

Health Plus™ Insurance for FDRIO Members

The Highlights

Prescription Drugs	\$30,000 per person per year
Paramedical	\$750 per person per type of practitioner per year
Dental	\$1,000 per person per year. No deductibles
Travel	100% of emergency 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

Underwritten by Green Shield Canada and the Beneplan Cooperative

Coverage and Rates For details, see below or contact us.

More Benefits with your plan...

Confidential Counseling & Resources
for work, life, health questions

Personalized Prescribing
that matches your meds to your DNA

Custom HR Advice
on workplace practices and concerns

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.
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)

	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 \$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™ FDRIO 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