



The Association Health & Dental Plan – Bronze Guaranteed Issue

Offer clients greater coverage, now *guaranteed*.¹

Not everyone is lucky enough to have a group benefits card in their wallet — and this coverage gap creates a **BIG sales opportunity for you**. Especially when you can offer your clients enhanced coverage.

Typically, the Association Bronze Health & Dental Plan is underwritten. But **currently, we're offering the Bronze Health and Dental Plan as a Guaranteed Issue Plan** for a sub-standard factor rating of 45%* of the regular premium.¹

This provides you with a unique sales opportunity, as you can offer a **product with greater coverage** to clients who may not be able to get underwritten due to existing medical conditions (or for other reasons). It also provides your clients who are small business owners with a great option for more coverage for them and their employees.

¹ The Association Bronze plan is only guaranteed issue for a limited time and can be cancelled at any time without notice.

² Registered specialists and therapists include acupuncturists, chiropractors, dietitians, osteopaths, podiatrists, naturopaths, chiropractists, massage therapists, physiotherapists, psychologists, psychotherapists and speech therapists.

* This factor subject to change.

Who should you be targeting?

Reach out to clients who:

- Have medical conditions
- Have been denied health coverage
- Want extensive coverage, but don't have group benefits

Highlights of the plan:

Prescription drugs	\$2,350 per year
Basic dental services	70% of expenses to a maximum of \$500 per year
Travel Coverage (up to age 65)	\$5,000,000
Registered Specialists & Therapists²	\$750 combined per year
Registered Psychotherapist²	\$65 per visit up to 10 visits per year

It's *easy* to apply.

Just fill out the application form [here](#).

Step 1:

Locate the applicable rate sheet for Bronze Plan

[Alberta](#)
[British Columbia](#)
[Manitoba](#)
[New Brunswick](#)
[Newfoundland and Labrador](#)
[Northwest Territories](#)
[Nova Scotia](#)
[Nunavut](#)
[Ontario](#)
[Prince Edward Island](#)
[Quebec](#)
[Saskatchewan](#)
[Yukon](#)

Step 2:

Select the correct Bronze Plan premiums for your client and their family from the rate sheet in **Step 1**.

Step 3:

Submit the application!

Without coverage?

Employer doesn't provide enough coverage?

Self-employed?

Our guarantee to your clients.

All Association Plans are fully backed with a **30-day money-back guarantee**.*

*The insured may, within 30 days after receiving this policy, cancel it. Any premium paid up to the end of the 30-day examination period will be refunded, less any claims paid. Where claims paid exceed premiums, the difference must be repaid to the insurer immediately.

Plans underwritten by The Manufacturers Life Insurance Company (Manulife).

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For more information, please contact our sales team at **1-800-346-9285**.

