



# The Ontario Construction Industry Benefit Plan

## 2025

### Group Health Benefits



Protect your employees,  
their loved ones, and your business.

[ocibp.ca](http://ocibp.ca)



## About Merit Ontario

Merit Ontario is a leading voice for an equitable and competitive marketplace for construction contractors in Ontario. Our mission is to represent and support the growth of open shop construction by encouraging sound business practices and ensuring a fair and competitive marketplace for construction in Ontario.

## Coverage and Value for your most important resources

The new Ontario Construction Industry Benefit Plan (OCIBP) is designed with the needs of Ontario construction contractors in mind, priced to improve the competitiveness of your business. With in-house, personalized customer service professionals based in Ontario to help your employees when they have questions, we're there to assist every step of the way.

## Features

- ✓ Life and Accidental Death Insurance
- ✓ Prescriptions
- ✓ Short and Long Term Disability
- ✓ Travel Insurance
- ✓ Health and Dental Coverage
- ✓ Employee Assistance Plan

## Highlights

- ✓ The OCIBP plan is owned and operated by Merit Ontario on behalf of its Ontario construction contractors.
- ✓ By taking control of the design, pricing, management and administration of the plan, Merit Ontario provides you with more choice and more flexibility in the benefits you offer your employees.
- ✓ Getting started on the plan is easy. We'll assist you through the onboarding process to make it fast and easy for you and your employees.
- ✓ Options are now the new norm – You no longer have to maintain a separate plan for your hourly and supervisory workers. OCIBP allows all employees to enroll under the hour bank plan.
- ✓ We welcome new businesses with as few as three members.

**For more information or for a free quote, call 1.888.303.9878.**



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## Stay Covered Under Our Independent Plan

Shift happens. Moving between jobs or contracts isn't always seamless. There can be gaps between employment which can leave a worker and their family without benefits. This can be a scary – and expensive – thing for families who need drug coverage, eyewear, or other health care.

Don't risk it! The Independent Benefit Plan is designed to help people stay covered while transitioning between workplaces. For a reasonable cost, it allows families to continue extended health, prescription drug, vision, dental and other benefits.

Coverage is provided regardless of your current health condition, and expenses for pre-existing conditions are covered. (The plan includes a standard "stability clause" for emergency medical expenses incurred while travelling.)

The Independent Plan is also useful for retiring employees who want to continue their benefits. If you're leaving an OCIBP company plan, this option keeps you covered.

Don't delay! To be eligible for the Independent Plan, you must have had EHC and Dental coverage with OCIBP within 31 days of applying.

Call 1.888.303.9878 for a free quote today.

## Retirement Plans For Your Future

Retirement programs are growing in popularity as part of a comprehensive compensation and retention strategy. Retirement plans for businesses are divided into three options: Group RRSP; Registered Pension Plan (RPP), and Deferred Profit Sharing Plan. Combinations of the three are possible and often advantageous. All options have pros and cons, some have fees attached whereas others trigger payroll taxes. We can build the best plan option for your particular circumstances.

Individual Pension Plans (IPP) are also making a comeback and should be a consideration for business owners seeking higher pension limits and benefits, along with the ability to fund past years of service. Retirement plans are the new benefit frontier and can help set you apart as an employer of choice.

## Build Your Own Custom Benefit Plan

Employee health benefits are one of the most important factors in attracting and retaining employees. We are proud to offer a full line of employee health benefit products to cover every type of Merit Ontario member business..

OCIBP can also help create a fully customized benefit plan for your business featuring wholesale pricing and the protection of large group pooling. Contact us to find the right group benefit package at the right price for your organization.



