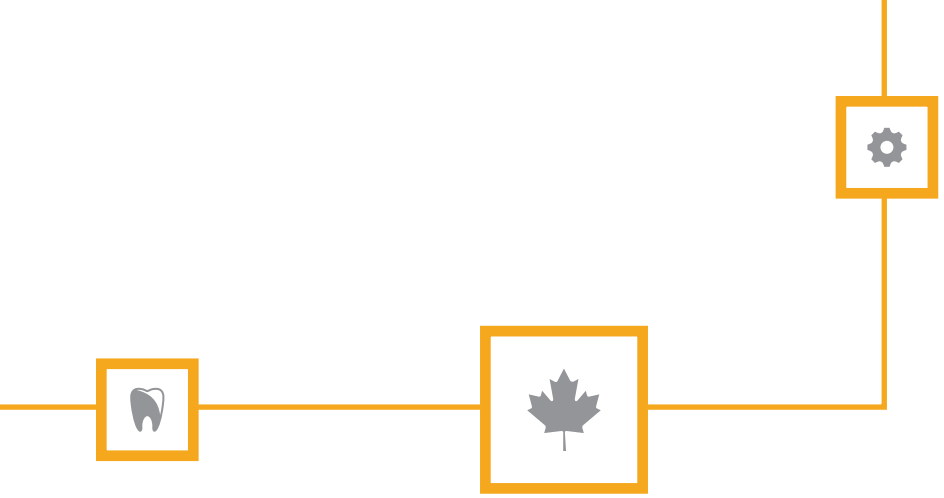


# healthassist LINK

Individual Health & Dental Plans
from Green Shield Canada Insurance

**BENEFIT AND COVERAGE DETAILS**

# Time to make the LINK to the plan that's right for you...

Health Assist LINK plans offer guaranteed coverage for you and your family for day-to-day, routine medical and dental expenses not covered by your provincial plan. They also provide emergency medical travel protection when you're away from home, and coverage for unforeseen health expenses that may arise in the future.

LINK

## Guaranteed Acceptance for all LINK plans

All four LINK plans offer guaranteed acceptance as long as you apply within 90 days of your group insurance end date and GreenShield receives your initial payment. And guaranteed acceptance means that applying is quick and easy – there's no need to answer any health questions!

Best of all, LINK plans are specially designed to provide coverage for pre-existing medical conditions – up to the stated maximums, of course.

Are you ready for the **Plan Details**?

| Benefits effective April 1, 2024 | No Medical Underwriting Required — Your Acceptance is Guaranteed<br>LINK Plan 1 | LINK Plan 2 | LINK Plan 3 | LINK Plan 4 |
|---|---|---|---|---|
| **PRESCRIPTION DRUGS (benefits per person)** | | | | |
| **Maximums** | Year 1: $500<br>Year 2: $650<br>Year 3+: $800<br>Plan pays 80% subject to annual max. | Year 1: $750<br>Year 2: $900<br>Year 3+: $1,100<br>Plan pays 80% subject to annual max. | Year 1: $1,200<br>Year 2: $1,350<br>Year 3+: $1,500<br>Plan pays 80% subject to annual max. | Year 1: $2,300<br>Year 2: $2,400<br>Year 3: $2,500<br>Year 4+: $2,700<br>Plan pays 80% subject to annual max. |
| **DENTAL CARE (benefits per person)** | | | | |
| **Maximums** | Not included | Year 1: $600<br>Year 2: $800<br>Year 3+: $1,000 | Year 1: $750<br>Year 2: $1,000<br>Year 3+: $1,250 | Year 1: $1,000<br>Year 2: $1,250<br>Year 3+: $1,750 |
| **Recall Frequency** | | 9 months | 9 months | 6 months |
| **Basic Services** | | Plan pays 80%, subject to annual max. | Plan pays 80%, subject to annual max. | Plan pays 80%, subject to annual max. |
| **Comprehensive Basic Services** | | Plan pays 80%, subject to annual max. | Plan pays 80%, subject to annual max. | Plan pays 80%, subject to annual max. |
| **Major Services** | | Not included | Available in Year 3 - Plan pays 50%, subject to annual max. | Available in Year 3 - Plan pays 60%, subject to annual max. |
| **Orthodontic Services** | | Not included | Not included | Available in Year 3 - Plan pays 60% to lifetime max. of $2,000 |
| **VISION CARE (benefits per person)** | | | | |
| **Vision Care**<br>Prescription eyeglasses, contact lenses, laser eye surgery | $150 every 2 years | $200 every 2 years | $250 every 2 years | $300 every 2 years |
| **Eye Examination** | $50 every 2 years | $50 every 2 years | $65 every 2 years | $80 every 2 years |
| **EXTENDED HEALTH CARE (benefits per person)** | | | | |
| **GreenShield Telemedicine** | 4 virtual visits per family every year with licensed general health care practitioners, available 7 days a week, 365 days a year (24 hours per day) | | | |
| **Professional Services/Registered Therapists** | | | | |
| Chiropractor, Physiotherapist, Chiropodist/Podiatrist, Dietitian, Naturopath, Osteopath | $20 per visit, 15 visits per practitioner, per year | $300 per practitioner, per year | $400 per practitioner, per year | $600 per practitioner, per year; up to $1,200 per year combined |
| Massage Therapist, Acupuncturist | $20 per visit,15 visits per practitioner, per year | $20 per visit, 15 visits per practitioner, per year | $20 per visit, 20 visits per practitioner, per year | $30 per visit, 20 visits per practitioner, per year |
| Speech Therapist | $300 per year | $300 per year | $400 per year | $600 per year |
| Psychologist/Psychotherapist/Social Worker | $600 per year, combined | | | |
| GreenShield Mental Health | Virtual counselling with the qualified GreenShield Health therapist of your choice; 2 hours for individual therapy, 2 hours for couples therapy, per person per year; additional therapy is eligible for coverage under the Psychology benefit. | | | |
| **Accidental Dental** | $2,500 per year | $5,000 per year | $10,000 per year | $10,000 per year |
| **Ambulance Transportation** | Includes land and air | | | |
| **Hearing Aids** | $300 every 4 years | $400 every 4 years | $500 every 4 years | $600 every 4 years |
| **Medical Services**<br>Diagnostic tests and x-rays, dialysis equipment, laboratory tests | $2,000 per year | | | |
| **Medical Items and Home Support Services** (in home nursing)<br>Separate maximums for Medical Items and Home Support Services | $1,500 per benefit category, per year | $2,500 per benefit category, per year | $5,000 per benefit category, per year | $5,000 per benefit category, per year |
| **HOSPITAL ACCOMMODATION (benefits per person)** | | | | |
| **Semi-Private and/or Private** Benefit pays the difference between standard ward charges and semi-private and/or private accommodation in a public general hospital in your province/territory of residence. | $200 per day<br>30 days max. per year | $200 per day<br>30 days max. per year | $200 per day<br>30 days max. per year | $250 per day<br>30 days max. per year |
| **TRAVEL (benefits per person)** | | | | |
| **Multi-Trip Emergency Medical Travel Coverage**<br>Out of Province/Country | 10 days per trip<br>$5,000,000 per year | 10 days per trip<br>$5,000,000 per year | 15 days per trip<br>$5,000,000 per year | 15 days per trip<br>$5,000,000 per year |

