

Take care

with our custom Community Health Ontario Members Group Benefits Plan.

In addition to group benefits, we offer group pension and commercial insurance solutions, also customized to address the financial challenges, risks and liabilities unique to your organization.

2024

Plan Eligibility

To be eligible for the Community Health Ontario Group Insurance Program (CHOGIP), you must be a member of Alliance for Healthier Communities (Alliance), Addictions and Mental Health Ontario (AMHO), Association of Family Health Teams of Ontario (AFHTO) or be a not-for-profit, community-governed organization.

CHOGIP Benefits Plan Components

Designed exclusively for CHOGIP members, our benefits plan consists of many components:

- Life & Accidental Death & Dismemberment (AD&D)
- Optional Employee & Spousal Life Insurance and Optional AD&D
- Critical Illness Insurance
- Dependent Life Insurance
- Short-Term Disability (STD)
- Long-Term Disability (LTD)
- Extended Health Care (EHC)
- Dental Care
- Healthcare Spending Account (HCSA)
- Personal Spending Account (PSA)
- Employee Assistance Program (EAP)

Plan Parameters

- Coverage is mandatory (i.e., a condition of employment) for all permanent eligible employees.
- All eligible employees must enroll in the benefits program selected by the employer.
- Physicians may opt out of the LTD coverage if comparable LTD coverage is purchased through the Ontario Medical Association or another provincial medical association plan.
- Contract employees are eligible for coverage if hired for a period of 12 months or longer.
 - » Contract employees hired to a permanent position are entitled to all benefits.
 - » Other contract employees may be eligible for all benefits except STD and LTD.

Plan Benefits

The benefits plan allows you, the employer, to tailor your plan to meet your unique group insurance requirements and offers many additional benefits.

- Easy online benefit administration with the carriers.
- Online administration guide customized for CHOGIP plan administrators (C2MB).
- Employers may decide whether or not they wish to cover part-time employees. The minimum number of hours must be at least 15 hours a week to be eligible.

- Low administration charges: approximately 10% for EHC and dental.
 - For every \$100 of premium paid, approximately \$90 is used to pay claims for EHC and dental. Stop-loss charges are an additional fee.
 - Comparable plans for groups of 10–15 employees typically charge 21%–24% or more in administration fees—for every \$100 of premium paid, only \$76–\$79 would be used to pay claims.
- Full range of health benefits, including drugs, hospital, paramedical services, vision care, out-of-Canada emergency medical, basic dental, major restorative and orthodontic dental coverage, HCSA, and PSA.
- High non-evidence limits for life insurance (\$1 million) and LTD (\$12,000) regardless of number of employees.



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- The EHC and dental plans are in a positive financial position.
- The master contract is managed by a group insurance program committee consisting of executive directors, finance managers and human resource professionals of member organizations.
- The plan is based on a buying group of the entire plan (over 3,500 employees, \$15 million of premium), not the individual employer's size.

Plan Providers

- Life insurance, AD&D, dependent life insurance, optional life insurance, optional AD&D, critical illness, STD and LTD benefits are underwritten by Industrial Alliance.
- EHC, Travel and Dental care benefits are underwritten by Green Shield Canada. The HCSA is administered by Green Shield Canada.
- The employee assistance program is managed through Lifeworks.

Expert Advice From Experienced Benefit Consultants

Gallagher can provide professional, expert advice for customizing a benefits plan to meet the diverse and ever-changing needs of CHOGIP members.

Consulting and insurance brokerage services to be provided by Gallagher Benefit Services, Inc. and/or its affiliate Gallagher Benefit Services (Canada) Group Inc. Gallagher Benefit Services, Inc. is a licensed insurance agency that does business in California as "Gallagher Benefit Services of California Insurance Services" and in Massachusetts as "Gallagher Benefit Insurance Services." Neither Arthur J. Gallagher & Co., nor its affiliates provide accounting, legal or tax advice.

Gallagher is one of the world's largest insurance and risk management companies.

Contact us today to request a complimentary consultation session to review your present benefits plan on a no-cost/no-obligation basis.

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