

D/UHR Workshop
June 5, 2017

Extended Health Care Coverage at Age 65?

Michelle Hillier

Colleen Knox

JOHNSON 



Overview

- Misconceptions
- OHIP (ODB) coverage
- EHC coverage
- Questions



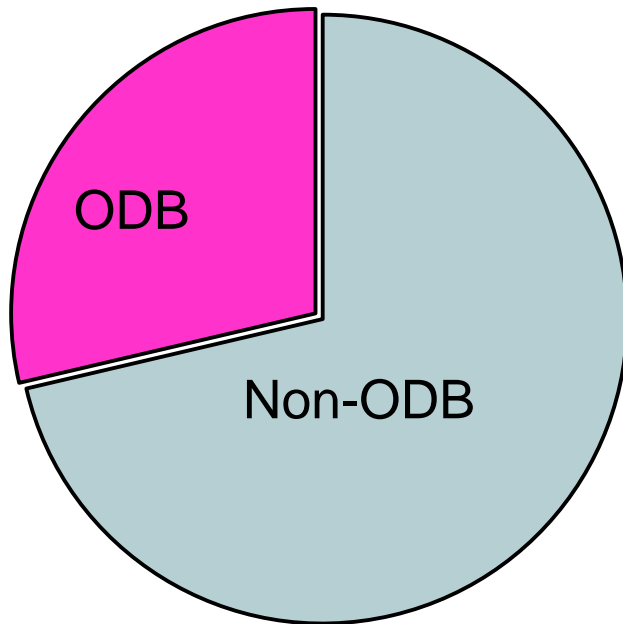
No Need for Drug Coverage

- At age 65 OHIP (the Ontario Drug Benefit) covers the cost of my drugs
- No need for a prescription drug benefit because of the ODB



The facts - Ontario Drug Benefit (ODB)

Prescription drug coverage at age 65



For example ...

Covered	Not Covered
Coversyl	Dexilant
Crestor	Jublia
Imovane	Nexium
Lipitor	Victoza

Link to the ODB Formulary:

www.formulary.health.gov.on.ca/formulary/

The Facts – Ontario Drug Benefit (ODB)

\$100 annual deductible

- Year runs August 1 to July 31
- EHC Prescription drug benefit covers eligible drug ingredient costs

Limited use drugs

- EHC Prescription drug benefit will cover the drug if ODB eligibility is not met

Covers generic cost only, unless adverse reaction

Is There a Need for Extended Health Care?

- The ODB covers my drugs
- I can save money by not paying the EHC premium



What am I paying for?

- Paramedical practitioners – 15 practitioners
- Vision care & eye exams
- Aids & appliances – hearing aids, support stockings, orthotics, insulin pumps, CPAP machines

www.ontario.ca/page/hearing-devices

- Out-of-province/Canada travel coverage !!!
 - Including trip cancellation/interruption and delay
- Access to Best Doctors, Eldercare Select and Venngo services

Eyewear

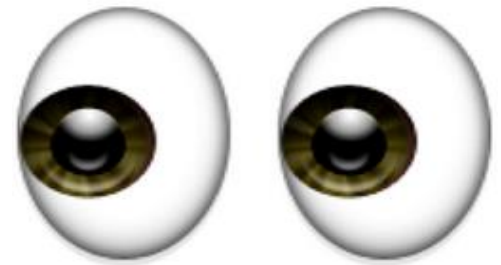
EHC vision benefit includes:

- \$400 every 2 years for prescription eyewear (glasses, sunglasses, contact lenses)
- \$400 for new lenses required within 6 months of eye surgery
- \$400 for contact lenses prescribed for specific eye conditions



Eye Exams

- OHIP – covers one routine exam per year for those age 65 and over
- EHC plan – allows you an additional \$150 for eye exams every two years



Ambulance Charges

- Ground ambulance costs vary by province – \$240 to over \$700
- Ground in Ontario – \$45 per trip
- Ground or air costs, originating outside your province of residence, are not covered by OHIP (the need for Out-of-province/Canada travel coverage)
 - Air costs vary by province, \$6,000 – \$12,000

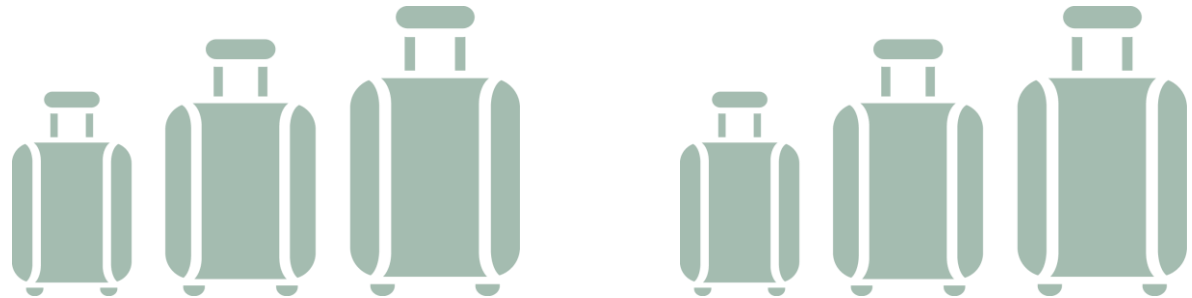


Out-of-Province/Canada

Emergency Medical Coverage

- Hospital inpatient – OHIP covers up to \$400/night
- Ground and air ambulance – not eligible under OHIP
- Physician Services – OHIP may cover up to the amount that would have been paid to an ON physician

Trip Cancellation/Interruption & Delay Coverage



QUESTIONS



Depuis 1968



Since 1968