

PLAN DESIGN AND PREVALENCE SUMMARY FOR NON-UNION EMPLOYEES

EHC - Excluding Paramedical Services

Category	Provision	Most Common Value	% of Boards	Next Most Common Value	% of Boards	Most Common Value excluding 'blank'
	Waiting Period	None	93%	3 months	6%	none
	Termination Age	65	64%	70	31%	65
EHC	EHC Deduc Single/Family	none	50%	10/20	25%	none
EHC	EHC Deduc Couple	none	88%	50	7%	none
EHC	EHC Out of Pocket MaxAmt	none	98%	500	2%	none
EHC	EHC Out of Pocket Drugs MaxAmt	none	92%	500/1000/3000	8%	none
EHC	EHC Max Unlimited	yes	90%	no	10%	yes
EHC	EHC Overall MaxAmt	none	90%	25000	5%	none
Drugs	Drugs PerScript CoPay	none	80%	0.35	10%	none
Drugs	Drugs DispDeduc	no	95%	yes	5%	no
Drugs	Drugs Coins	100%	90%	90%	8%	100%
Drugs	Drugs PDD	yes	82%	no	13%	yes
Drugs	Drugs DispFee Max	no	77%	yes	23%	no
Drugs	Drugs DispFee MaxAmt	none	47%	8	20%	none
Drugs	Drugs Prior Authorization	no	55%	yes	42%	no
Drugs	Drugs Generic Sub LCA	yes	60%	no	40%	yes
Drugs	Drugs MaxAmt	no	100%	yes	0%	none
Drugs	Drugs MaxAmt Freq	N/A				none
Hosp	Hosp Daily MaxAmt	none	54%	10	18%	none

Category	Provision	Most Common Value	% of Boards	Next Most Common Value	% of Boards	Most Common Value excluding 'blank'
Hosp	Hosp Max Stay Days	none	62%	120	21%	none
OOP OOC	OOP OOC Emergency Coins	100%	87%	90%	3%	100%
OOP OOC	OOP OOC Referral Coins	100%	84%	50% or 80%	7% each	100%
OOP OOC	OOP OOC Emergency	yes	88%	no	12%	yes
OOP OOC	OOP OOC Emergency Max Unlimited	no	68%	yes	25%	no
OOP OOC	OOP OOC Emergency MaxAmt	1000000	45%	none	40%	1000000
OOP OOC	OOP OOC Emergency Trip Duration	60 days	45%	180 days/ to OHIP max	42%	60 days
OOP OOC	OOP OOC Referral	no	57%	yes	43%	no
OOP OOC	OOP OOC Referral Max Unlimited ¹	no	78%	yes	23%	no
OOP OOC	OOP OOC Referral MaxAmt	blank	70%	10000	5%	10000
Vision	Vision MaxAmt	300	30%	400	26%	300
Vision	Vision Max Period Adult	24months	97%	12 months	others	24 months
Vision	Vision Max Period Dependent	24 months	80%	12 months	others	24 months
Vision	Vision Exam MaxAmt	1 exam	38%	100	15%	1 exam
Vision	Vision Exam Max Period Adult	24 months	85%	12 months	8%	24 months
Vision	Vision Exam Max Period Dependent	24 months	64%	12 months	33%	24 months
Vision	Vision Laser Eye Surgery	yes	87%	no	23%	yes
ServSupp	SS Hearing Aids MaxAmt with Freq	blank	18%	500 per 60 months	15%	500 per 60 months
ServSupp	SS PDN MaxAmt with Freq	10000 per year	20%	25000 per year	12%	10000 per year
ServSupp	SS Orthotics Max with Freq	blank	16%	2 pairs per year	10%	2 pairs per year
ServSupp	SS Orthopaedic Shoes Max with Freq	blank	20%	unlimited	10%	unlimited
ServSupp	SS Orthotics Orthopaedic Combined Max	no	77%	yes	17%	no

¹ we treat "unknown " as unlimited (45%)

Category	Provision	Most Common Value	% of Boards	Next Most Common Value	% of Boards	Most Common Value excluding 'blank'
Survivor	Survivor Benefits	yes	74%	no	36%	yes
Survivor	Business Travel Accident	no	97%	yes	3%	no

Notes: % of Boards: Based on 61 Boards with Non-Union Category - for 27 Boards NU may include P/VPs

EHC - Paramedical Services Benefit

Part 1 - Use of a Combined Maximum for Paramedical Services

Use of Services	Yes	No
# of Boards	23	38
Percentage	38%	62%

Part 2 - Combined Maximum/Overall Paramedical Maximum - Percentage based on Boards with Combined Maximum

