

# GROUP INSURANCE PROGRAMS

## Group Benefit Plan

### Group, Life, Disability, Health, Dental Benefits and Assistance Plan

You may insure only yourself or include your spouse and dependent children on the health and dental benefit. If your spouse already provides health and dental benefits, you can select available coverage. All information and rates can be found online at [www.LMS.ca/OSOT](http://www.LMS.ca/OSOT).

### Life Insurance and Accidental Death and Dismemberment Benefits

- **\$50,000** payable in the event of death from natural causes.
- **\$100,000** payable if death is as a result of accidental causes occurring on or off the job.
- Scheduled benefits are payable for specific physical losses.

### Weekly Income Benefits

- If you become totally disabled (as defined in the group policy) this benefit pays up to **\$250** weekly.
- Benefits start from the 1st day of an accident, 15th day of a sickness and continue for up to **26 weeks** (if necessary).

### Long Term Disability Benefit

- After **26 weeks** of continuous total disability, up to **\$3,000** monthly benefit is paid out **tax free**.
- Benefits will be paid for a period of 24 months under your 'own occupation' and then will continue while you are totally disabled (max age 65).

**Please Note:** The weekly income and long term disability benefit can be topped up with the personal disability insurance as well.

Contact LMS PROLINK for more information and professional advice.

### Member Assistance Plan (MAP)

- This plan provides confidential psychological counselling services, legal assistance, child and elder care to subscribing members and your family.

### Extended Health Care – (Drug Card Provided)

- **UNLIMITED** lifetime reimbursement for Prescription Drugs.
- **80%** reimbursement with \$5 prescription deductible.
- **15** Paramedical Services (i.e. Occupational Therapists, Chiropractic, Massage, etc.)
- Reimbursed at **80%** at **\$400** per year per practitioner.
- **\$5 million** Emergency Medical Travel coverage for trips up to the provincial duration
- Out-of-Province Medical Referral services up to **\$50,000/calendar year**.
- Hospital and Therapeutic Supplies AND Semi-Private Hospital Room Coverage.

### Dental Care Benefits

- **80%** reimbursement for preventative and basic restorative procedures, including periodontal (gums) and endodontic (roots) treatments.
- First coverage year is limited to **\$750** per insured (with pro-rating) then subsequent calendar years are **\$1,000** maximum per insured
- **NO DEDUCTIBLE**.

### Critical Illness Coverage

It is a statistical fact that 1 out of every 3 Canadians will contract a life-altering illness during their lifetime. Protect your most valuable assets: your **health, income and lifestyle!**

The Group Benefit Plan is underwritten and supported by the Desjardins Financial Group.

**Important coverage with flexibility to suit your unique situation and integrate with a spouse's plan (if available)**

## Group Benefit Coverage and Rate Information

If you have any questions about the Group Benefit Plan, please contact Frank Palleschi, Group Benefits Coordinator at 1.800.663.6828 ext. 7725 or email [FrankP@LMS.ca](mailto:FrankP@LMS.ca)

## Home & Auto Insurance

As an OSOT member you could **save \$400 - \$500** on the cost of your auto insurance alone.

These plans offer savings on insurance coverage for:

- Automobiles
- Homes
- Condominiums
- Rented Dwellings
- Cottages/Chalets

All home policies offer extensive coverage with limits exceeding those provided by the majority of homeowners' policies on the market. The automobile insurance program offers exceptional rates, accident forgiveness and excellent 24 hour emergency claims services.

For more information and a quotation, contact LMS PROLINK at 1-800-663-6828

**Please contact LMS PROLINK for more information about the Group Insurance Programs and to inquire about other services we offer:**

### LMS PROLINK LTD.

**Direct:** 416.595.7484

**Toll Free:** 1.800.663.6828

480 University Avenue | Suite 800  
Toronto ON | M5G 1V2

**Email:** [OSOT@LMS.ca](mailto:OSOT@LMS.ca) **Web:** [www.LMS.ca/OSOT](http://www.LMS.ca/OSOT)

