INDIVIDUAL HEALTH & DENTAL COVERAGE

PLAN HIGHLIGHTS

ELIGIBILITY Available for Canadian Citizens, Permanent Residents, and non-resident applicants aged 18-69, with coverage to age 75. Applicants must live in Canada and be covered by a provincial government health plan. Any expenses normally covered under Provincial Health Insurance plans will not be eligible.

FEATURES

- Guaranteed Issue Health and Dental, with plan upgrade options
- Drug Upgrade available with simplified underwriting of medication history
- Single, Couple, and Family coverage
- Refer to Small Business Benefits Health & Dental plan highlights for groups of 3 or more lives

Health & Dental Coverage	Emergency Travel Medical Coverage	RAMQ Top Up (for Residents of Quebec)
Prescription Drugs	GreenShield Online Claim Service	Discounted Rates available to EDGE Policyholders
Paramedical Services	Pay Direct Drug Card	Small Business Benefits available to 3 or more lives
Dental Care	Direct Deposit of Claim Payment	Cost Plus

EMERGENCY TRAVEL MEDICAL COVERAGE

All plans include trips of 30 days, to a maximum of $5,000,000 per calendar year. Eligible travel benefits will be paid at 100% based on the reasonable and customary charges in the area where they were received, less the amount payable by your provincial government health plan.

RAMQ TOP UP

*Québec residents only: To be eligible for prescription drug coverage under this benefit plan, residents of Québec are required to enroll in the public drug plan, RAMQ (Régie de l'assurance maladie du Québec). As a resident of Quebec, you must submit all your drug claims to RAMQ first. The unpaid balances (including co-payments and deductibles) for drugs eligible for coverage under RAMQ, as well as claims for drugs not covered by RAMQ, may then be submitted to GreenShield for consideration. In the case of drugs requiring special authorization, claims may be submitted to GreenShield for consideration according to the terms of the benefit plan described in this booklet, only when the RAMQ criteria has been met.

IMPORTANT NOTES

If Applicant currently holds any other coverages offered through the EDGE Plans or is applying for any other EDGE Plans at the time of the Health & Dental application, EDGE Discounted Premium rates noted in the Rate Guide may be quoted.

Premium for Health & Dental coverage will be withdrawn on the 1st of each month.

Green Shield Canada Insurance reserves the right to perform a claim audit from time to time to verify the accuracy of the medical information provided.

Except where otherwise indicated, coverage maximums are based on a Benefit Year. Benefit Year means the consecutive 12 month period following the effective date of coverage and each 12 month period thereafter. All maximums shown are per covered person. All Edge Benefits plans renew annually based on the pooled experience of all policyholders, as well as many other market factors impacting premiums. These adjustments are generally effective on the 1st of October. In addition, our Health and Dental products are Age-Banded, with scheduled premium increases at ages 45, 55, 60 and age 65.

COST PLUS is designed to cover medical benefits as determined by the Income Tax Act that are not covered under the EDGE™ Health and Dental policy. All EDGE Health & Dental Plan members have access to a tax relief feature that allows small incorporated businesses, to claim expenses related to health care. Any health expenses not covered under the EDGE Insured Health & Dental portion of the plan may be eligible under Cost Plus.

There is no set up fee to access this service, however there is an Intermediation Fee (plus applicable taxes) charged ONLY when expenses are claimed. Cost Plus is not an insured benefit, but provides the small incorporated business owner with access to a tax advantage, when medical expenses are paid out of company dollars, which are tax deductible.

We recommend you always consult your accounting professional to clarify your eligibility and the tax advantages of this benefit. Cost Plus is not available in Quebec.

Health & Dental plans provided and underwritten by Green Shield Canada Insurance.
This is a brief overview of the benefits and some key definitions, exclusions, and limitations. Please refer to the Policy Booklet for complete details. In the event of any inconsistencies between this overview and the policy wordings, the actual policy wordings will prevail. OCT26

MANAGE YOUR MEDICAL EXPENSES

HEALTH

Provided and underwritten by Green Shield Canada Insurance
Issue ages 18-69, coverage to age 75.
Health Only option available to Small Business Benefits clients only.

