

The Ontario Pharmacists' Association's (OPA's) committee of staff, consultants and pharmacists spends considerable time and effort reviewing the insurance plans we offer to members. We verify and tailor insurance policy wording to ensure your needs for coverage and claims service are a top priority; we hold our insurers accountable by reviewing and auditing claims experience and insurers' financials; we ensure premium changes are adequate and challenge proposed changes; we support members' claims; and we assist with administrative functions and policy comparisons.

Our program offers strength through its membership and participation. Even with the enhanced coverages, our pricing remains competitive.

OPA's insurance program features:

Competitive Pricing

- greater savings through volume
- long-term premium stability

One-Stop Shopping

- wide variety of benefits
- "flex plan"—choose a combination of benefits that works for you
- an in-house life and health agent (non-commissioned) working for members
- life, disability and waiver of premium claims handled confidentially by dedicated OPA staff

Custom-Made Program

- designed by pharmacists for pharmacists
- pharmacy insurance geared specifically to pharmacies
- available to members' spouses and non-pharmacist employees
- disability insurance designed for the profession of pharmacy
- no termination at age 70 for your health and dental plan

OPA's group insurance program helps protect your business and provides important health and life coverage for you, your family and your employees.

We understand you and your insurance needs. Our program is designed with one person in mind — the pharmacist.

To find out more about any of the plans offered, complete the reverse side of this page and return it to OPA.

IMPORTANT INFORMATION:

Expanded Eligibility* may be for you if you've had health insurance and:

- You are an actively-at-work pharmacist **over age 64**, or a retired pharmacist **under age 70**, and have been a member of the Ontario Pharmacists' Association (OPA) for the past five years, but are not currently participating in the Basic Group Plan (health, dental, etc.).
- You are an actively-at-work pharmacist **aged 70 or older**, or a retired pharmacist **aged 70 or older**, who has been an OPA member for the past five years, but are not currently participating in the Seniors' Service Health and Dental Plan.

* More information can be found at www.opatoday.com

OPA Insurance

Information Request Form



Name:
Address:
Daytime phone number: ()
Fax number:
Email address:

Please send me additional information about the insurance plan(s) indicated below.

Insurance plan

(OPA offers any combination of plans to best serve your needs.)

- Basic Group (basic life, AD&D, health, dental, optional prescription drug coverage)
- Senior's Service Plan (health, dental, travel insurance) – for ages 70 and over
- Term Life Insurance
- Voluntary Accidental Death and Dismemberment
- Critical Illness
- Long Term Disability
- Business Overhead Expense Disability
- Pharmacy (Store) Insurance
- Individual Professional Liability (malpractice)
- Group Home/Auto Insurance

Please send me information by:

- Email Mail Fax

Return your completed form to: Eija Kanninen, Insurance Services Manager
Ontario Pharmacists' Association
Private Fax: 416-441-0474
email: insurance@opatoday.com