



Losing Your Group Health Coverage?

Coverage2go™ from Equitable Life of Canada® can fill in a gap in your personal insurance needs when you have lost Group Benefits Health protection through your employer. Whether you are retiring early or as planned, are leaving your current employment (regardless of the cause) or are moving on to do something new where there will be no Group Benefits; Coverage2go:

- Can provide you with affordable and reliable Health coverage with **two levels of protection** (see next page) to select from, allowing you to select the right personal Health protection for your needs;
- Allows you to select Health coverage only, or Health and **Dental coverage** depending on your needs and preferences, provided you had Health and/or Dental coverage under your previous Group Benefits Plan;
- Comes with a no-cost, online suite of **health and wellness resources through EquitableHealth.ca®** that can help you and your family start to lead healthier, more balanced lives;
- Is always **accessible online** for benefit and claims information;
- Is yours to keep until you have Group Benefits coverage again or when Coverage2go is no longer required as an **essential part of protecting yourself, your family and your financial future**; and
- Features an online calculator at equitable.ca to confirm just how affordable personal Health and Dental coverage can be through Equitable Life.

Qualifying for Coverage2go may be as simple as:

- ✓ Having been insured for Health Benefits as a Plan Member or dependent under a verifiable, recognized Group Benefits Plan **within the 60 days prior to completing and submitting a Coverage2go application** to Equitable Life, with **no requirement to answer any medical questions**;
- ✓ **Being under age 75** (Health coverage is available until age 85) at the time of application for Coverage2go; and
- ✓ Having **Provincial Health Coverage** (having a Provincial Government Health Card issued in your name).

Coverage2go for your dependents may be as straightforward as:

- ✓ Applying for a **spouse** (wife/husband/common-law partner/civil union) or **dependent children** who have Provincial Health Coverage (have a Provincial Government Health Card issued in their name) and were covered under a previous plan and answering a **few questions** on the Coverage2go Application for Coverage.

Reliable coverage and simple administration and payments:

- Coverage2go premiums will be automatically **withdrawn** from your bank account through **Pre-Authorized Debit**;
- Equitable Life accepts a cheque or money order as your **first payment with your application** and then arranges for the Pre-Authorized Debit payments; and
- If you ever experience a **lifestyle change** such as welcoming a new child into your family or a change in your marital status, a simple, timely request is all that is needed to adjust your Coverage2go plan to your new situation.

Affordable coverage:

- Coverage2go is designed to provide you with **financial security at affordable rates**;
- **Rates will remain in place for one year** from your first day of coverage unless you request a change in your Plan; and
- Each year, prior to the Policy Anniversary Date of your coverage (or at the time of a change in coverage you have requested), a **one page Summary of your coverage** and your Monthly Premiums will be posted online for your review.

Terms, rates, exclusions and conditions are subject to change. Coverage information provided in this document and the Coverage2go Calculator are for descriptive purposes only. Certain definitions and exclusions apply which are set out in the policy. Actual rates will be determined when an application is received and processed at the Equitable Life Head Office.

Questions: Please contact Equitable Life's Coverage2go team at coverage2go@equitable.ca or 1.866.963.C2go (2246).

With Coverage2go, it is always about *Your Options*: Having options is always a good thing. With Coverage2go from Equitable Life of Canada, you have two options.

Option One: You have the choice of applying for Coverage2go or Coverage2go+. Both Plan options offer comprehensive, reliable coverage and provide the same **Benefits** (with the exception of Air Ambulance Services). The Coverage2go+ Plan option does provide some more generous coverage levels (the Plan pays more, you pay less) and maximums (higher dollar amount of coverage). These differences are highlighted below for your reference.

Option Two: Once you have decided which Plan best suits your needs, you have the option to apply for either Plan with or without Dental coverage. Please note that you had to have a Dental Benefit under your previous Group Benefits Plan to apply for Coverage2go Dental coverage.