	HEALTH Guaranteed Issue	OPTIONAL UPGRADES: DRUG Underwritten*	OPTIONAL UPGRADES: HEALTH Guaranteed Issue
PRESCRIPTION DRUG			
Maximum (Not available for Quebec residents unless RAMQ Top Up is selected)	Paid at 70% $400 1st year $500 2nd + years	Paid at 90% per person $1,000 1st year $1,500 2nd year $2,000 3rd + years	
EXTENDED HEALTH CARE			
Professional Services/ Registered Therapists:	$1,000 per year combined for all practitioners		$1,500 per year combined for all practitioners
Acupuncturist, Chiropractor, Chiropodist/Podiatrist, Registered Massage Therapist, Naturopath, Osteopath, Physiotherapist	$20 per visit, $400 per year		$40 per visit, $500 per year
Psychologist/ Registered Social Worker/ Clinical Counsellor	$400 per year combined		$750 per year combined
Speech Therapist	$400 per year		$500 per year
Accidental Dental	$3,000 per person per year		$10,000 per person per year
Ambulance Transportation	Includes land and air		Includes land and air
Hearing Aids	Not covered		$500 every 36 months
Medical Services, Diagnostic tests and x-rays, dialysis equipment, laboratory tests	$2,000 per person per year		$3,000 per person per year
Medical Items and Home Support Services (in home nursing) Separate maximums for Medical Items and Home Support Services	Year 1: $1,500 Year 2: $2,000 Year 3: $3,000 Year 4+: $4,000 per person per benefit category, per year		$10,000 per person, per year combined
TRAVEL			
Emergency Medical Travel Coverage Out of Province / Country	30 days per trip; $5,000,000 per person per year		30 days per trip; $5,000,000 per person per year
VISION CARE			
Prescription eyeglasses, contact lenses, laser eye surgery	Not covered		$250 every 24 months
Eye Examination	Not covered		$65 per person every 24 months

MANAGE YOUR DENTAL EXPENSES

DENTAL

Provided and underwritten by Green Shield Canada Insurance

PLEASE NOTE: Dental benefits are eligible after a 1 month waiting period following your coverage effective date. This does not apply to plans under a Small Business Benefits billing arrangement.

	DENTAL Guaranteed Issue	OPTIONAL UPGRADE Guaranteed Issue
Maximum	Paid at 70% $450 per person per year	Paid at 80% per person $1,000 1st year $1,250 2nd + years
Basic Preventive & Restorative Services: Recall exams, preventive cleaning, fluoride for children	70%, Available every 9 months	80%, Available every 9 months
Bitewing x-ray	70%, Available every 12 months	80%, Available every 9 months
Complete oral exams, full x-rays	70%, Available every 3 years	80%, Available every 3 years
Endodontic and Periodontal treatment and Denture services: Periodontal scaling, occlusal equilibration, 8 units every 12 months; Denture cleaning 1 every 12 months, relining or rebasing dentures every 3 years.	70%	70%

This plan comparison is a summary and does not constitute a contract. Refer to policy booklet for details. Health & Dental plans available to Canadian Citizens, Permanent Residents, and non-residents who are covered by their provincial health plan.
Rates are age-banded and will increase in accordance with age-bands during the lifetime of the policy. Rates may also be adjusted annually for the entire group each October.
Green Shield Canada Insurance reserves the right to perform a claim audit from time to time to verify the accuracy of the medical information provided. All Health & Dental clients are able to submit claims online.
Note: Except where otherwise indicated, coverage maximums are based on a Benefit Year. Benefit Year means the consecutive 12 month period following the effective date of coverage and each 12 month period thereafter. All maximums shown are per covered person.
* Prescription Drug underwriting is waived for Health & Dental Small Business Benefits opportunities. Please see the Small Business Benefits Guidelines for further info.
Cost Plus is available for incorporated small businesses. Please talk to your accounting professional to clarify eligibility. Cost Plus is not available in Quebec.