

HEALTH PLUS™ INSURANCE FOR DAO 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

Paramedical Practitioner Fees
\$750 per year / practitioner
Physiotherapist, Chiropractor, Psychologist, Speech Therapist, Podiatrist /
Chiropracist, Massage Therapist, Osteopath, Naturopath, Accupunturist

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 \$75 / 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
Overall Basic Dental Maximum \$1000 per person / year,
\$1500 per person / year effective January 1st following 24 months plan
membership (OPTIMUM only)

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%

