Group Benefits Plan for ONPHA Members

June 1, 2026

Risk & Insurance | Employee Benefits | Retirement & Private Wealth

Why Choose ONPHA Group Benefits Plan?

ONPHA wants to support their Association Members. This plan provides the option to purchase an affordable, sustainable program, that offers:

Competitive Rates

Stable benefit rates due to the combined purchasing power of ONPHA

Comprehensive Coverage

Life, disability, health, and dental with Co-operators

Increased Flexibility

Choice between basic and enhanced options, plus optional coverages

Digital Solutions

User experience and plan administration made easier for you and employees

Personal Benefits

Employees elect Life, AD&D and Critical Illness based on individual needs

How does it work?

Select a "Core" Plan	Enhance with Optional Programs	Employees Add Optional Coverage
1. Basic Health & Dental + Basic Life, AD&D and Long-Term Disability	1. Short Term Disability	1. Optional Life Insurance (Employee, Spouse, Child)
2. Basic Health & Dental + Enhanced Life, AD&D and Long-Term Disability	2. Employee & Family Assistance Program	2. Optional AD&D Insurance (Employee, Spouse, Child)
3. Enhanced Health & Dental + Basic Life, AD&D and Long-Term Disability	3. Virtual Health Care	3. Optional Critical Illness Insurance (Employee, Spouse, Child)
4. Enhanced Health & Dental + Enhanced Life, AD&D and Long-Term Disability		

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Program Overview

Life and Income Replacement Benefits

Benefit	Basic Plan	Enhanced Plan
Basic Life	1× earnings up to $300,000 Reduces 50% at age 65 Terminates at age 70 or earlier retirement	2× earnings up to $300,000 Reduces 50% at age 65 Terminates at age 70 or earlier retirement
Basic AD&D	1× earnings up to $300,000 Reduces 50% at age 65 Terminates at age 70 or earlier retirement	2× earnings up to $300,000 Reduces 50% at age 65 Terminates at age 70 or earlier retirement
Dependent Life	$5,000 spouse / $2,500 child	$10,000 spouse / $5,000 child
Long Term Disability	50% of earnings Monthly max $5,000 112-day elimination period 2-year own occupation To age 65	67% of earnings Monthly max $5,000 112-day elimination period 2-year own occupation To age 65

Health Options

Benefit	Basic Plan	Enhanced Plan
Overall Maximum	Unlimited	Unlimited
Deductible	None	None
Prescription Drugs (Pay Direct)	80% preferred pharmacy / 60% other Mandatory generic substitution · $7 dispensing fee cap	100% preferred pharmacy / 80% other Mandatory generic substitution · $7 dispensing fee cap
Vision Care	100% up to $200 per 24 months Eye exams once per 24 months	100% up to $300 per 24 months Eye exams once per 24 months
Paramedical Practitioners	80% up to $500/practitioner; combined max $1,500 • *chiropractor, osteopath, podiatrist/chiropodist, massage therapist, naturopath, speech therapist, physiotherapist, acupuncturist* 80% up to combined maximum of $1,000 • *psychologist, social worker, counsellor*	100% up to $600/practitioner; combined max $2,000 • *chiropractor, osteopath, podiatrist/chiropodist, massage therapist, naturopath, speech therapist, physiotherapist, acupuncturist* 100% up to a combined maximum of $1,500 • *psychologist, social worker, counsellor*
Hospital Accommodation	100% Semi-private	100% Semi-private
Other Medical Supplies	80% — medically necessary supplies & services	100% — medically necessary supplies & services
Emergency Out-of-Country	100% up to $5,000,000 lifetime 90-day trip duration	100% up to $5,000,000 lifetime 90-day trip duration

★ Preferred Pharmacy – PocketPills: www.pocketpills.com

Dental Options

Benefit	Basic Plan	Enhanced Plan
Basic Services	80% reimbursement $1,500 annual max (combined with major) Recall exam every 9 months (child & adult) 8 units of scaling per year	100% reimbursement $2,000 annual max (combined with major) Recall exam every 9 months (child & adult) 8 units of scaling per year
Major Dental Services (no orthodontics)	50% reimbursement	50% reimbursement
Dental Fee Guide	Current	Current

Preferred Pharmacy PocketPills

Up to ~15% savings with a $7 dispensing fee low markup & formulary mgmt

Cost Savings

PocketPacks, app tools, and easy pharmacist access

Improve Adherence

Pharmacy Web/App platform bringing pharmacy to doorstep with free home/work delivery

Member Experience

Calculate drug savings and predict future drug expense and diseases

Analytics

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Optional Program: Short Term Disability

67%	Equal to current Employment Insurance commission (EI) weekly benefit maximum	16 wks	7 days
of Earnings	Weekly Benefit Maximum	Max Benefit Period	Elimination Period

Optional Program: Virtual Health Care

Doctor Availability

Access to General Practitioners online for:
- Cold, flu, fever, sore throat
- Urinary tract infection
- Skin issues
- Musculoskeletal issues
- Mental health · Pediatrics

Quick Referrals

Specialist referrals:
- Psychologists & Psychiatrists
- Pediatricians
- Dermatologists
- Orthopedists
- Allied health specialists

E-Services

Digital services:
- E-prescriptions
- E-lab requisitions
- Medical test requisitions
- Next steps appointments

Care Advocacy

Care advocacy & navigation:
- Advancing the patient's health care journey and optimizing outcomes

$3.36 / employee per month

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Optional Program: EFAP (Telus Health)

Employee & Family Assistance Program

Telus Health delivers a total wellbeing solution — clinical support and the best user experience for complete mental, physical, social, and financial wellbeing.

Add-on modules available: Wellness, perks/savings, and employee recognition programs.

Video Support
[English]
[French]

Premier EAP

$3.24

per employee / per month

Mental Health Support

Financial Wellbeing

Physical Wellness

Social Support

Optional Benefits for Employees

Optional Life Insurance	• Units of $5,000 up to $200,000 for Employees and their Spouse • Units of $5,000 up to $25,000 for Dependent Children
Optional AD&D Insurance	• Units of $5,000 up to $200,000 • Single or Family option available
Optional Critical Illness Insurance	• Units of $5,000 up to $250,000 for Employees and their Spouse • Units of $5,000 up to $25,000 for Dependent Children

Quick and Easy Onboarding Process

1

Step 1: Email Notification

Provide email notification to HUB confirming official name of Association Member, the plan effective date, the Core Plan Selection, and any optional value add benefits.

2

Step 2: Complete Forms

Complete the employer portion of forms, including the Plan Administration Registration form and the Pre-Authorized Debit (PAD) form.

3

Step 3: Digital Enrolment

Data transfer from current carrier. Employees complete digital enrolment forms and provide beneficiary designation.

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Get a Quote

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