



Canadian Association of Wholesale Sales Representatives  
Association canadienne des représentants de ventes en gros



# Health Plus™ Insurance for CAWS Members

## The Highlights

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

**For details on Coverage and Rates** please see below or contact us.

Your CAWS 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)

# HEALTH

## **Prescription Drugs**

\$30,000 annual maximum per person.  
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**



OPTIMUM PLAN  
PAYS

PRIORITY PLAN  
PAYS

90%

70%

## **Semi- Private Hospital Accommodation**

**Private Duty Nursing** \$10,000 / 12 months

## TRAVEL

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

100%

100%

# VISION

**Glasses & Contact Lenses** \$150 / 2 years

**Eye Exams** \$50 / 2 years

100%

NOT  
COVERED

# 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

80%

70%



**RATES** (per month including taxes)

	<b>OPTIMUM PLAN</b>	<b>PRIORITY PLAN</b>
<b>Single:</b>	\$116.00	\$89.00
<b>Dual:</b> couple or parent & child	\$232.00	\$178.00
<b>Family:</b> 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 \$48,000 your top dollar tax rate is 30%. Your real cost for Optimum Single coverage goes down from \$116 to \$82 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™ CAWS MEMBER INSURANCE**

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

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

**416-498-6944 1-877-218-0394**

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