Categories:	Most common value	% of Boards	2nd Most Common Value	% of Boards	3rd Most Common Value	% of Boards	Other	percent	Most Common
Combined Max	1000	20%	500	20%	1250	15%	from 400 to 2500	45%	500 or 1000
Paramed Overall MaxAmt	blank	90%	2000	5%	1000	5%	0	0	blank

Note: Board included only if the Board had a Combined Max amount which is greater than or equal to each practitioner MaxAmt

Part 3 - Boards with Coverage Amount Data for Practitioner

Paramedical Practitioner	# of Boards with coverage data information
Paramed Psychologist	59
Paramed Speech Therapist	59
Paramed Chiropractor	58

Paramedical Practitioner	# of Boards with coverage data information
Paramed Massage	58
Paramed Naturopath	57
Paramed Osteopath	56
Paramed Chirop Podia	56
Paramed Physiotherapist	48
Paramed Acupuncture	12
Paramed Social Worker	10
Paramed Athletic	9
Paramed Christian	6
Paramed Dietician	6
Paramed Family Therapist	6
Paramed Audiologist	5
Paramed Occupational	2

Part 4 - Annual Maximum and Per Visit Maximum

- For the 8 practitioners highlighted above ie those for which the majority of boards had data
- Based on all boards with data for the practitioner ie with or without a Combined Maximum
- Based on 'Annual MaxAmt' and 'Visit MaxAmt' data

Practitioner	Provision	Most Common Value	% of Boards	2nd Most Common Value	% of Boards	Other Values	percent of Boards	Most Common Value excluding 'blank'
Paramed Psychologist	Visit MaxAmt	\$35 first visit, \$20/hr after	18%	10 / 20/40/75	10% each	other	42%	\$35 first visit, \$20/hr after
Paramed Psychologist	Annual MaxAmt	500	32%	200	23%	from 250 to 1600	45%	500
Paramed Speech Therapist	Visit MaxAmt	40	13%	15	13%	from 8 to 75	74%	around 40
Paramed Speech Therapist	Annual MaxAmt	200	30%	300 or 500	26% each	from 260 to 1600	18%	200
Paramed Chiropractor	Visit MaxAmt	40	20%	15	15%	from 8 to 75	65%	around 40
Paramed Chiropractor	Annual MaxAmt	300 or 500	32% each	400	20%	from 200 to 2500	16%	500
Paramed Massage	Visit MaxAmt	\$40 or \$7/ visit & 12 visits / yr	20% each	8/ 20/ 25/ 30	10% each	from 7 to 100	20%	around 40 per visit
Paramed Massage	Annual MaxAmt	300 or 500	30% each	400	16%	from 200 to 2500	24%	500
Paramed Naturopath	Visit MaxAmt	15	22%	40	17%	from 8 to 75	61%	15
Paramed Naturopath	Annual MaxAmt	300 or 500	35% each	400	20%	from 200 to 2500	45%	500
Paramed Osteopath	Visit MaxAmt	8 / 15 / 20 / 25 / 40	10% each	from 10 to 75	other			30 or 50
Paramed Osteopath	Annual MaxAmt	300	40%	500	30%	from 200 to 1600	30%	500
Paramed Chirop Podia	Visit MaxAmt	15	20%	8/ 20/ 25/ 40	10% each	from 45 to 75	40%	15
Paramed Chirop Podia	Annual MaxAmt	300	33%	500	31%	from 200 to 2500	36%	500

Practitioner	Provision	Most Common Value	% of Boards	2nd Most Common Value	% of Boards	Other Values	percent of Boards	Most Common Value excluding 'blank'
Paramed Physiotherapist	Visit MaxAmt	15 / 25 / 40	18% each	20 / 50	12% each	from 8 to 85	58%	50
Paramed Physiotherapist	Annual MaxAmt	300	26%	500	22%	from 200 to \$25,000/3 years	52%	either 300 or 500

DENTAL BENEFITS

Notes:

- % of Non-Union (NU): Based on 60 Boards - Note that for 27 Boards NU includes PVP
- "none" means there was no data
- "blank" means recorded as "blank" in the raw data

General

Non-Union

Categories:	Provisions	% of Boards	Provisions	% of Boards	Most Common Provision
Fee Guide	Current Year	70%	Current Year -1	20%	Current Year
Waiting Period	none	80%	3 months	10%	none
Deduc Single / family	none	91%	25/50	7%	none
Deduc Couple	none	95%	50	3%	none
Recall Freq Adult ²	9 months	55%	6 months	40%	9 months
Recall Freq Child	6 months	50%	9 months	40%	6 months

² distribution based on Divisions.

