



# ASSOCIATE BENEFITS PLAN

## BENEFITS

- ✓ Extended Health
- ✓ Dental
- ✓ Medication
- ✓ Disability
- ✓ Critical Illness

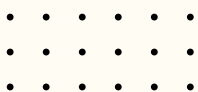
**APPLY NOW**

**PROVIDED BY  
RED HELM CANADA**

1.866.230.5565

redhelm.ca | info@redhelm.ca

300-116 Albert Street, Ottawa, Ontario, K1P 5G3



# Extended Health

Extended Health	Basic	Enhanced	Elite
<b>Prescription Drugs</b> <i>(With Pay-Direct Card)</i>	<b>80% coverage up to \$5,000</b> per family member, per year <i>(90% at Costco, PocketPills, or MedNow)</i>	<b>90% coverage up to \$5,000</b> per family member, per year <i>(100% at Costco, PocketPills, or MedNow)</i>	<b>100% coverage up to \$5,000</b> per family member, per year
<b>Paramedical Services</b> <i>(Chiropractor, Chiropodist/Podiatrist, Registered Massage Therapist, Naturopath, Osteopath, Physiotherapist, Psychologist, Speech Therapist, Acupuncturist)</i> <b>** Reasonable and Customary Per Visit Limits Apply</b>	<b>Not Included</b>	<b>90% coverage up to \$300 per practitioner</b> category, per family member, per year	<b>100% coverage up to \$500 per practitioner</b> category, per family member, per year
<b>Vision Care</b>	<b>Not Included</b>	<b>100% coverage up to \$200 every 24 months</b> , per family member	<b>100% coverage up to \$200 every 24 months</b> , per family member
<b>Semi-Private Hospital Accommodations</b>	<b>50% coverage up to 7 days per stay</b>	<b>100% coverage up to 14 days per stay</b>	<b>100% coverage up to 14 days per stay</b>
<b>Medical Supplies &amp; Equipment</b>	<b>Included</b>	<b>Included</b>	<b>Included</b>
<b>Travel Insurance</b>	<b>Any Number of Trips of up to 60 Days</b> Out-of-Province/Country <b>100% up to \$5,000,000</b> (emergency medical service for unforeseen accidents or illnesses)	<b>Any Number of Trips of up to 60 Days</b> Out-of-Province/Country <b>100% up to \$5,000,000</b> (emergency medical service for unforeseen accidents or illnesses)	<b>Any Number of Trips of up to 60 Days</b> Out-of-Province/Country <b>100% up to \$5,000,000</b> (emergency medical service for unforeseen accidents or illnesses)

# Dental Coverage

Dental Coverage	Basic	Enhanced	Elite
<b>Basic Services</b> <i>(check-ups, x-rays, fillings, oral surgery, endodontics/periodontics, 8 scaling units)</i>	80% Coverage up to <b>\$1,000</b> per family member, per year	90% Coverage up to <b>\$1,500</b> per family member, per year	100% coverage up to <b>\$1,500</b> per family member, per year <i>(basic/major maximums combined)</i>
<b>Major Services</b> <i>(crowns, bridges, dentures)</i>	Not Included	Not Included	50% coverage up to <b>\$1,500</b> per family member, per year <i>(basic/major maximums combined)</i>
<b>Orthodontic</b> <i>(braces for children 18 years of age and under)</i>	Not Included	Not Included	50% coverage up to <b>\$1,500</b> per child per lifetime
<b>Frequency of Check-Ups</b>	Every 9 months	Every 6 Months	Every 6 Months

## Monthly Rates

Rates	Basic	Enhanced	Elite
Single	\$181.74	\$230.41	\$296.70
Couple	\$363.51	\$460.91	\$593.41
Family	\$464.77	\$606.38	\$777.03

**Eligibility Requirements:** Must have valid OHIP coverage, Must be working a minimum of 20 hours per week

**Note:** Elite level coverage only available after being enrolled in Enhanced for more than 12 months. Aside from an upgrade to Elite, plan changes can occur one every year on December 1st where members can move up or down one level

