

The **OMA Priority Insurance Program (OPIP)** is an excellent example of how we provide our members with an exclusive and integrated insurance portfolio.

### Plan Features

- Health coverage with a **\$1 million** lifetime prescription drug maximum, plus paramedical services and semi-private hospital coverage
- **\$10,000** per benefit year for eligible Mental Health Support services
- **\$2 million** per insured in emergency travel medical for up to 90 days depending on age with no exclusions for pre-existing conditions
- Critical Illness insurance to help during serious health issues (only available to members under age 65)
- Access to legal advice through Legal Expense Insurance

### Why is OPIP right for you

- Minimum of 55%\* government subsidy on health and critical illness benefits
- Subsidy continues for up to 18 months while you are on parental leave
- Should you become disabled, subsidy will continue for the duration of your disability.
- Join without medical evidence if you enrol within 90 days of becoming eligible
- Health Care Spending Account option for those with existing health coverage
- OMA endorsed
- Designed for physicians
- Health coverage transitions into retirement with no termination age



### Self Funded Options

- Choose the coverage that fits you and your family
- Customized to your needs
- Critical Illness upgrade at enrolment with no medical evidence under the OMA Group Critical Illness Insurance plan
- Upgrade to Health Plus for 90% reimbursement and increased benefits
- Two levels of Dental care coverage

### Pregnancy and Family Supports:

- increased assisted conception drugs maximum
  - inclusion of lactation Consultant and Doula coverage
- 12 months free coverage for surviving dependent(s)**

### Life Changes

- **Retiring soon?**  
Ask us about the OPIP Continuance offer.
- **Getting married or having a baby?** Enroll your dependents without medical evidence.

Call 1-888-596-8881 (Option 2) for assistance.

### Policyholders

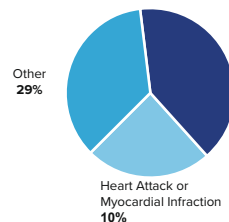
The number of physicians benefiting from the plan continues to grow.



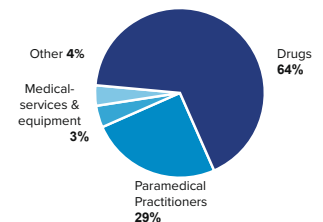
Insured in 2023  
**18,596**  
members

### Claims

Critical Illness paid in 2021  
**\$3.4M**



Health paid in 2021/2022  
**\$32.9M**



\*Subject to change annually.

OMA Critical Illness, Health, Health Plus, Dental, Dental Plus and Health Care Spending Account are plans are underwritten by **The Manufacturers Life Insurance Company (Manulife)**. © 2023 The Manufacturers Life Insurance Company. All rights reserved. Manulife, P.O. Box 17001, Stn Waterloo, Waterloo, ON N2J 0G5.

For complete details regarding coverage, please see the terms and conditions of Policies 50130, 50131 and 17884. If there is any conflict between this document and the wording of the policies (or the certificate), the wording of the policies will govern. A copy of the policy may be requested.

Premium rates and discounts are not guaranteed and are subject to change upon notice.

Exclusions and limitations may apply.

Legal Expense Insurance is provided by ARAG.