What you need to know before exploring *Your Options*

Coverage2go will only reimburse medical expenses that are not covered by the Provincial Health Care Plan where an insured person resides. In Quebec, in compliance with Régie de l'Assurance Maladie du Québec (RAMQ) legislation, Coverage2go will only reimburse prescription drug expenses not covered by RAMQ or a RAMQ equivalent plan. The term "Policy Lifetime Maximum" refers to the maximum amount that a Coverage2go Plan will reimburse each insured person for any combination of Private Duty Nursing, Medical Equipment and Supplies, Dental Accident, Paramedical Services and/or Ambulance Services. Any other use of the term "maximum" refers to the total amount that will be reimbursed for any other Benefit or Service within the stated period of time. The term "year" below refers to a period of 365 days commencing with the date a Coverage2go Plan becomes effective. Unless otherwise stated, Benefit maximums and years refer to an amount and time period that will apply per insured person per year covered under a Coverage2go Plan.

The Benefit	What is Covered	Coverage2go versus Coverage2go+
Overall Plan Maximums	The maximum the Plan will pay over a policy lifetime for Private Duty Nursing, Medical Equipment and Supplies, Dental Accident, Paramedical Services and/or Ambulance Services	Coverage2go: \$200,000 Coverage2go+: \$300,000
Prescription Drugs	80% of lowest-cost alternative prescription medications (typically a generic), you pay 20%. Both options come with the advantage of a Pay-Direct Drug Card (PDD).	Coverage2go: \$1,100 per year Coverage2go+: \$2,000 per year
Hospital Care (Semi Private Room and Convalescent Home)	Covers 85% of your stay in a semi private hospital room up to \$6,000 per year; 180 days per incident (stay); and \$20 a day for a stay in a convalescent home	Coverage2go: \$175 a day Coverage2go+: \$200 a day
Private Duty Nursing	When home nursing care is required up to \$5,000 per year and \$25,000 per lifetime	Coverage2go: 85% of costs Coverage2go+: 90% of costs
Medical Equipment and Supplies	Covers part of the costs of these medical equipment and supplies: Prosthesis; Orthotics & Orthopaedic shoes; Wheelchairs; Wigs and Hairpieces; Glucometers; Casts, Crutches; Hospital Bed; Hearing Aids	Coverage2go: 85% of costs up to \$3,000 per year* Coverage2go+: 90% of costs up to \$3,500 per year*
Ambulance Services	Covers the cost of ambulance services	Coverage2go: Covers Ground Ambulance Services <u>but not Air Ambulance Services</u> Coverage2go+: Covers Ground Ambulance Services and <u>Air Ambulance Services (\$5,000 per incident)</u>
Paramedical Services	For services provided by a Chiropractor; Registered Massage Therapist; Naturopath; Osteopath; Physiotherapist; Podiatrist/Chiropracist; Psychologist; Specialist in Acupuncture; and/or a Speech Therapist	Coverage2go: \$500 combined maximum per year for eligible Paramedical Services Coverage2go+: \$650 combined maximum per year for eligible Paramedical Services
Vision Care	Covers 100% of the cost of eyeglasses, contact lenses, surgery and eye examinations	Coverage2go: Up to \$150 per two years Coverage2go+: Up to \$200 per two years
Treatment for Dental Accident	Coverage is included to help offset the costs of the treatment for an unforeseen dental accident to your jaw or teeth	\$5,000 per lifetime
Emergency Travel Medical (Out-of-Country and Province)	Protects you up to age 80 for medical emergencies when you are travelling outside your Province of residence	Coverage is for the first 60 days of any one trip for up to \$1 million per policy lifetime. A nine-month pre-existing condition applies.
Dental	You can select to add Dental coverage to either Coverage2go or Coverage2go+. Major Restorative Dental Services is only available after Dental Benefits have been in place for one year. Major Restorative Services include Endodontics and Periodontics. Examples of Major Restorative Services include services associated with the restoration or reconstruction of teeth or missing teeth such as crowns, bridges and dentures.	Coverage2go: 80% of Basic Services and 50% of Major Restorative Services up to a combined maximum of \$750 per year. Coverage2go+: 80% of Basic Services and 50% of Major Restorative Services up to a combined maximum of \$800 per year. (Recall examinations are eligible every nine months under both plans.)

* Indicates that Medical Equipment and Supplies are covered up to a combined maximum as stated above. Reimbursement is based on reasonable and customary costs where services are provided. Different maximums apply to each covered type of Medical Equipment and Supply.

Questions: Please contact Equitable Life's Coverage2go team at coverage2go@equitable.ca or 1.866.963.C2go (2246).