

# Benefits

# FAQ

This FAQ sheet provides general information about some benefits available under the PARO-CAHO Collective Agreement. Every effort has been made to provide accurate information, however, it is possible that some information below may be inapplicable in particular circumstances. If there is any conflict between the information below and the PARO-CAHO Collective Agreement, the PARO-CAHO Collective Agreement prevails. PARO members are encouraged to contact the PARO Office for further information.

## Do I have extended health care benefits as a PARO member? If so, who is the provider?

Yes, all PARO members have extended health care benefits! The plan provider is **Manulife**.

While PARO negotiates your extended health care benefits, your payroll office administers the plan.

Here is a list of payroll contacts for the sites:

**McMaster**  
905-521-2100 x 46947  
[hrrservicecentre@hpsc.ca](mailto:hrrservicecentre@hpsc.ca)

**Queen's**  
613-549-6666 x2365  
[residents@kgh.kari.net](mailto:residents@kgh.kari.net)

**NOSM**  
705-662-7280  
[pierrette.gervais@mormed](mailto:pierrette.gervais@mormed)

**Toronto**  
416-978-6976  
[postgrad.med@utoronto.ca](mailto:postgrad.med@utoronto.ca)

**Ottawa**  
613-562-5800 x1656  
[pgmepay@uottawa.ca](mailto:pgmepay@uottawa.ca)

**Western**  
519-685-8500 x32554  
[Go2hr@lhsc.on.ca](mailto:Go2hr@lhsc.on.ca)

## When will my extended health benefits take effect?

Your extended health benefits are there for you from your first day of residency employment in Ontario (the start date on your Letter of Appointment).

## Is my spouse/dependant(s) covered under the plan, and do I have to fill out any paperwork to include those individuals in my plan?

Yes, you can add your spouse/dependant(s) to your plan. This includes same sex partners and children. There is an annual deductible of \$15 for single coverage, or \$25 for family coverage per year (coincides with your employment year, if you begin July 1st then the year ends June 30th).

To enroll yourself, and to include your spouse/dependant(s) to your extended health care plan, contact the plan administrator through your payroll office.

## Do I/my spouse and dependant(s) have prescription coverage?

Yes, prescriptions are covered. You will receive a drug card that can be used to obtain prescription coverage.

## I am a Pool C Resident, am I entitled to extended health benefits?

Yes, Pool C residents are entitled to extended health benefits. An exception may be made if it is determined that a Pool C resident will receive as good or better insured benefits from or through the foreign government sponsoring agency.

The life insurance benefit for Pool C Residents is a fixed rate of \$134,000

For more information please [click here](#).

## I am a Pool C Resident, am I part of the PARO administered LTD plan?

No you are not. As Visa Trainees if you were on medical leave long enough to qualify for benefits you would not be in a position to draw on those benefits.

## Are paramedical visits/treatments included in the extended health benefits coverage?

Yes, paramedical visits/treatments are covered for paramedical practitioners to a maximum of \$500 for each practitioner for each insured person per your employment year.

Here is a list of the included practitioners/treatments:

- Clinical Psychologist (or social worker with master's degree)
- Massage Therapist
- Speech Therapist
- Physiotherapist
- Acupuncturist
- Chiropractor
- Podiatrist

### Are assisted devices such as blood pressure cuffs, sleep apnea equipment and hearing aids covered in our extended health care plan?

Assisted devices are not provided for in the extended health care plan. The Ministry of Health and Long Term Care offers an Assistive Devices Program, which may help cover the costs of equipment. Click [here](#) to read more about the program.

### Do I have dental coverage?

Yes, you and your spouse/dependant(s), when you have registered for family coverage, have dental coverage. 85% of all eligible dental expenses are covered in the plan.

### What about vision care?

Yes, coverage for vision care is \$250 every 24 months per insured person. If you have registered for family coverage, your dependant(s) would receive the coverage as well. You may use this coverage for glasses, contacts, even to offset the cost of laser surgery. In addition, you and your eligible dependant(s) are also covered for one eye exam every 24 months per insured person. If you have registered for family coverage, your dependant(s) would receive the coverage as well. Effective July 1, 2018, the Vision Care will be increased to \$300.00 every 24 months.

### If I, my spouse or dependant(s) are admitted to hospital, what coverage do I have?

There is no provision for hospital accommodation charges for stays within Ontario beyond what is normally provided through the Ontario Health Insurance Plan.

There are two exceptions for this:

The hospitals will amend the hospital accommodation coverage to provide private coverage for addiction and eating disorders.

### Do I have extended health care coverage when traveling outside of the province/country?

The Hospital-provided group benefits administered through Manulife include reasonable and customary charges for physician services required for emergency out-of-country medical care. The cost for hospital services in many countries can be well above Ontario levels. For this reason, PARO always recommends that residents **consider their personal coverage needs carefully** and determine whether they should purchase additional supplementary Travel Health Insurance.

You may read more about this by [clicking here](#).

### I am new to the province, do I need to apply for Ontario health insurance or am I automatically registered when I begin my residency?

You will need to register for the Ontario Health Insurance Plan (OHIP) upon your entry to Ontario. There is a three-month waiting period for OHIP for yourself, and any accompanying dependant(s) that will begin on the day of arrival in Ontario. UHIP (University Health Insurance Plan) is required to bridge this gap in coverage. To learn about UHIP you may click [here](#), or contact your University paymaster.

To learn more about the OHIP waiting period and your individual coverage needs, speak to Service Ontario at 1-866-532-3161.

You may also read more about OHIP coverage on the Ministry of Health and Long Term Care website, by clicking [here](#).

### How do I submit a claim?

**Prescription Coverage:** You will receive a drug card from your payroll to present at the time of purchase.

**Vision & Dental Coverage:** After paying for these services, claim forms can be downloaded from [www.coverme.com](http://www.coverme.com) (You will receive a user name and password from Manulife directly, within a couple of months of your arrival). Once you complete the form, you can submit it electronically with your receipts for reimbursement.

### Where can I find more info on the extended health benefits plan?

Additional details can be found in [Article 19](#) of the PARO-CAHO Collective Agreement. To obtain a copy of the extended health benefits plan, contact your payroll office.

## **As a member of PARO do I have life insurance?**

Yes, you are entitled to group life insurance in the amount of two times the annual earnings adjusted to the nearest \$500. Pool C residents have a fixed rate life insurance amount of \$134,000.

## **Should I become ill and unable to work, will I receive any compensation such as long-term disability?**

As a resident, your income protection is provided in two parts. Should you become totally disabled and unable to perform the duties of your regular occupation, your salary will be continued until the earlier of:

- a) The end of your contract year in most cases, (the contract year runs from July 1st to June 30th of the following year); or,
- b) 26 weeks.

Once salary continuation has ended, you will complete an application for LTD benefits that pays 70% of your basic salary, subject to certain reductions, up to age 65 so long as you remain totally disabled.

You may read more about LTD by [clicking here](#).