

# Group insurance program for members of PPAO



Prepared for:





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Helping protect the finances of you and your family

Since its inception, the Police Pensioners Association of Ontario (PPAO) has been a strong voice to promote and protect the interests of its members. That includes helping you look after your family and finances.

The information found here shows a summary of the coverage only. Full benefit details can be found in the group insurance policy and the certificate of insurance.

**Extended health care and dental plan** - Securian Canada is the brand name used by Canadian Premier Life Insurance Company and Canadian Premier General Insurance Company to do business in Canada. Policies are underwritten by Canadian Premier Life Insurance Company.

**Core Travel** - CUMIS General Insurance Company is the underwriter of the Out-of-Province/Canada Travel and Trip Cancellation/ Interruption Plans. Allianz Global Assistance administers these plans.

# Overview

## A quick look at the program

### A full array of benefits

...with the advantage of group plan savings.

### Financial protection for yourself and your family at a glance

Type of insurance	Coverage available for
Extended health care (EHC) with Core Travel	Member, spouse and dependant children
Dental care	Member, spouse and dependant children

You and your dependants must be insured for the same benefits.

### When coverage begins

#### Applying without proof of good health

You may apply for coverage without proof of good health if your application is received within 60 days following the termination date of your group coverage.

Approved coverage begins the day following the termination date of the previous group insurance.

#### Applying with proof of good health

If your application is received more than 60 days following the termination date of your group coverage, you must complete a medical questionnaire. Coverage begins on the first day of the month following approval.

## Take ownership of your health and well-being.

Visit [securiancanada.ca/ppao](https://securiancanada.ca/ppao) to get started today!

### Questions?

Contact us at **1-877-363-2773**, Monday–Friday, 8 a.m.–8 p.m. ET



### Next steps

Learn more about each type of insurance offered by your association, so you can find the coverage that meets your needs.

## Who can join the plan?

### **You are eligible if you are:**

- A citizen or permanent resident of Canada
- Between the ages of 55 and 76
- Insured by a Government Health Insurance Plan (GHIP)
- A PPAO member in good standing who is retiring, or your group insurance plan from your employer/union ends, or if you're covered by an employer sponsored health spending account (HSA), within 60 days of the request for coverage

In Quebec, you are required to have prescription drug insurance through the Régie de l'assurance maladie du Québec (RAMQ) or have group drug coverage through a group policy.

### **Your dependants are eligible as long as they meet the following conditions:**

- A citizen or permanent resident of Canada
- Insured by a Government Health Insurance Plan (GHIP)
- Insured as dependants under your or your spouse's employer/union group insurance health plan
- Meet the following definitions:
  - Your spouse is defined as a person to whom you are married to or in a common-law relationship or under any other formal union recognized by law as a spouse, and who is publicly represented as your spouse for at least 12 months. You can cover only one spouse at a time. Ending cohabitation terminates the eligibility of a common law spouse. To participate in this plan, your spouse must be under age 76 at time of application.
  - Your children and your spouse's children (other than foster children) are eligible dependants if they are not married or in any other formal union recognized by law, and are under age 21 or until age 25 if a full time student attending an educational institution recognized under the Income Tax Act and entirely dependant on you for financial support.
  - Any functionally impaired child who was insured as a dependant child remains insured beyond any limiting age for dependants. For the purposes of insurance, functionally impaired includes an unmarried person who was insured as a dependant prior to becoming functionally impaired and who is wholly dependant upon the participant for support and maintenance within the terms of the Income Tax Act. (Note: A letter of diagnosis/prognosis is required from a physician). The dependant impaired child will be set up separately after the limiting age.
- You must be covered for your dependants to be eligible to participate in this plan

# Extended health care with Core Travel

Extended health care (EHC) with Core Travel insurance can provide benefits at a drug store, optician, a paramedical appointment or if you have a stay in the hospital.

