



ETFO ELHT Benefits (Quick Reference Guide)

Ontario Teachers Insurance Plan (OTIP) – 1-866-783-6847 www.otip.com

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Prescription drugs	
\$2 deductible/prescription and \$11 dispensing fee maximum/prescription	Want to check if a specific drug is eligible or determine the amount eligible? Log in to My Claims.
10% pharmacy markup fees, up to a maximum of \$250/prescription	
Diabetic supplies (reasonable and customary)	
Fertility drugs up to \$12,000 lifetime maximum	
Maintenance medications limited to 5 dispensing fees/prescription/12 months	
Mandatory generic substitution (lowest cost therapeutic equivalent drug) – appeal available	
Mandatory participation in the Specialty Drug Care program	
Pay-direct benefits card	
Preventive vaccines	

Medical Supplies and Services	
Ambulance	Transport to/from nearest facility, includes air ambulance
Glucometers	\$150/benefit year
Hearing aids	\$1,000/5 benefit years
Orthopaedic shoes (custom)	2 pairs/benefit year/\$500 maximum/year
Orthopaedic shoes (stock)	\$500/benefit year modifications or adjustments to stock-item orthopaedic shoes or regular footwear (recommendation of either a physician or a podiatrist/chiropractist is required)
Orthotics (custom)	\$350/benefit year
Private duty nursing	\$50,000/benefit year
Surgical stockings	6 pairs/benefit year
Dental	
Basic dental	<ul style="list-style-type: none"> - 100% of check-ups, X-rays, fillings, other - Recall exams: once every 9 months for adults, 6 months for children under 19 - Full exams and X-rays once every 24 months
Fee guide	Previous year's fee guide for general practitioners for province in which the services are rendered
Major restorative and prosthetic services	\$2,000 maximum/benefit year
Major restorative and prosthetic services	60% of crowns, bridges, dentures, inlays, onlays, dental implant only covered at the lowest cost of an alternative treatment option (e.g. crown, bridge, denture)
Major restorative and prosthetic services	Crown, onlays or denture replacement once every 5 benefit years
Orthodontics	50% coverage for adults and children, \$3,500 lifetime maximum
Periodontal/ Endodontic	<ul style="list-style-type: none"> - 100% of root canals and related services - 100% of scaling, root planing, gum treatments - 10 units of scaling and root planing combined/benefit year

Paramedical	
Chiropractor, Osteopath	\$1,000 combined (reasonable and customary)
Massage Therapist	\$1,000 (doctor's referral required, reasonable and customary)
Mental Health Practitioners - Clinical Counsellors, Marriage and Family Therapists, Psychoanalysts, Psychologists, Psychotherapists and Social Workers	\$1,500 combined (reasonable and customary)
Naturopath	\$1,000 (reasonable and customary)
Physiotherapist, Athletic Therapist, Occupational Therapist	\$1,000 combined \$1,000 (reasonable and customary)
Podiatrist, Chiropodist	\$450 combined (reasonable and customary)
Speech Therapist, Audiologist, Communicative Disorders Assistants	\$1,000 combined (reasonable and customary)
Travel Medical (Outside of Canada)	
Emergency medical services and travel assistance (Out-of-country)	- 100% coinsurance, 60 day limit/trip - \$5 million lifetime maximum
Referred medical services not available in Canada	50%, \$3,000 maximum/3 calendar years
Vision Care	
Eye exams	Once every 2 benefit years; included within overall \$500 Vision Care maximum
Glasses, contact lenses and laser eye surgery	\$500 maximum/2 benefit years combined with eye exams(1 benefit year for children under 18)
Hospital	
Semi-private hospital room	Charges, in excess of the hospital's public ward charge, for semi-private accommodation