

## **Facts to know.... about OASSIS Benefit Plans**

### **1. Plan Solutions for Organizations of All Sizes:**

#### **1 – 20 Employees**

##### **OASSIS Packaged or “Packaged” Plans - Value, Standard, Standard +, Enhanced & Enhanced +**

- Comprehensive plan selections & Made 2 Measure plans, plus optional add-ons create the perfect fit for your organization
- Each plan design includes comprehensive Health & Dental benefits, Life, AD&D, Travel Medical Insurance and Vision.
- Add optional group Short and Long Term Disability Insurance, Employee Assistance Program (EAP), additional Life Insurance, flexible Health Spending Account, Dependent Life Insurance, Critical Illness
- Claims experience is shared with other not-for-profit organizations across Canada within the pool, providing member organizations with the protection of a large pool and as a result, stable rates year after year

#### **20 – 50 Employees**

##### **OASSIS Mid-Sized Custom Plans**

- Organizations with 20 – 50 employees can either select from the packaged plan options, Made 2 Measure plan options or choose to create a custom plan
- Organizations selecting a custom plan will be rated individually based on demographics and prior claims history
- Claims experience is shared with all other custom plans providing member organizations with affordable and stable rates year after year

#### **50 – 125 Employees**

##### **OASSIS Large Group Custom Plans**

- Organizations with 50-125 employees can create a custom plan
- Organizations will be rated individually based on demographics and prior claims history
- Claims experience is shared with all other custom plans providing member organizations with affordable and stable rates year after year

## 125+ Employees

### **OASSIS Standalone Custom Plans**

- Organizations with 125+ employees can design their own custom plan
- Each organization will be rated individually based on demographics and prior claims history
- Ongoing rates will be based on each organization's own claims experience.

## **2. OASSIS Premium Rate Year**

Premium rates are effective April 1 through March 31

## **3. Plan Sponsors as well as Members are Fully Protected**

All OASSIS Packaged and Made 2 Measure plans, Mid-size Custom or Large Group Custom plans are fully insured programs for employers. Other than the payment of premiums, there is no additional liability to either the employer or an individual employee for unusually high or catastrophic claims. There is no need for an individual organization to arrange any stop-loss or similar protection, as OASSIS bears the full risk for these plans and individual organizations enjoy the financial protection of the pool. For an organization with a Stand alone Custom plan, similar pooling protection is available to the organization, or alternate risk sharing arrangements can be made, *at the option of the organization.*

## **4. OASSIS Eligibility Criteria**

Member organizations can determine their own internal organization-wide policies to define who will be eligible to participate in benefit plans. (IE – full time employees only, permanent employees only) However, in conjunction with the organization's policies OASSIS pooled plans require employees to be:

- A. Paid, permanent or contract (twelve months or more) employees, actively at work on the effective date of coverage.
- B. Working a minimum of 15 hours per week to be qualified as a part-time employee.
- C. Working a minimum of 20 hours per week to be qualified as a full-time employee.

## 5. Enrolment Criteria

When completing the quote request, all eligible employees within the organization must be listed, even if they wish to waive coverage (in accordance with our eligibility criteria).

- A. If the organization is paying 100% of the monthly premiums, then we require all eligible employees to be enrolled in the benefit plan.
- B. If employees share any portion of the premium costs, then we require 75% of all eligible employees to be enrolled.

## 6. Guaranteed Enrolment / Late Applicants

- A. Employees who enroll at the start of the plan (or within 31 days of their eligibility date) are automatically approved for enrolment in the plan without a health questionnaire.
- B. Applicants who waive coverage when eligible and later wish to be enrolled in the plan may be considered a “Late Applicant”. Late applicants are subject to a health questionnaire and evidence of good health for enrolment.
- C. If an employee elects single coverage, they may elect family coverage at a later date without a health questionnaire if the change is due to a “life event” (IE – marriage, birth or adoption of a child).
- D. If an employee has alternate Health and Dental coverage under another plan, they can waive the Health and Dental benefits coverage in the OASSIS plan. They will then only be covered for our core benefits of Life Insurance and AD&D. (Disability Insurance and EAP coverage will also be considered core benefits if these options are included in the organization’s plan.) They may elect to join the Health and Dental coverage at a later date without a health questionnaire if the change is due to a “life event” (IE - loss of alternate benefit coverage).
- E. OASSIS must be notified within 31 days of life events.

## 7. Life Insurance

Basic life insurance coverage is offered in our core benefits. This selection is made by the employer and must be consistent for all employees.

**The following points #8&9 apply to Packaged Plans Only**

**8. Short Term Disability Integration with Employment Insurance**

Short-term disability can be quoted so that it is integrated with Employment Insurance (EI) or not. Module B is available non-integrated only, while Modules C & D are available on either an integrated or non-integrated basis.

- If your STD plan is Integrated with EI, EI covers weeks 2-16, OASSIS covers the STD claim for:
  - week 1 & weeks 17-26 for Module C
  - week 1 & weeks 17-52 for Module D
  
- If your STD plan is Not Integrated with EI, OASSIS covers the STD claim for:
  - weeks 1 - 17 for Module B
  - weeks 1 - 26 for Module C
  - weeks 1 - 52 for Module D

These selections should be indicated on the quote request form. Please note that the Non-Integrated STD rates will be significantly higher.

STD starts on day one for injury or hospitalization, and day seven for illness.

**9. Pre-Existing Conditions Limitation Explained**

No Long Term Disability (LTD) Insurance benefits shall be payable for a total disability due to or resulting directly or indirectly from a condition which existed on or before the commencement date of coverage and for which the employee:

- A. Visited or consulted a physician or paramedical practitioner, or
- B. Took tests, received treatment or took drugs, medicines prescribed by a physician during the 12 month period immediately prior to the effective date of their coverage.

However, when an employee has been covered under an LTD plan for a continuous period of 24 months combined through this plan or on another LTD plan, this limitation will no longer apply. Such employee will then be covered for all pre-existing conditions.

The continuous period of 24 months can include the time a member was covered for LTD on a previous plan, prior to joining OASSIS.

## 10. Long Term Disability – Taxable or Non-Taxable Option

Under current tax laws, the Long Term Disability benefit payable to a claimant is either taxable or non-taxable, depending on who pays the premium, as follows:

- Non-taxable: employees pay 100% of the premiums
- Taxable: employer pays *any* portion of the premiums

## 11. Pay Direct Drug Card

OASSIS offers a pay-direct drug card (immediate reimbursement) or a deferred-pay (reimbursed after claim submission) drug card. With a pay-direct card there is a deductible equal to the dispensing fee is charged for each prescription filled. With a direct-pay drug card the cost increases overall premiums by approximately 5%. Employers are welcome to request a quotation with or without the direct-pay drug card for comparison purposes.

## 12. OASSIS Pooled Plan Benefits - Changes & Termination

<b>Benefit</b>	<b>Reduction</b>	<b>Termination</b>
Basic Life	reduces to 50% at 65 years	at 70 years or retirement whichever is earlier
Optional Life	n/a	at 65 years or retirement whichever is earlier
Optional Dependent	n/a	at 65 years or retirement whichever is earlier
Accidental Death	reduces to 50% at 65 years	at 70 years or retirement whichever is earlier
Short Term Disability	n/a	at 70 years or retirement whichever is earlier
Long Term Disability	n/a	at 65 years less the elimination period or retirement whichever is earlier
Health	n/a	when you retire
Dental	n/a	when you retire