



## Benefit Plan Overview

- Below is a summary of your eligible benefits for Police Services.
- Your Plan has a waiting period of 90 calendar days, prior to being eligible for benefits, unless otherwise stated.
- The charts below are a high-level overview of the benefit plan for active employees. The benefit plan will change from time to time. **For actual coverage and eligibility requirements, please refer to your benefit booklet once you have registered on the Manulife website.**

Life, Dependent Life, Accidental Death & Dismemberment (AD&D) and Long-Term Disability (LTD)				
Benefit	Coverage	Benefit Maximum	Termination Age	Maximum Benefit Period
Life Insurance	2.5 X annual earnings	\$225,000	age 65 or retirement, whichever is earlier	N/A
Dependent Life Insurance	\$10,000 spouse, \$3,500 child	\$10,000 spouse, \$3,500 child	age 65 or retirement, whichever is earlier	N/A
AD&D	2.5 X annual earnings	\$225,000	age 65 or retirement, whichever is earlier	N/A
LTD	75% of the monthly pre-disability earnings	\$9,075	age 65, less the qualifying period 119 days	Earlier of age 65 or eligibility for 70% OMERS pension

Dental Care				
Benefit Level	Co-insurance (%)	Benefit Maximum	Period of Time	Termination Age
1 Basic Services	100%	\$2,500 combined levels 1-4	calendar year	Age 65 or retirement, whichever is later
2 Supplementary Basic Services	100%	\$2,500 combined levels 1-4	calendar year	
3 Dentures	50%	\$2,500 combined levels 1-4	calendar year	
4 Major Restorative	50%	\$2,500 combined levels 1-4	calendar year	
5 Orthodontics	50%	\$3,200	lifetime	N/A
Dental Fee Guide: current				

Extended Health Care				
Benefit	Co-insurance (%) or Amount Per Visit (\$)	Benefit Maximum	Period of Time	Termination Age
Drug (eligible medications)	\$2.00 per prescription \$10 dispensing fee cap	unlimited	calendar year	Age 65 or retirement, whichever is later
Chiropractor	100% R&C	\$800	calendar year	
Osteopath	100% R&C	\$800	calendar year	
Podiatrist	100% R&C	\$800	calendar year	
Chiropodist	100% R&C	\$800	calendar year	
Massage Therapist	100% R&C	\$800	calendar year	
Naturopath	100% R&C	\$800	calendar year	
Speech Therapist	100% R&C	\$800	calendar year	
Physiotherapist	100% R&C	\$800	calendar year	
Dietitian	100% R&C	\$800	calendar year	
Mental Health Practitioners (Family or Marriage Therapist, Registered Social Worker, Clinical Counsellor, Psychologist, Psychotherapist, and Psychoanalyst)	100% R&C	\$4,000	calendar year	
Acupuncture	100% R&C	\$800	calendar year	
Eye Exam	100% R&C	1	2 consecutive years adult; 1 calendar year under 18	
Vision	100% R&C	\$550 for adults; \$275 for under 18. \$1,800 lifetime maximum for laser eye surgery	24 consecutive months adults; 12 consecutive months under 18	
Travel Insurance	100% R&C	\$1,000,000	lifetime	

Reasonable & Customary: R&C      Not Applicable: N/A

Please note that some benefit plans:

- Combine chiropody and podiatry maximums together. Refer to your benefit booklet for more information.
- Require recommendation by a physician for certain services. Refer to your benefit booklet for more information.