## Extended health care

Plan year maximum	<ul style="list-style-type: none"><li>• Maximum lifetime benefit - \$1 million per insured person for all eligible expenses (excluding out of province and out of Canada coverage)</li></ul>
Deductible	<ul style="list-style-type: none"><li>• \$0</li></ul>
Prescription drugs	<ul style="list-style-type: none"><li>• 80% of cost covered</li><li>• Maximum of \$2,500 per person per plan year</li><li>• Covers a portion of eligible drugs that are not covered by your GHIP</li><li>• Covers portion of eligible drugs in excess of GHIP</li></ul>
Vision	<ul style="list-style-type: none"><li>• 80% of cost covered, up to a maximum of \$300 in any 12 month period for a person under age 18 or in any 24 month period for any other person</li></ul>
Hospital	<ul style="list-style-type: none"><li>• <b>In-province hospital</b> - 80% of the difference between the cost of a ward and a private room, but not more than \$75 per day</li><li>• <b>Convalescent hospital</b> - 80% of the difference between the cost of a ward and a semi-private room, up to \$20 per day for a maximum of 120 days for all periods of treatment of an illness due to the same or related causes</li></ul>



## Extended health care

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<b>Home care</b>	<ul style="list-style-type: none"><li>• Following a 24-hour hospital stay</li><li>• Up to \$50 a day for 10 days</li></ul>
<b>Paramedical</b>	<ul style="list-style-type: none"><li>• 80% of cost covered, up to a maximum of \$550 per specialist and a combined maximum of \$700 per person per benefit year for all the qualified paramedical practitioners listed below:<ul style="list-style-type: none"><li>- Massage therapists</li><li>- Speech therapists</li><li>- Physiotherapists</li><li>- Naturopaths</li><li>- Acupuncturists</li></ul></li><li>- Osteopaths or osteopathic practitioners, including a maximum of one X-ray examination each benefit year</li><li>- Chiropractors, including a maximum of one X-ray examination each benefit year</li><li>- Podiatrists or chiropodists, including a maximum of one X-ray examination each benefit year</li><li>• We'll also cover 100% of the cost for the services of psychologists, social workers, psychotherapists and psychoanalysts, up to a maximum of \$60 per visit and 10 visits per person per benefit year and limited to the combined maximum of \$600 per person per benefit year</li></ul>
<b>Medical services and expenses</b>	<ul style="list-style-type: none"><li>• Requires written authorization by Physician and for therapeutic use only. 80% overall maximum for all services combined - \$6,000 per person per benefit year.<ul style="list-style-type: none"><li>- Wigs - maximum of \$500 per lifetime</li><li>- Casts, splints, trusses, braces or crutches - maximum of \$500</li><li>- Hearing aids - \$500 every 36-months</li><li>- Breast prosthesis - \$200</li><li>- Surgical brassieres - 2 per plan year</li><li>- Stump socks - 5 pairs per plan year</li><li>- Support stockings - 2 per plan year</li><li>- Orthotics - \$200</li><li>- Glucometer - \$300 per 5 plan years</li><li>- Wheelchairs - \$2,500 lifetime</li><li>- Artificial limbs and eyes are covered*</li></ul></li></ul>

\*There is a 12-month waiting period for these services



## Core Travel\* (included with your EHC)

Our Core Travel benefit helps give you a peace of mind while travelling. In the event of a medical emergency while outside your province of residence, this insurance covers eligible expenses incurred due to sudden and unforeseen medical emergencies, to an overall policy maximum of \$2 million per insured person. This coverage applies to an unlimited number of trips per year with a day limit of 92 days per trip.

The travel plan also includes coverage for Trip Cancellation in the event you are unable to go on your trip and Trip Interruption coverage in the event you need to return home due to an emergency. These benefits are subject to covered reasons outlined in the policy.

