



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

# HEALTH PLUS INSURANCE FOR CAWS MEMBERS

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## 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.

## HEALTH PLUS PRIORITY

Health + Dental + Travel + Wellness. \$30 000 prescription drug coverage per year, higher limits for paramedical services than other plans, no low per visit maximums, semi-private hospital, routine and major restorative dental and more.

## HEALTH PLUS OPTIMUM

All the great coverage included in the PRIORITY plan plus Vision coverage. OPTIMUM plans also include higher reimbursement rates for health, paramedical and dental services so you get even more for your money.

## GUARANTEED ACCEPTANCE

If you have a pre-existing condition or high drug expenses a 'no medical questions' plan can meet your needs. Even if you've been denied before we'll help find the insurance that's right for YOU. (GA plans differ from Health Plus plans)

## HEALTH PLUS FOR TEAMS

Comprehensive health and dental benefits with more flexibility than traditional group benefits. Cover who you want, including partners, full-time or part-time employees, and contract workers. Plus, greater rate stability saves you money.

## 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

# WELLNESS BENEFITS

Wellness resources for you and your business. No extra charge, no claims required. *Included in Health Plus PRIORITY and OPTIMUM plans.*

## LIFEWORKS EFAP

LifeWorks Employee and Family Assistance Program (EFAP) offers free confidential counselling and digital wellbeing tools for life, work and health challenges, available in 100+ languages. Plus perks to save you money.

## 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.

\*Guaranteed Acceptance Coverage Details Available Upon Request

	OPTIMUM PLAN PAYS	PRIORITY PLAN PAYS
<b>HEALTH</b> Prescription Drugs \$30 000 annual maximum per person Dispensing fee \$8 maximum Paramedical Practitioner Fees \$600 PRIORITY, \$1000 OPTIMUM per year / practitioner* Physiotherapist, Chiropractor, Psychologist/Social Worker, Speech Therapist, Podiatrist /Chiropodist, Massage Therapist, Osteopath, Naturopath, Acupuncturist *Preapproval required, PRIORITY: \$250/practitioner to \$600 combined, OPTIMUM: \$300/practitioner to \$750 combined, Psychologist does not require preapproval 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 <hr/> Semi-Private Hospital Accomodation Private Duty Nursing \$10,000 / 12 months	90%	70%
<b>TRAVEL</b> Out-of-Canada Emergency Health up to 60 days per trip	100%	100%
<b>VISION</b> Glasses & Contact Lenses \$200 / 24 months, \$300 / 24 months after 24 months on the plan Eye Exams \$75 / 2 years	100%	NOT INCLUDED
<b>DENTAL</b> 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 Overall Basic Dental Maximum \$1000 per person / year, \$1500 per person / year following 24 months plan membership (OPTIMUM only) <hr/> <b>Major Restorative Dental</b> including Crowns, Bridges, Dentures* *Eligibility after 18 months on the plan: \$600 OPTIMUM, \$400 PRIORITY per person / calendar year; After 30 months \$1000 OPTIMUM, \$650 PRIORITY per person / calendar year	80%	70%
	50%	50%

RATES (per month including taxes)*	HEALTH PLUS PRIORITY	HEALTH PLUS OPTIMUM
Single	\$98.00	\$128.00
Couple	\$187.00	\$244.00
Single Parent: 1 dependent	\$151.00	\$190.00
2 dependents	\$204.00	\$252.00
Family: 3-4 people**	\$237.00	\$310.00

\*\*\$40/month/additional person \*Rates subject to medical qualification

**GUARANTEED ACCEPTANCE PLANS AVAILABLE UPON REQUEST** Rates vary with age and specific plan.

**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, using Ontario tax rates if you earn \$51 000 your top dollar tax rate is 30%. Your real cost for Optimum Single coverage goes down from \$128 to \$90 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

## OUR PARTNERS

Health Plus PRIORITY and OPTIMUM plans are administered by MDM Insurance Services. Travel coverage is underwritten by The Co-operators. Wellness Benefits are brought to you in partnership with Beneplan Inc.

