

HEALTH PLUS INSURANCE FOR FDRIO 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.



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www.healthplusinsurance.ca/fdrrio



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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

Your Health Plus plan includes extras to help you take care of your mental and physical health. No extra charge, no claims required. Wellness benefits are provided in partnership with Maple.

 maple

MAPLE TELEMEDICINE

Never worry again about getting a last minute doctor's appointment. With the Maple platform, you get free, unlimited access from anywhere in the world to Canadian-licensed primary care providers. Connect within minutes 24/7/365 via text, audio, or video chat. Get medical advice, prescriptions, manage your medical records and more with Maple virtual healthcare.

INKBLOT MEMBER ASSISTANCE PROGRAM + iCBT

Your integrated member assistance program (MAP) includes 5 free hours of professional counselling and 24/7 access to digital resources for career, health, relationships, financial advice and more. Plus, Tranquility's innovative Cognitive Behavioural Therapy (iCBT) program includes digital CBT lessons, practical exercises, and guided support to promote your mental wellness.

*Guaranteed Acceptance Coverage Details Available Upon Request

HEALTH

Prescription Drugs

\$30 000 annual maximum per person

Dispensing fee \$8 maximum

Paramedical Practitioner Fees \$600 PRIORITY, \$1000 OPTIMUM per year / practitioner*

Physiotherapist, Chiropractor, Speech Therapist, Podiatrist /Chiropracist, Massage Therapist, Osteopath, Naturopath, Acupuncturist

*Preapproval required, PRIORITY: after \$250/practitioner to \$600 combined/year, OPTIMUM: after \$300/practitioner to \$750 combined/year

Psychologist / Social Worker \$250 PRIORITY, \$300 OPTIMUM per year; \$600 PRIORITY, \$1000 OPTIMUM per year, eligible January 1st following 12 months plan membership (Request form required)

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 Accommodation

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 / 24 months, \$300 / 24 months after 24 months on the plan

Eye Exams \$75 / 2 years

100%

NOT
INCLUDED

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

Overall Basic Dental Maximum \$1000 OPTIMUM, \$600 PRIORITY per person / year; After 24 months \$1500 OPTIMUM, \$1000 PRIORITY

Major Restorative Dental 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%

Apply By October 31, 2025 and Save!

Enrol by December 1, 2025 and lock in 2025 rates, guaranteed until November 2026.

RATES (per month including taxes)*	HEALTH PLUS PRIORITY		HEALTH PLUS OPTIMUM	
Single	\$121.00	\$116.00	\$157.00	\$151.00
Couple	\$227.00	\$219.00	\$291.00	\$285.00
Single Parent: 1 dependent	\$185.00	\$178.00	\$231.00	\$223.00
2 dependents	\$248.00	\$239.00	\$305.00	\$295.00
Family: 3-4 people**	\$288.00	\$278.00	\$375.00	\$362.00

**\$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 \$151 to \$106 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

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 Maple.