Benefit	Amount
Overall policy maximum	<b>\$2 million</b> (excluding EHC and dental coverage)
Hospital	Up to overall maximum of \$2 million
Physician	Up to overall maximum of \$2 million
Private duty nursing	\$5,000 per insured, per year
Prescription drugs	<b>In-patient</b> – up to overall maximum of \$2 million <b>Outpatient</b> – up to a 30-day supply
Diagnostic lab and X-ray services	Up to overall maximum of \$2 million
Aids and appliances	Rental costs up to the purchase price
Paramedical practitioners	<b>Chiropractor, podiatrist or chiropodist</b> – up to \$225 per profession/insured <b>Physiotherapist</b> – up to \$300 per insured
Emergency medical transportation	<b>To the nearest medical facility</b> – up to overall maximum of \$2 million
Transportation to bedside	<b>If hospitalized for seven consecutive days</b> – transportation costs for one extended family member
Return of dependant children with escort	One-way economy transportation by the most direct route to return the child
Repatriation	<b>Burial at place of death or repatriation</b> – up to \$5,000
Vehicle return	Up to \$2,000
Additional commercial accommodation and meals	Up to \$150 day/maximum of 10 days
Surviving spouse support	Economy round-trip fare to a maximum of \$1,500
Guide dog return	Up to \$500/trip
Emergency dental	<b>Accidental blow to the mouth</b> – up to \$1,000/insured/trip <b>Relief of dental pain</b> – up to \$300

Benefit	Amount
<b>Trip Cancellation</b>	Up to \$6,000 (less available refunds) for the prepaid, non-refundable and non-transferable portion of your travel arrangements
<b>Trip Interruption</b>	Up to \$6,000 (less available refunds) for the extra cost of a one-way economy fare and the cost of any unused prepaid land arrangements

\*Travel insurance doesn't cover everything. Please refer to the certificate for full terms and conditions, including limitations and exclusions. Travel benefits are underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies. This insurance is administered by Allianz Global Assistance, a registered business name of AZGA Service Canada Inc. If you or any of your dependants require medical assistance while travelling, you must contact Allianz Global Assistance within 48 hours or as soon as possible.

## Rates

### Monthly premium rates

#### EHC with Core Travel

Age	55 - 64	65 - 74	75 - 84	85 +
Single	\$133.41	\$129.31	\$180.81	\$313.16
Couple	\$234.60	\$227.65	\$330.63	\$595.33
Family	\$349.32	\$338.27	\$467.99	\$790.95

Premium rates exclude any applicable Retail Sales Tax (RST)

### Things to know

- For prescription drugs, amounts above the lowest-priced equivalent drug are not covered unless approved by Securian Canada. You can submit an exception form if there is a medical need for a different prescription drug.





### **What's not covered**

We won't pay for the costs of:

- Services or supplies payable or available (regardless of any waiting list) under any government-sponsored plan or program, except as described under the integrating with government programs section of the group policy
- Implanted prosthetic or medical devices (examples of these devices are gastric lap bands, breast implants, spinal implants and hip implants)
- Equipment that we consider ineligible (examples of this equipment are orthopaedic mattresses, exercise equipment, air-conditioning or air-purifying equipment, whirlpools and humidifiers)
- Services or supplies that are not usually provided to treat an illness, including experimental or investigational treatments as defined in the contract
- Services or supplies that do not qualify as medical expenses under the Income Tax Act (Canada)
- Services or supplies for which no charge would have been made in the absence of this coverage

We won't pay benefits when the claim is for an illness resulting from:

- The hostile action of any armed forces, insurrection or participation in a riot or civil commotion
- Participation in a criminal offence

# Dental

A dental care routine is important for not only your oral health, but also your overall well-being. Dental care coverage helps you and your dependants maintain a dental care routine by helping you pay for eligible dental procedures.

To be eligible for dental, you must:

- Request coverage at the time of applying for EHC coverage
- Be approved for EHC coverage

Payment for claims is based on costs described in the Ontario Fee schedule for Dentists.

