

# Whoever you are...

**Bill** is employed by a big company. After October 1st, his employer—and every employer of 15 or more employees—must join OHSIP, and every employee must belong. Bill's employer will collect and remit the premiums. Apart from this Mandatory Group requirement, OHSIP is voluntary.

**Frances** likes to travel. She'll be protected by OHSIP against the cost of health care she may need outside Ontario, at OHSIP rates. If she decides to reside in another province, her OHSIP coverage will be "portable". She'll remain insured for up to 4 months.



**Sally and John** are expecting another baby in February. Sally will be able to choose her own doctor, and he'll be free to accept her as his patient. He will advise John in advance if he intends to charge more than OHSIP coverage provides. OHSIP will pay at the rate of 90 percent of Ontario Medical Association Schedule of Fees (1969)—most doctors accept this as full payment. The cost of Sally's hospital room will be paid for by their Ontario Hospital Insurance.

**Mario** works for a small firm, but he'll be covered by OHSIP just like Bill. Any employer who employs more than 5 but fewer than 15 people may apply for Group coverage for his employees. Mario's boss plans to form

**Pete** is receiving Old Age Assistance from the Province of Ontario. After October 1st, his present coverage from OMSIP will simply continue from OHSIP, automatically. All he has to do is wait. He knows

**Albert** is still working but he's not sure for how much longer. Unemployment, illness, or financial difficulties won't prevent him from having OHSIP protection—he can apply for temporary premium