**For more information or for a free quote, call 1-888-303-9878.**



# A benefit plan tailored for you and your business.

## Office Supervisory Benefit Plan

Benefit	Coverage
Life Insurance	1, 2 or 3 times annual salary, up to \$300,000 Reduces by 50% at 65
Accidental Death & Dismemberment	Same as Life insurance
Dependent Life Insurance	Spouse - \$10,000; Each Dependent Child - \$5,000
Short-term Disability (Optional)	Non-Taxable Plan 67% of the first \$900 of weekly earnings, plus 50% of the balance, up to \$1,100 per week
	Taxable Plan 75% of weekly earnings up to \$1,100 per week
	Benefits start: 1st day accident; 8th day sickness Maximum benefit period: 17 weeks Terminates at earlier of age 70 or retirement
Long-term Disability	Non-Taxable Plan: 67% of the first \$4,000 of monthly earnings, plus 50% of the balance, up to \$6,000 per month Taxable Plan: 75% of monthly earnings up to \$6,000 per month
	Elimination period: 119 days Terminates at age 65
Extended Health Care	Option 1: Prescription drugs – 80% (Once the plan has paid \$5,000, increases to 90% for balance of year) Option 2: Prescription drugs – 100%
	All other covered health expenses – 100% \$5 million out of province emergency medical
Dental	Option 1: Basic services – 80% Option 2: Basic services – 100%
	Major restorative – 50% Maximum - \$2,500 per year (Basic and Major combined) Ortho for children – 50% up to \$2,500 lifetime
Employee and Family Assistance Program	Toll-free 24-hour access to confidential counselling service for employees and family members to assist in the resolution of personal problems and crises. Includes online wellness library and health coaching services
<b>Also available: Optional Employee-Paid Benefits – for employees and their spouses – Contact us for further details</b>	
Optional Life Insurance	Units of \$25,000 to maximum \$250,000 Terminates at age 70
Optional Accidental Death & Dismemberment Insurance	Units of \$25,000 to maximum \$250,000 Single or Family coverage Terminates at age 70
Optional Critical Illness	Minimum \$10,000 to maximum \$100,000 Children covered for \$5,000 under parent's plan Terminates at age 65 \$25,000 available without medical evidence during first 31 days of joining this plan.

*Unless otherwise indicated, all benefits terminate at earlier of age 71 or retirement.*

This is a partial list highlighting some of the benefits offered. Contact us for complete details on all benefits available.

