



CANADIAN
WOMEN'S
CHAMBER OF COMMERCE



Health Plus™ Insurance for CANWCC 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 CANWCC 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

HEALTH

Prescription Drugs

\$30,000 annual maximum per person
Pay Direct. Dispensing fee \$8 maximum

Professional Practitioner Fees

\$750 per year/practitioner
Physiotherapist, Chiropractor, Psychologist,
Speech Therapist, Podiatrist/Chiropodist, Massage
Therapist, Osteopath, Naturopath, Acupuncturist

Therapeutic Equipment including:

Crutches, Casts, Walkers, Canes, Wheelchairs,
Orthopedic Braces, Splints, Oxygen, Hospital Beds,
Artificial Limbs, Diabetic Supplies

Laboratory & Diagnostic Services

Hearing Aids \$500/36 months

Accidental Injury to Teeth

Ambulance

Semi-Private Hospital Accommodation

Out-of-Canada Emergency Health up to 30 days per trip

Private Duty Nursing \$10,000/12 months

VISION

Glasses & Contact Lenses \$150/2 years

Eye Exams \$50/2 years

DENTAL

Routine Exams with Scaling & Polishing one/9 months

Consultations, Diagnostic Procedures

Preventative Services, Fillings, Extractions,
Anaesthesia, Oral Surgery

X-Rays: Diagnostic

Bite-Wing: one/24 months

Full-Mouth or Panoramic: one/60 months

Periodontic Treatment Diseased Bone & Gums

Endodontic Treatment including Root Canal Therapy

Denture Adjustments Repair, Rebasing, Relining

Scaling & Root Planing 12 units/year

Overall Dental Maximum \$1,000 per person/year

**OPTIMUM
PLAN PAYS**

**PRIORITY
PLAN PAYS**

90%

70%

100%

100%

100%

NOT COVERED

80%

70%



RATES (per month including taxes)

OPTIMUM PLAN

PRIORITY PLAN

Single:

\$116.00

\$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™ CANWCC MEMBER INSURANCE**

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

healthplusinsurance.ca

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Apply now or call us for more info