# Key Benefit Descriptions

## PRESCRIPTION DRUGS

Prescription drug benefits cover prescription drugs approved for use in Canada that require a prescription by law and have been prescribed by an authorized medical practitioner.

Brand name drugs are covered if no generic equivalent exists.

Smoking cessation products and drugs for the treatment of obesity, infertility and erectile dysfunction are not covered.

For Quebec residents: To be eligible for LINK prescription drug coverage, you must be covered by the RAMQ (Régie de l'assurance maladie du Québec) Public Prescription Drug Insurance Plan. Your prescription drug claims must be submitted to RAMQ first. When RAMQ reimburses a portion of the drug cost, unpaid balances (including co-payments and deductibles) will be co-ordinated so that you may be reimbursed up to 100% of the eligible expense incurred. If the drug is not covered by RAMQ, the standard co-pay applies.

## DENTAL CARE

***BASIC SERVICES:***

- Preventive cleaning
- Routine examinations, x-rays
- Fillings and extractions
- Fluoride treatment for children

***COMPREHENSIVE BASIC SERVICES:***

- Endodontic treatment – root canal therapy
- Periodontal treatment – scaling and root planing, occlusal adjustment, equilibration
- Denture repairs, rebasing, relining

***MAJOR SERVICES:***

- Crowns and onlays, dentures, bridgework

***ORTHODONTIC SERVICES:***

- Orthodontic treatment to straighten teeth and correct the bite

## EXTENDED HEALTH CARE

### *MENTAL HEALTH*

Two hours of individual and two hours of couples virtual counselling with the qualified GreenShield Health therapist who best matches your needs. (The GreenShield Health platform provides a unique and flexible matching process that incorporates diversity, inclusivity considerations and personal preferences, along with therapist credentials that align with your clinical needs.) Access to virtual appointments can happen quickly, within 24 to 48 hours of your online assessment. There are no out-of-pocket expenses for these four hours of therapy. And in between sessions, you'll have access to digital mental health resources like articles, podcasts and video presentations by GreenShield Health therapists. To continue your therapy journey, additional virtual sessions with your therapist are easy to arrange and eligible for coverage under the Psychology benefit of your plan.

### *MEDICAL ITEMS:*

- Aids for daily living (such as hospital style beds, IV stand, trapeze, bedpan)
- Braces, casts, catheters and ostomy supplies
- Compression stockings
- Diabetic supplies
- Custom made boots or shoes, custom made foot orthotics
- Mobility aids (such as canes, crutches, walkers, wheelchairs)
- Prosthetics
- Respiratory/cardiology items (such as breathing and heart monitors for infants, compressors, oxygen)

## HOSPITAL ACCOMMODATION

Semi-private and/or private accommodation in a public general hospital in your province/territory of residence.

## EMERGENCY MEDICAL TRAVEL COVERAGE

Multi-trip emergency medical coverage when travelling out-of-province or out-of-country.

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## Additional Information

This Plan Comparison is a summary and does not constitute a contract. Actual terms, conditions, limitations and exclusions are detailed in the contract issued by GreenShield upon application approval.

When you apply within 90 days of your group coverage end date, your acceptance for LINK plans is guaranteed – no medical underwriting required – as long as GreenShield, receives your initial payments.

Reimbursement will be made for eligible expenses incurred, paid for and received by the covered person provided such services and supplies are, in the opinion of GreenShield, medically necessary for the treatment of an illness or injury and reasonable and customary, taking all factors into account.

Costs for medical services eligible for coverage under provincial health insurance plans will not be eligible for coverage under LINK plans.

Coverage amounts shown are in Canadian Dollars.

Benefits are subject to change; GreenShield will provide policy owners with thirty (30) days written notice.

Plans provided and underwritten by

**Green Shield Canada Insurance**

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