

PLAN HIGHLIGHTS

ISSUE AGES Available for applicants ages 18-64, with coverage to age 75

- FEATURES**
- Base, Deluxe, or Platinum plans to choose from
 - Individual (underwritten), including Single, Couple, and Family coverage
 - Multi-life (guaranteed issue with 3 or more lives for approved groups)

Health-Only or Health & Dental Coverage	Emergency Travel Medical Coverage	RAMQ Top Up (for Residents of Quebec)
Prescription Drugs	Green Shield On-Line Service	Cost Plus (where Tax Advantage Permitted)
Paramedical Services	Pay Direct Drug Card	No Deductible and No Co-Payment for Health Services
Dental Care	Direct Deposit of Claim Payment	Discounted Rates Available to EDGE Policyholders

EMERGENCY TRAVEL MEDICAL COVERAGE

All plans include trips of 60 days, to a maximum of \$1,000,000 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

For residents of Quebec and only if RAMQ is currently obtained. If the drug is covered on the RAMQ formulary, then 100% of the amount not paid by RAMQ will be reimbursed up to the plan maximum. If the drug is not covered on the RAMQ formulary, then the applicable percentage paid applies.

COST PLUS

Cost Plus is designed to cover Medical benefits as determined by the Income Tax Act that are not covered under the terms of the group contract. All EDGE Health & Dental Plan members have access to a tax relief feature that allows small 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 administration fee (plus applicable taxes) charged ONLY when expenses are claimed. Cost Plus is not an insurable benefit, but provides the small business owner with access to a tax advantage when medical expenses are paid out of company dollars, which are tax deductible. We recommend you consult your accountant to clarify the tax advantages of this benefit.

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Premium for Health & Dental coverage will be withdrawn on the 1st of each month.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 reserves the right to perform a claim audit from time to time to verify the accuracy of the medical information provided.

Must be a resident of Canada who is covered by a provincial government health plan. Any expenses normally covered under Provincial Health Insurance plans will not be eligible.

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. Health & Dental plan renews annually October 1st each year, and rates are subject to change at that time.

Health & Dental coverage insured by Green Shield Canada.

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.

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HEALTH & DENTAL

Health & Dental Coverage Provided by Green Shield Canada

ISSUE AGES 18 - 64, coverage to 75	BASE PLAN	DELUXE PLAN	PLATINUM PLAN
PRESCRIPTION DRUG MAXIMUMS (not available for Quebec residents unless RAMQ top up is selected)*	Paid at 80% \$1,000 per year	Paid at 90% \$1,000 1st year \$1,500 2nd year \$2,000 3rd + years	Paid at 90% \$1,500 1st year \$2,500 2nd year \$3,500 3rd + years
HEALTH SERVICES	no deductible, no co-payment	no deductible, no co-payment	no deductible, no co-payment
Ambulance Transportation	By air or land to nearest hospital	By air or land to nearest hospital	By air or land to nearest hospital
Hearing Aids	\$500 every 36 months	\$500 every 36 months	\$500 every 36 months
Paramedical Services Physiotherapist, Psychologist, Speech Therapist, Chiropractor, Osteopath, Homeopath, Podiatrist/Chiropodist, Naturopath	\$400/practitioner/person/ calendar year	\$400/practitioner/person/ calendar year	\$400/practitioner/person/ calendar year
Acupuncturist & Registered Massage Therapist	\$20/visit (20 visits/calendar year)	\$20/visit (20 visits/calendar year)	\$20/visit (20 visits/calendar year)
Orthotics	not covered	\$200 every 3 years	\$300 every 3 years
Accidental Dental	\$10,000 / year	\$10,000 / year	\$10,000 / year
Eye Exams	not covered	\$60 every 24 months	\$60 every 24 months
Eyeglasses/ Contact Lenses/ Laser Eye Surgery	not covered	not covered	\$250 every 24 months
Home Support Services	\$5,000/ year	\$7,500/ year	\$10,000/year
Semi Private Hospital Accommodations	not covered	not covered	30 days/ year
DENTAL BENEFIT MAXIMUMS	Paid at 80% \$750 1st year \$1,000 yearly thereafter	Paid at 80% \$1,000 each 1st and 2nd year \$1,200 yearly thereafter	Paid at 80% \$1,000 each 1st and 2nd year \$1,200 yearly thereafter
Preventative Services	recall exams 9 months	recall exams 9 months	recall exams 6 months
Periodontal scaling/cleaning	up to 6 units every 12 months	up to 8 units every 12 months	up to 8 units every 12 months
Diagnostic services	Complete oral exams and full x-rays every 3 years, bitewing x-rays every 9 months	Complete oral exams and full x-rays every 3 years, bitewing x-rays every 9 months	Complete oral exams and full x-rays every 3 years, bitewing x-rays every 9 months
Basic Oral Surgery	Tooth or residual root extraction	Tooth or residual root extraction	Tooth or residual root extraction
Comprehensive Dental Services	Paid at 70% (INCLUDING Endodontic Treatment, Periodontal Treatment, Standard Denture Services, Comprehensive Oral Surgery)	Paid at 70% (INCLUDING Endodontic Treatment, Periodontal Treatment, Standard Denture Services, Comprehensive Oral Surgery)	Paid at 80% (INCLUDING Endodontic Treatment, Periodontal Treatment, Standard Denture Services, Comprehensive Oral Surgery)

***Quebec Residents: RAMQ Top Up:** If the drug is covered on the RAMQ formulary, then 100% of the amount not paid by RAMQ will be reimbursed up to the plan maximum. If the drug is not covered on the RAMQ formulary, then the applicable percentage paid applies.

ALL PLANS INCLUDE trips of 60 days, to a maximum of \$1,000,000 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.

COST PLUS is designed to cover Medical benefits as determined by the Income Tax Act that are not covered under the terms of the group contract. All EDGE Health & Dental Plan members have access to a tax relief feature that allows small 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 administration fee (plus applicable taxes) charged ONLY when expenses are claimed. Cost Plus is not an insurable benefit, but provides the small business owner with access to a tax advantage when medical expenses are paid out of company dollars, which are tax deductible. We recommend you consult your accountant to clarify the tax advantages of this benefit.

Online Services: Green Shield Canada's Plan Member Online Services makes it easier for you to see claims information, check benefit eligibility and get your claim payments faster. Go to greenshield.ca for more information.

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

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. Rates may be adjusted annually for the entire group once a year.