



You care for others,
let us take care of you.

Morneau Shepell has partnered with RNAO for more than 15 years and we understand your unique needs.

Whether you are at the start of your career, beginning a family, or planning for the future, we can provide the insurance protection you need, available at a low cost through combined purchasing power.

Thanks to the Registered Nurses' Association of Ontario (RNAO), you get affordable, flexible, convenient benefits through the affinity partnership with Morneau Shepell:

- Life Insurance
- Accidental Death and Dismemberment
- Disability Insurance
- Critical Illness
- Extended Health
- Dental

We've got you covered

Thanks to your association's strength in numbers, we can deliver a much more all-encompassing and inexpensive alternative to individual insurance products. Select any benefits you need. Cover yourself and your family.

Overview of the RNAO Benefits Program

Life Insurance

- **RNAO members:** Available in units of \$25,000 up to \$300,000
- **Spouse:** Available in units of \$25,000 up to \$300,000

Coverage reduces:

- For RNAO members and their spouses, coverage reduces at age 65 by 50%
- All coverage terminates at age 70

Accidental Death and Dismemberment (AD&D)

- **RNAO members:** Available in units of \$10,000 up to \$1,000,000
- **Spouse:** 50% of the RNAO member's amount will apply
- Pays a portion of the death benefit for dismemberment or paralysis due to an accident

Coverage reduces:

- All coverage terminates at age 70 or earlier retirement

Long-Term Disability (LTD)

- Benefits are calculated on your gross monthly salary based on the following schedule: 66.67% of the first \$2,500, plus 50% of the following \$5,000 plus 40% of the excess monthly salary
- The overall maximum benefit available is \$5,000
- Benefits are non-taxable
- The elimination period (waiting period) is 119 days
- You are considered disabled if you are unable to perform the duties of your own occupation for the first 2 years of disability
- **RNAO members:** Choose from three options for benefit payments – Benefits payable for up to 2 years, up to 5 years, or up to age 65
- Coverage terminates when you turn 65 or retirement, whichever is earlier

Critical Illness Insurance (CI)

- **RNAO members:** Available in units of \$10,000 up to \$200,000, and the first \$50,000 of coverage is guaranteed without medical approval
- **Spouse:** Available in units of \$10,000 up to \$150,000, and the first \$25,000 of coverage is guaranteed without medical approval
- Coverage terminates at age 70 or earlier retirement for members and their spouses
- CI benefit insures 29 illnesses, conditions and surgical operations

Extended Health

- Annual deductible of \$25 per person up to \$50 per family
- Unlimited overall maximum for all health benefits (other than out-of-country expenses)
- Each member can choose single or family coverage

Medical Services and Supplies

- 100% coverage for services of paramedical practitioners, up to \$500 per practitioner per calendar year
- 100% coverage for hearing aids, up to \$500 per three years per person

Hospital Accommodation

- 100% coverage for semi-private hospital accommodation in Canada

Out-of-Country Coverage

- 100% coverage for emergency out-of-country medical costs, up to a maximum of \$5,000,000 per incident for trips up to 60 days.

Drug Coverage with Payment Card

- 80% coverage for prescription drugs, up to \$1,000 per calendar year

Employee Assistance Plan (EAP)

- Included with Extended Health plans.

Dental

- Annual deductible of \$25 per person up to \$50 per family
- All dental benefits are limited to a combined maximum of \$1,000 per covered person per calendar year
- Benefits based on the current provincial dental association fee guide
- Each member can choose single or family coverage

Dental Services include:

- 100% coverage for basic dental services such as check-ups, x-rays, fillings and basic dental surgery
- 50% coverage for comprehensive basic services such as endodontic and periodontic services

Optional Rider

- 50% coverage for major restorative services, including dentures, denture repairs, crowns, and bridgework

Contact us for a free, no obligation quote at **1.866.432.8427** or **businesssolutions@morneaushepell.com**.