

**Management/Non-Union Retirement Benefit Plan
Grandparented Former Metro**

<i>Benefit</i>	<i>Former Municipality of Metropolitan Toronto – Under age 65</i>	<i>Former Municipality of Metropolitan Toronto – Over age 65</i>
ELIGIBILITY	to age 65	Lifetime
LIFE INS. Coverage Optional Life Dependent Life	3x annual salary Nil Nil	Lifetime \$5,000 flat amount Nil Nil
AD&D Coverage Cost	Nil N/A	Nil N/A
LTD Coverage Maximum Tax Status of Disability Income Inflationary Adjustment	Nil N/A N/A N/A	Nil N/A N/A N/A
HEALTH		<i>*Annual maximum of \$15,000</i>
Reimbursement of Eligible Expenses	100%	100%
Deductible	Nil	Nil
Drug Coverage	Generic Prescription	*Nil
Hospital	Semi-Private	Semi-Private
Vision Benefit	\$200/18 mos.	\$175/24 mos.
Hearing Aids	\$500/family/year	\$400/family/year
Out of Country	Yes - Emergency Only	Nil
Private Duty Nursing	Unlimited	\$6,000/Lifetime maximum
Paramedical		
Massage Therapy	Maximum \$7.00 per visit to a maximum of 12 visits per year	Maximum \$7.00 per visit to a maximum of 12 visits per year
Psychologist	\$35.00 Initial visit. Maximum \$20.00 each subsequent visit to a maximum of \$200 per year	\$35.00 Initial visit. Maximum \$20.00 each subsequent visit to a maximum of \$200 per year
Chiropractor	Maximum \$15.00 per visit to a combined maximum of \$250 per year (after OHIP)*	Maximum \$15.00 per visit to a combined maximum of \$200 per year (after OHIP)**
Osteopath	Maximum \$15.00 per visit to a combined maximum of \$250 per year (after OHIP)*	Maximum \$15.00 per visit to a combined maximum of \$200 per year (after OHIP)**
Speech Therapist	Maximum \$200 per year	Maximum \$200 per year
Physiotherapist	Unlimited	Unlimited
Podiatrist/Chiropodist	Maximum \$15.00 per visit to a combined maximum of \$250 per year (after OHIP)*	Maximum \$15.00 per visit to a combined max. of \$200 per year (after OHIP)**
DENTAL		
Basic Coverage (ie. fillings, cleaning)	100% reimbursement. Unlimited	100% reimbursement, unlimited.
Major Coverage (ie. crowns)	100% reimbursement. \$2,000 maximum per benefit year	Prosthetic procedures limited to denture adjustments, repairs, rebasing and relining are eligible
Orthodontic Coverage (ie. braces)	100% reimbursement. \$4,000 lifetime maximum (combined orthodontic & prosthodontic)	Nil.

**Subject to certain exceptions when dispensed outside of Ontario*

***Overall Combined Paramedical Practitioner Coverage of \$200 per benefit year (after OHIP) includes coverage for registered and licensed Osteopaths & Podiatrists/Chiropodists*