Basic

Basic Services:

Non-Union

Categories:	Provisions	% of Boards	Provisions	% of Boards	Most Common Provision
Coins	100%	93%	95% / 80%	3.5% each	100%
Max unlimited ³	yes	70%	no	30%	yes
Max amount	blank	60%	1500	20%	none

Preventative

Non-Union

Categories:	Provisions	% of Boards	Provisions	% of Boards	Most Common Provision
Coins	100%	92%	95%	8%	100%
Max unlimited	yes	90%	no	10%	yes
Max amount	none	69%	1500	23%	none

³ yes means "unlimited"

Endodontics and Periodontics

Non-Union

Categories:	Provisions	% of Boards	Provisions	% of Boards	Most Common Provision
# of Boards	Category identified	26%	not identified	74%	For 26% of boards
Coins	100%	90%	50%	10%	100%
Max unlimited	yes	80%	no	20%	yes
Max amount	none	70%	1500; 1800; 2000	10% each	none
Basic Max Combined	no	63%	blank	22%	no
Basic Max Combined MaxAmt	none	86%	1500	7%	none

Major

Major Services

Non-Union

Categories:	Provisions	% of Boards	Provisions	% of Boards	Most Common Provision
Coins	50%	80%	75% / 80%	8% each	50%
Max unlimited	no	80%	yes	20%	no
Max amount	2000	32%	1500	25%	2000

Prosthodontic

Non-Union

Categories:	Provisions	% of Boards	Provisions	% of Boards	Most Common Provision
# of Boards	Category identified	1 Board	not identified	All others	For 1 Board
Coin	100%	100%			100%
Max unlimited	yes				yes
Max amount	blank				blank

Dentures

Non-Union

Categories:	Provisions	% of Boards	Provisions	% of Boards	Most Common Provision
Coin	50%	60%	100% / 75% in Basic, 70% / 80% in Major	20% each	50%
Max unlimited	no	70%	yes	30%	no
Max amount	2000	40%	1500; 1800; 2500; 3000; 5000; 2000 per life time	10% each	2000
Major Max Combined	blank	58%	no	31%	blank
Major Max Combined MaxAmt	none	80%	2000	10%	none

Orthodontia

Non-Union

Categories:	Provisions	% of Boards	Provisions	% of Boards	Most Common Provision
Coins	50%	92%	60%	5%	50%
Max Annual	none	90%	1000	5%	none
Max Lifetime	3000	35%	2500	30%	3000
Adults	yes	70%	no	30%	yes
Overall Max Combined	no	90%	yes	10%	no
Overall Max Combined MaxAmt	none	86%	2000	5%	none
Survivor Benefits	yes	70%	no	30%	yes
Survivor Benefits Notes	24 months	30%	3 Months	10%	24 months
Termination Age ⁴	65	68%	70	25%	65

⁴ 47% of Boards have both by division

LIFE and AD&D

Notes:

- For Life, % of Non-Union (NU): Based on 54 Boards - Note that for 24 Boards NU includes PVP
- For AD&D, % of Non-Union (NU): Based on 35 Boards - Note that for 23 Boards NU includes PVP
- Among 35 Boards with both Life & AD&D, 13 Boards have the same carrier for Life & AD&D

Life & AD&D - For the 35 Boards with both Life & AD&D

All Plan Distribution Non-Union

Categories:	Provision	% of Boards	Provision	% of Boards	Most Common Provision
Waiting Period	none	85%	3 months	7%	none
Benefit Amount	300% of earnings	50%	200% of earnings	30%	300% of earnings
Overall MaxAmt	600000	26%	500000	23%	600000
Basic Opt - Combined Max Amt	1000000	10%	500000 or 600000	6% each	1000000
Age Reduction	none	45%	50% at age 65	15%	none
Termination Age	65	60%	70	30%	65
Waiver of Premium	yes	51%	no	49%	yes
Waiver Duration	65	60%	none	30%	65
Waiver Elimination	180 days	40%	none	30%	180 days

Life - For the 19 Boards with Life Only

Non-Union

Categories:	Provision	% of Boards	Provision	% of Boards	Most Common Provision
Waiting Period	none	95%	Last day of month in which employment began, however if employment began on first day of the month, there is no waiting period.	5%	none
Benefit Amount	200% of earnings	32%	400% of earnings	26%	200% of earnings
Overall MaxAmt	600000	26%	500000	16%	600000
Age Reduction	none	64%	50% at retirement	11%	none
Termination Age	65	60%	70	30%	65
Waiver of Premium	yes	60%	no	40%	yes
Waiver Duration	65	68%	blank	32%	65
Waiver Elimination	180 days	50%	119 days	11%	180 days

Optional LIFE and Optional AD&D

Notes:

