

of record to administer the Hospital and Home Care Plan without interruption or fee change. Seabury and Smith undertook to find a suitable carrier to fulfill these requirements, and the plan continued without interruption in spite of some name changes. The carrier selected was Seaboard Insurance Company.

Relations with Citadel Insurance and its employees had remained cordial, and several letters were exchanged expressing thanks and best wishes for the future of the health plan.

During 1994, enhancements to the insurance plan were negotiated. Following out-patient surgery, a short term convalescent benefit of \$62.50 per week was available. The comfort allowance was increased to \$15.00 per day. Ambulance benefits were improved, and a validation fee for physicians completing forms for patients was approved. The annual fee for members was set at \$161.00, and for spouses at \$173.00.

By April 1995, there were 2133 members enrolled in the plan.

OASWT received a 2% annual administration fee from Seaboard Insurance Company.

During 1998, Seabury and Smith representatives developed a chart comparing the insurance plans of OHIP, STEO/ERO and OASWT, which gave visual representation of the similarities and differences among the plans.

The Insurance Conveners negotiated an increase in the insurance administration fees from 2% of the annual premiums to 3%, effective April 1, 1999.

A video which described the benefits of the Hospital and Home Care Insurance plan was produced by OASWT for distribution to Branches. In the video, plan participants and Past Presidents regaled their personal experiences of the various aspects of the plan.¹

¹ Not found in archived material.