**Note:** Plan termination at age 70 or early retirement

# Accident & Serious Illness

Disability	Basic	Enhanced
Short term income loss due to accident	70% of income up to <b>\$1000/week for up to 17 weeks</b>	70% of income up to <b>\$1000/week for up to 17 weeks</b>
Monthly income on <b>prolonged inability to work</b> due to accident or serious physical illness	<b>\$1,000/month</b> for up to 24 months	<b>\$2,000/month</b> for up to 24 months
<b>Permanent total disability</b> benefit	<b>\$100,000</b> total after 52 weeks	<b>\$200,000</b> total after 52 weeks
<b>Serious Illness</b> Benefit <i>(includes: life-threatening cancer, heart attack, kidney failure, stroke)</i>	<b>\$5,000</b> lump sum	<b>\$5,000</b> lump sum
Accidental <b>Death &amp; Dismemberment</b>	<b>\$100,000</b> lump sum	<b>\$200,000</b> lump sum
<b>Additional benefit</b> coverage	Accidental dental; rehabilitation; funeral; bereavement; spousal retraining; special education; daycare; family transportation; home, vehicle, workplace alteration; hospital confinement; parental care.	Accidental dental; rehabilitation; funeral; bereavement; spousal retraining; special education; daycare; family transportation; home, vehicle, workplace alteration; hospital confinement; parental care.
<b>Pricing</b>	<b>\$32.40</b>	<b>\$64.80</b>

**Note:** Conditions for which consultation or treatment was received in the 24 months before the effective date of coverage are permanently excluded. If you are treatment free for 24 months following the effective date of coverage then the pre-existing condition clause no longer applies.

**Note:** Certain high-risk industries not eligible. Please inquire to confirm eligibility prior to purchase if working in an industry that may be considered above normal accident risks.

**Note:** Plan Termination Age: 75 or earlier retirement.

# Catastrophic Drug Coverage

	Catastrophic Drug Coverage
Prescription Drugs	\$1,000,000 per family member, per policy year.
Biologic Drugs	\$50,000 per family member per policy year. <i>(Limited to lowest cost biosimilar)</i>
Deductible	\$5,000 deductible per family member, per policy year
Pre-Existing Conditions	Covered <b>after 24 months</b> of continuous coverage
Medication Review Service	<b>MedHelper</b> - advice from a clinical pharmacists on optimal and safe medication care plans
Pricing	\$16.20 - Single \$32.40 - Family

**Note:** Conditions for which consultation or treatment was received in the 24 months before the effective date of coverage are permanently excluded. If you are treatment free for 24 months following the effective date of coverage then the pre-existing condition clause no longer applies.

**Note:** Plan Termination Age: 65 or earlier retirement

# Notice & Disclosure

All quotes, products, and services are marketed and distributed by Red Helm Canada, an independent brokerage. Review our brokerage disclosure to find out more about who we are. While all effort is made to ensure accuracy, rates and plan details may be subject to review or change without prior notice. Rates are not guaranteed until final approval and confirmation from the insurance carriers. Rates shown are monthly, after-tax and in Canadian dollars.

In the event that there are any discrepancies between the quotes being provided by this system and the quotes established by our insurance suppliers based on the same information, the quotes established by our insurance suppliers shall govern. In the event of any discrepancy in any material provided by Red Helm Canada for general marketing purpose, the product marketing of underlying suppliers shall govern.

By submitting your information in any of our webforms, you are accepting our terms and conditions available on our website and are accepting that we communicate with you electronically for the purpose of solicitation.

Benefits Builder is marketed by Red Helm Canada but underwritten by Green Shield Canada, SecureMe, Camden Underwriting Agencies, and Sutton Special Risk.

The products and services referred to within this document may not be available in all geographic regions. All products and services provided by the participating suppliers on the Red Helm Canada are subject to the terms, conditions and limitations of each supplier and are subject to change without notice. Plan eligibility is not guaranteed and may require approval or other eligibility criteria.

Upon completion of an insurance transaction, we will be paid a sales commission by the company that provides the product you purchase which is generally based on a percentage of the premiums. We may receive a renewal (or service) commission if you keep that policy in force. We may be eligible for additional compensation, such as bonuses or non-monetary benefits, such as travel incentives, conferences, and seminars, depending on various factors such as volume of our sales or persistency of business that we place with a company during a given period. Should your contract be cancelled within a certain period, we may be subject to chargebacks for a portion, or all commissions earned.

All content within this document are the copyright of Red Helm Canada and are protected under the copyright laws of Canada and other countries. All rights reserved. In addition, certain information on this document may be copyrighted by others. The information on this document may not be reproduced, or distributed for any other purpose in whole or in part without the prior written consent of Red Helm Canada. Any infringement of Red Helm Canada rights will result in appropriate legal action.

## Contact Information

### For Further Inquiries

RedHelm.ca | 300-116 Albert Street, Ottawa, Ontario, K1P 5G3 | [info@redhelm.ca](mailto:info@redhelm.ca) | 1.866.230.5565