# Hour Bank Plan options

Benefit	Standard	Enhanced	Platinum
<b>Life Insurance</b>	\$50,000, Terminates at Retirement	\$70,000, Terminates at Retirement	\$120,000, Terminates at Retirement
<b>Accidental Death &amp; Dismemberment</b>	\$50,000 Includes \$5,000 Critical Disease Terminates at Retirement	\$70,000 Includes \$7,000 Critical Disease Terminates at Retirement	\$120,000 Includes \$12,000 Critical Disease Terminates at Retirement
<b>Dependent Life Insurance</b>	Spouse - \$10,000 Each Dependent Child - \$5,000 Terminates at Retirement	Spouse - \$10,000 Each Dependent Child - \$5,000 Terminates at Retirement	Spouse - \$10,000 Each Dependent Child - \$5,000 Terminates at Retirement
<b>Short-term Disability (Optional)</b>	Non-taxable or taxable: EI Maximum 0 injury -7 days sickness Up to 17 weeks 85% All source Maximum Terminates at 70	Non-taxable or taxable: \$800 per week 0 injury -7 days sickness Up to 17 weeks 85% All source Maximum Terminates at 70	Non-taxable or taxable: \$900 per week 0 injury -7 days sickness Up to 17 weeks 85% All source Maximum Terminates at 70
<b>Long-term Disability</b>	Non-taxable or taxable: \$2,000 per month Elimination Period: 119 days 24 month "Own Occupation" Pre-existing clause: 3/12 Terminates at 65	Non-taxable or taxable: \$2,000 per month Elimination Period: 119 days 24 month "Own Occupation" Pre-existing clause: 3/12 Terminates at 65	Non-Taxable or taxable: \$2,500 per month Elimination Period: 119 days 24 month "Own Occupation" Pre-existing clause: 3/12 Terminates at 65
<b>Extended Health Care</b>			
<b>Prescription Drugs</b>	<ul style="list-style-type: none"> <li>• SMARTspend™ drug formulary</li> <li>• 80% coinsurance</li> <li>• Mandatory Generic pricing</li> <li>• Diabetic supplies (testing strips, syringes)</li> <li>• \$8.00 dispensing fee</li> </ul>	<ul style="list-style-type: none"> <li>• 80% for first \$5,000 incurred per person per year, then 90% for balance of year</li> <li>• Mandatory Generic pricing</li> <li>• Diabetic supplies (testing strips, syringes)</li> <li>• \$9.00 dispensing fee</li> <li>Includes: vaccines, fertility drugs - \$2,500 lifetime, and smoking cessation - \$500 lifetime.</li> </ul>	<ul style="list-style-type: none"> <li>• 100% coinsurance</li> <li>• Mandatory Generic pricing</li> <li>• Diabetic supplies (testing strips, syringes)</li> <li>• \$10.00 dispensing fee</li> <li>Includes: vaccines, fertility drugs - \$2,500 lifetime, and smoking cessation - \$500 lifetime.</li> </ul>
<b>All other covered health expenses, e.g.</b> • Emergency ambulance • Medical equipment, aids and supplies • Semi-private hospital room	100% up to reasonable & customary amounts. Limits and Conditions apply	100% up to reasonable & customary amounts. Limits and Conditions apply	100% up to reasonable & customary amounts. Limits Conditions apply
<b>Emergency Travel Insurance</b>	\$5,000,000 per incident Trip limit – 60 days 90 Stability clause	\$5,000,000 per incident Trip limit – 60 days 90 Stability clause	\$5,000,000 per incident Trip limit – 60 days 90 Stability clause
<b>Vision</b>			
<b>Prescription glasses and contact lenses</b>	Age 19: \$200 every 2 years Under 19: \$200 every year	Age 19: \$350 every 2 years Under 19: \$350 every year	Age 19: \$350 every 2 years Under 19: \$350 every year
<b>Eye exams</b>	Age 19: \$75 every 2 years Under 19: \$75 every year	Age 19: \$75 every 2 years Under 19: \$75 every year	Age 19: \$75 every 2 years Under 19: \$75 every year
<b>Medically necessary contact lenses</b>	Additional \$500 per lifetime	Additional \$500 per lifetime	Additional \$500 per lifetime
<b>Prescription Safety Glasses</b>	Additional \$150 every 2 years Employee only	Additional \$150 every 2 years Employee only	Additional \$150 every 2 years Employee only

## Hour Bank Plan options

Benefit	Standard	Enhanced	Platinum
<b>Paramedical Practitioners</b>	Pay Direct Claims enabled Reasonable and Customary	Pay Direct Claims enabled Reasonable and Customary	Pay Direct Claims enabled Reasonable and Customary
<b>Physiotherapist /Athletic Therapist</b>	\$400 per year	\$600 per year	\$600 per year
<b>Podiatrist/ Chiropractist</b>	\$300 per year per year combined	\$500 per year per year combined	\$500 per year per year combined
<b>Other paramedical practitioners (per practitioner type)</b>	\$300 per year	\$500 per year	\$500 per year
<b>Dental</b>			
<b>Dental Fee Guide</b>	Current GP or specialist fee guide based on province of service	Current GP or specialist fee guide based on province of service	Current GP or specialist fee guide based on province of service
<b>Basic Services</b>	80%	80%	100%
<b>Major Services</b>	50%	50%	50%
<b>Maximum for Basic and Major services</b>	\$2,000 per year combined	\$2,500 per year combined	\$3,000 per year combined
<b>Employee and Family Assistance Program (EFAP)</b>	Short-term counselling services	Short-term counselling services	Short-term counselling services
<b>Termination Age for EHC, Dental and EFAP</b>	Retirement	Retirement	Retirement

This is a partial list summarizing the benefits offered.  
 Top Up coverage available to supplement Long-Term Disability coverage.  
 Contact us for more details.



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