

# HEALTH PLUS™ INSURANCE FOR TESL ONTARIO 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 /  
Chiropracist, 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%



# WELLNESS RESOURCES

Wellness resources for you and your business, not included in other plans. No extra charge, no claims required.

## CONFIDENTIAL COUNSELING

Shepell Employee and Family Assistance Program (EFAP) offers confidential counselling and resources for life, work and health challenges, available in 100+ languages.

## PERSONALIZED PRESCRIBING

To help make sure you are taking the right medication for your unique DNA. A simple test to help your doctor ensure your medication is doing its job. Completely private, no cost to you.

## CUSTOM HR ADVICE

From our expert on contracts, employment standards, office policies, compensation and more. Because no matter your business size, you want to do things right.

## RATES

RATES (per month including taxes)	HEALTH PLUS PRIORITY	HEALTH PLUS OPTIMUM
Single	\$89.00	\$116.00
Couple	\$178.00	\$232.00
Single Parent: 1 dependent	\$144.00	\$181.00
2 dependents	\$199.00	\$246.00
Family: 3-4 people**	\$225.00	\$296.00

\*\*\$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 your Health Plus plan could go down by almost 50%.

## READY TO APPLY?

Apply Online at [healthplusinsurance.ca/application](http://healthplusinsurance.ca/application)  
 Call 416-498-6944 or 877-218-0394 to speak to an advisor