- For Opt Life, % of Non-Union (NU): Based on 43 Boards - Note that for 34 Boards NU includes PVP
- For Opt AD&D, % of Non-Union (NU): Based on 21 Boards - Note that for 13 Boards NU includes PVP
- Among 21 Boards with both Opt Life & Opt AD&D, 7 Boards have the same carrier for Opt Life & Opt AD&D

Opt Life & Opt AD&D - For the 21 Boards with both Opt Life & Opt AD&D

All Plan Distribution Non-Union

Categories:	Provision	% of Boards	Provision	% of Boards	Most Common Provision
Waiting Period	none	90%	3 months	10%	none
Schedule Employee ⁵	Units of \$10,000	60%	Units of \$25,000	30%	Units of \$10,000
NonEvidence MaxAmt	0	60%	100000 / 500000	18% each	0%
Overall MaxAmt	200000	50%	250000	40%	200000
NonEvidence MaxAmt Spouse	1st dollar	44%	100000	40%	1st dollar
Overall MaxAmt Spouse	200000	40%	250000	35%	200000
Schedule Spouse	Units of \$10,000	60%	\$25K, \$50K, \$100K, \$150K, or \$200K / 25K	17% each	Units of \$10,000

⁵ There are some overlaps within each schedule: i.e., for one Non-Union group, some divisions with Units of \$10,000, other divisions with Units of \$25,000

Categories:	Provision	% of Boards	Provision	% of Boards	Most Common Provision
			Flat or 50K U		
NonEvidence MaxAmt Dependent	none	28%	100000	22%	none
Overall MaxAmt Dependent	20000	35%	none	33%	20000
Schedule Dependent	Units of \$5,000	44%	none	33%	Units of \$5,000
Termination Age Employee ⁶	65	70%	70	60%	65
Termination Age Spouse	70	40%	65	35%	70
Spouse Notes	none	67%	earlier of employee's termination for Basic Life	17%	none
Waiver of Premium ⁷	yes	70%	no	30%	yes
Waiver Duration	to age 65	70%	to age 70	10%	to age 65
Waiver Elimination	180 days	40%	100 days	33%	180 days

Items only for Opt AD&D

**All Plan Distribution
Non-Union**

Categories:	Provision	% of Boards	Provision	% of Boards	Most Common Provision
Family Coverage	yes	70%	no	30%	yes

⁶ There are some overlaps within each termination age: i.e., for one Non-Union group, some divisions with 65, and other divisions with 70

⁷ Percentages based on divisions, for high overlaps in results based on Board ID

Categories:	Provision	% of Boards	Provision	% of Boards	Most Common Provision
Termination Age	70	60%	65	55%	70

Opt Life - For the 22 Boards with Opt Life Only

Non-Union

Categories:	Provision	% of Boards	Provision	% of Boards	Most Common Provision
Waiting Period	none	80%	Last day of month in which employment began, however if employment began on first day of the month, there is no waiting period.	8%	none
Schedule Employee	Units of \$10,000	44%	Units of \$25,000	28%	Units of \$10,000
NonEvidence MaxAmt	0	28%	25000 / 300000	20% each	0%
Overall MaxAmt	200000	25%	100000 / 250000 / 300000	20% each	200000
NonEvidence MaxAmt Spouse	0	20%	none	20%	0%
Overall MaxAmt Spouse	100000 / 200000	20% each	300000	18%	100000 / 200000
Schedule Spouse	Units of \$10,000	44%	20000	16%	Units of \$10,000
NonEvidence MaxAmt Dependent	none	52%	5000 / 1st dollar	12% each	none
Overall MaxAmt Dependent	none	44%	5000 / 25000	12% each	none
Schedule Dependent	none	44%	Units of \$5,000	24%	none
Termination Age Employee	65	70%	70	20%	65
Termination Age Spouse	65	60%	none	24%	65

Categories:	Provision	% of Boards	Provision	% of Boards	Most Common Provision
Spouse Notes	none	80%	Earlier of spouse's age 65 or termination date for Employee Basic Life / earlier of employee's termination age	8% each	none
Waiver of Premium	yes	70%	no	30%	yes
Waiver Duration	to age 65	70%	to age 67	5%	to age 65
Waiver Elimination	180 days	48%	120 days	10%	180 days

HCSA

Non-Union

Categories:	Provision	% of Boards	% of Boards
Waiting Period	none	82%	18%
Carry Forward	Deposits	65%	30%
Deposit Amount	Unknown	82%	9% each
Termination Age	65 / 70 / retirement	27% each	15%
Employer Cost Share	no information		
Notes	none	91%	9%

Notes: % of Non-Union (NU): Based on 11 Boards - Note that for 9 Boards NU includes PVP