



**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.

**Business. Needs. People.**

## 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 first \$2,500; plus 50% of next \$4,000 and 40% of the balance
- 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 40 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

#### Member Assistance Plan (MAP)

- Included with Extended Health plans
- Provides you with immediate and confidential help for any work, health or life concern

### 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**.