemberment

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| 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

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| 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 |
| <u>Professional Services</u> | 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/ Therapist / Counsellor | \$450 / calendar year |
| *Psychologist | \$350 / calendar year |
| *Speech Therapist | \$350 / calendar year |

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

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| *Magnetic Resonance Imaging MRI | \$1,000 per cal year (provided not prohibited by prov leg.) |
| *Orthotics | \$300 / calendar year |
| *Orthopedic Shoes | \$300 /calendar year |
| Ambulance | 80% |
| Hospital (Semi Private) | 100% |
| Hospital Indemnity Benefit | \$40 / day |
| Maximum Trip Duration | 180 days |
| Out of Country Emergency | 100% |
| Out of Country Emergency Maximum | \$5,000,000 per trip |
| Trip Cancellation Coverage | \$5,000 per trip |
| Termination Age | Age 75 |

Mental Health & Wellness

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| 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 |
| *AI Driven Nutrition Program | Yes |
| *HR/Management Support | Yes- does not count towards EFAP Utilization |
| *Indigenous Mental Health Support | Yes - Noojimo Health |
| *Virtual Healthcare (VHC) | Yes- Sparrow Wellness Concierge |
| *Acute Condition Care | Yes |
| *Chronic Condition Care | Yes |
| *Direct Connect to Doctor | Yes |
| *Virtual Pharmacy | Yes |
| Second Opinion Medical Services (SOMS) | Yes- Sparrow Wellness Concierge |
| *Mental Health Conditions | Yes |

Dental

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|-----------------------------------|------------------------------------|
| Deductible | Nil |
| Basic Services | 80% |
| Major Services | 50% |
| *Basic and Major Services Maximum | \$1,500 per calendar year combined |
| Recall Frequency | Once per 6 months |
| Scaling and Root Planing | 12 units per calendar year |
| Complete Oral Exam | One every 24 months |
| Fee Guide | current practitoner fee guide |
| Termination Age | Age 75 |

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| Total Compensation Statements | Yes - Benestats |
| Dependent Children Eligibility | Age 22 or age 26 if student |