

HEALTH PLUS™ INSURANCE FOR CAWS MEMBERS

Highlights



Health Plus covers more. Health, dental, drugs, and travel. With higher limits than other plans and plan options to suit your needs.



Health Plus is flexible for individuals and teams. Keep your coverage between contracts or as you grow your business.



Designed to save you money. Rates start lower than other plans and don't go up as you age.



Easy online application and claims process



Special rates for single parents and families



Chosen by your association to offer best value and a team you can trust and talk to. We're not a call centre.

FOR ALL YOUR INSURANCE NEEDS

Health Plus has all your personal insurance needs covered. Whether you outgrow your single plan or want additional coverage for your family or business.

GROUP ■ CRITICAL ILLNESS
DISABILITY ■ LIFE ■ LONG TERM CARE

OUR PARTNERS

As a small business ourselves, Health Plus is proud to partner with companies equally committed to serving you. Health Plus PRIORITY and OPTIMUM plans are underwritten by The Co-operators and administered by MDM Insurance Services. Wellness Resources are brought to you in partnership with Beneplan Inc.

COVERAGE DETAILS

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 /
Chiropractist, Massage Therapist, Osteopath, Naturopath, Accupunturist
(*Pre-approval required after \$150)

Therapeutic Equipment including:

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

Laboratory & Diagnostic Services \$500 / year

Hearing Aids \$500 / 36 months

Accidental Injury to Teeth

Ambulance

Semi-Private Hospital Accomodation

Private Duty Nursing \$10,000 / 12 months

OPTIMUM PLAN
PAYS

PRIORITY PLAN
PAYS

90%

70%

100%

100%

TRAVEL

Out-of-Canada Emergency Health up to 60 days per trip

100%

100%

VISION

Glasses & Contact Lenses \$200 / 2 years

Eye Exams \$50 / 2 years

100%

NOT
INCLUDED

DENTAL

Routine Exams with Scaling & Polishing one / 9 months

Consultations, Diagnostic Procedures

Preventative Services, Fillings, Extractions

Anesthesia, 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

Basic Dental Maximum \$1000 per person / year

Major Restorative Dental including Crowns, Bridges, Dentures*

*eligibility following 18 months plan membership

Major Restorative Maximum \$600 Optimum, \$400 Priority per
person / year

80%

70%

50%

50%

