



## Health Plus™ Insurance for TESL Ontario Members

### The Highlights

Prescription Drugs	\$30,000 per year
Paramedical	\$750 per type of practitioner per year
Dental	\$1,000 per year; no deductibles
Travel	100% of health bills
Coverage	Single, Dual, Family up to age 85
Plan Options	Priority or Optimum to fit your budget and needs
Rates	Stay low even as you age

### Coverage and Rates See below for details

Your TESL Health Plus™ plan is underwritten by Green Shield Canada and the Beneplan Co-operative

For more information:  
Loran Insurance Limited  
Terry Flynn or Galen Flynn  
416-498-6944 1-877-218-0394  
[info@healthplusinsurance.ca](mailto:info@healthplusinsurance.ca)

	OPTIMUM PLAN PAYS	PRIORITY PLAN PAYS
<p><b>HEALTH</b></p> <p><b>Prescription Drugs</b> \$30,000 annual maximum per person Pay Direct. Dispensing fee \$8 maximum</p> <p><b>Professional Practitioner Fees</b> \$750 per year/practitioner Physiotherapist, Chiropractor, Psychologist, Speech Therapist, Podiatrist/Chiropodist, Massage Therapist, Osteopath, Naturopath, Acupuncturist</p> <p><b>Therapeutic Equipment including:</b> Crutches, Casts, Walkers, Canes, Wheelchairs, Orthopedic Braces, Splints, Oxygen, Hospital Beds, Artificial Limbs, Diabetic Supplies</p> <p><b>Laboratory &amp; Diagnostic Services</b></p> <p><b>Hearing Aids</b> \$500/36 months</p> <p><b>Accidental Injury to Teeth</b></p> <p><b>Ambulance</b></p>	90%	70%
<p><b>Semi-Private Hospital Accommodation</b></p> <p><b>Out-of-Canada Emergency Health</b> up to 30 days per trip</p> <p><b>Private Duty Nursing</b> \$10,000/12 months</p>	100%	100%
<p><b>VISION</b></p> <p><b>Glasses &amp; Contact Lenses</b> \$150/2 years</p> <p><b>Eye Exams</b> \$50/2 years</p>	100%	NOT COVERED
<p><b>DENTAL</b></p> <p><b>Routine Exams with Scaling &amp; Polishing</b> one/9 months</p> <p><b>Consultations, Diagnostic Procedures</b></p> <p><b>Preventative Services, Fillings, Extractions, Anaesthesia, Oral Surgery</b></p> <p><b>X-Rays: Diagnostic</b> Bite-Wing: one/24 months Full-Mouth or Panoramic: one/60 months</p> <p><b>Periodontic Treatment</b> Diseased Bone &amp; Gums</p> <p><b>Endodontic Treatment</b> including Root Canal Therapy</p> <p><b>Denture Adjustments</b> Repair, Rebasing, Relining</p> <p><b>Scaling &amp; Root Planing</b> 12 units/year</p> <p><b>Overall Dental Maximum</b> \$1,000 per person/year</p>	80%	70%



**RATES** (per month including taxes)

**Single:**

**OPTIMUM PLAN**

\$116.00

**PRIORITY PLAN**

\$89.00

**Dual:** couple or parent & child

\$232.00

\$178.00

**Family:** 3-4 people\*

\$296.00

\$225.00

\*\$40 / month / additional person

**Health Plus™ premiums are tax-deductible if you're self employed.  
This means your actual net cost is much lower than the quoted rates.**

For example, if you earn \$45,000 your top dollar tax rate is 31%. Your real cost for Optimum Single coverage goes down from \$116 to \$80 a month. At higher income levels and tax rates, the net cost for Health Plus™ could go down by almost 50%.

Sometimes government tax strategies actually do encourage people to take smart financial action.  
Health Plus™ protection is one of those smart moves.

**PROTECT YOUR HEALTH and YOUR FINANCES  
WITH HEALTH PLUS™ TESL MEMBER INSURANCE**

Available only from Loran Insurance Limited  
Underwritten by Green Shield Canada and The Beneplan Cooperative

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

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**Apply now or call us for more info**