## Dental

Preventive	<ul style="list-style-type: none"><li>• 80% of costs covered</li><li>• Oral examination: 1 complete examination every 36 months</li><li>• Recall: 1 recall examination every 9 months</li><li>• 1 complete series of X-rays or 1 panoramic X-ray every 24 months</li></ul>
Basic dental procedures	<ul style="list-style-type: none"><li>• Endodontic and periodontic services:<ul style="list-style-type: none"><li>- 80% of costs covered</li><li>- Maximum: \$750 per plan year</li><li>- Periodontal recall: one per plan year</li></ul></li></ul>
Major services	<ul style="list-style-type: none"><li>• 50% of costs covered (prosthodontic services)</li><li>• Inlays and onlays</li><li>• Crowns and repairs to crowns</li></ul>

## Rates

### Monthly premium rates

#### Dental insurance coverage for:

	Under the age of 65	Age 65 and over
Single	\$65.00	\$70.00
Couple	\$110.50	\$119.00
Family	\$175.50	\$189.00

Premium rates exclude any applicable Retail Sales Tax (RST)

### **What is not covered**

We won't pay for services or supplies payable or available (regardless of any waiting list) under any government-sponsored plan or program unless explicitly listed as covered under this benefit.

We won't pay for services or supplies that are not usually provided to treat a dental problem.

### **We won't pay for:**

- Procedures performed primarily to improve appearance
- The replacement of dental appliances that are lost, misplaced or stolen
- Charges for appointments that you do not keep
- Charges for completing claim forms
- Services or supplies for which no charge would have been made in the absence of this coverage
- Supplies usually intended for sport or home use, for example, mouthguards
- Procedures or supplies used in full mouth reconstructions (capping all of the teeth in the mouth), vertical dimension corrections (changing the way the teeth meet) including attrition (worn down teeth), alteration or restoration of occlusion (building up and restoring the bite), or for the purpose of prosthetic splinting (capping teeth and joining teeth together to provide additional support)
- Transplants and repositioning of the jaw
- Experimental treatments
- Charges related to implants, including surgery charges

### **We also won't pay for dental work resulting from:**

- The hostile action of any armed forces, insurrection or participation in a riot or civil commotion
- Teeth malformed at birth or during development
- Participation in a criminal offence

# When does your coverage end?

## **Your coverage will end on the earlier of the following dates:**

- The end of the month for which premiums have been paid to Securian Canada for your coverage
- The date you are no longer eligible for coverage
- The date your coverage is terminated by Securian Canada
- The end of the month you notify Securian Canada in writing of your intention to terminate coverage
- The date the contract ends
- The date of your death

## **Your spouse or child(ren)'s coverage terminates on the earlier of the following dates:**

- The date your coverage ends
- The date your spouse or child no longer meet the definition of an eligible dependant
- The end of the period for which premiums have been paid for their coverage
- The date their coverage is terminated by Securian Canada
- The end of the month you notify Securian Canada in writing of your intention to terminate their coverage
- The date of your spouse or child's death





# How to apply

## Protect yourself and your loved ones today

It's important to have the safeguards in place to protect yourself, your family and your finances.

With group price savings, getting the insurance you need is more affordable.

Simply visit [securiancanada.ca/ppao](http://securiancanada.ca/ppao) to review your coverage options, see the rates and follow these three steps to apply.



**Download application**



**Fill it out**



**Mail it in**



## Apply today – so you can rest easier tomorrow

## Have questions?

Please give us a call at **1-877-363-2773** Monday to Friday, 8 a.m. to 8 p.m. ET.

Please visit [securiancanada.ca/ppao](http://securiancanada.ca/ppao) for more information.

You can also contact your plan advisor:

### **Craievich Financial Services**

David Craievich, EPC

Paul Craievich, B.A., CLU, CH F.C., EPC, CFP

519-491-2050

[info@craievichfinancial.com](mailto:info@craievichfinancial.com)

This brochure is intended only as an outline of the insurance policy, which is available upon request. The complete terms, conditions, exclusions and limitations governing the insurance coverage are found in the group insurance policy and the certificate of insurance, issued by Canadian Premier Life Insurance Company, which operates under the brand name Securian Canada. The policy can be obtained by calling Securian Canada at 1-877-363-2773 Monday to Friday, 8 a.m. to 8 p.m. ET.

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