

Health benefits are normally confusing and costly. The Fairway Gig health plan is a truly one-of-a-kind program that leverages the group purchasing power of members to provide affordable plans that are accessible to all. **Quicker, more flexible, simpler, and more affordable benefits with increased rate stability for small to medium employers to help attract and retain key talent. Premiums are tax deductible to your corporation as a business expense.**

		GOLD	SILVER	BRONZE
EXTENDED HEALTH CARE	Coinsurance – Deductible	100% - No Deductible	90% - No Deductible	80% - No Deductible
	Overall Plan Maximum	Unlimited in Canada	Unlimited in Canada	Unlimited in Canada
	60 day Out-of-Province/Country Insurance	100% up to \$5,000,000 per incident	100% up to \$5,000,000 per incident	100% up to \$5,000,000 per incident
	Generic Prescription Drug Card	100% Coverage	90% Coverage (100% at PocketPills)	80% Coverage (90% at PocketPills)
	Annual Drug Maximum	\$5,000	\$5,000	\$5,000
	Hospital Coverage	Semi-Private Room 14 days per stay	Semi-Private Room 14 days per stay	Semi-Private Room 7 days per stay (50%)
	Vision Care per family member	\$200 every 24 months	\$200 every 24 months	Nil
	Eye Exams per family member	\$75 every 24 months	\$75 every 24 months	\$75 every 24 months
	Paramedical Practitioners (massage, physio, chiropractic etc.)	\$500 per practitioner per year (per family member)	\$300 per practitioner per year (per family member)	Nil
	Orthopedic Shoes/Orthotics	\$300 per year	\$300 per year	\$300 per year
	Hearing Aids	\$500 every 5 years	\$500 every 5 years	\$500 every 5 years
	Ambulance	Included	Included	Included
	Medical Supplies and Equipment	Included up to reasonable & customary charges	Included up to reasonable & customary charges	Included up to reasonable & customary charges
DENTAL CARE	Coinsurance – Deductible	100% - Basic 50% Major & Orthodontics	90% - Basic	Option – <input type="checkbox"/> Yes <input type="checkbox"/> No (Copper) 80% – Basic
	Overall Plan Maximum	\$1,500 Combined Basic & Major \$1,500 Lifetime Orthodontics	\$1,500 per family member	\$1,000 per family member
	Frequency of Check-Ups	6 months	6 months	9 months
	Units of Scaling (15 min cleaning)	8 units	8 units	8 units

*Gold available in year 2 and beyond

TO LEARN MORE CONTACT:

Simon Reyers

simon@fairwaybenefitsolutions.ca

613-532-2255

	ONTARIO			QUEBEC			BRITISH COLUMBIA /MANITOBA /SASKATCHEWAN			ALBERTA/NUNAVUT /YUKON/NWT			ATLANTIC PROVINCES		
	SINGLE	COUPLE	FAMILY	SINGLE	COUPLE	FAMILY	SINGLE	COUPLE	FAMILY	SINGLE	COUPLE	FAMILY	SINGLE	COUPLE	FAMILY
GOLD	\$169.10	\$338.21	\$442.86	\$202.22	\$404.44	\$529.97	\$129.54	\$259.09	\$338.81	\$144.93	\$289.86	\$379.29	\$181.70	\$363.39	\$475.99
SILVER	\$131.32	\$262.69	\$345.60	\$156.91	\$313.87	\$413.31	\$100.76	\$201.55	\$264.72	\$112.65	\$225.34	\$296.18	\$141.06	\$282.16	\$371.35
BRONZE	\$103.58	\$207.18	\$264.89	\$123.64	\$247.29	\$316.51	\$79.62	\$159.26	\$203.23	\$88.95	\$177.90	\$227.22	\$111.22	\$222.43	\$284.53
COPPER	\$65.29	\$130.59	\$150.63	\$77.71	\$155.43	\$179.48	\$50.45	\$100.92	\$116.17	\$56.23	\$112.46	\$129.58	\$70.01	\$140.04	\$161.61

FINE PRINT – ELIGIBILITY

- The group must either be a legally incorporated company, sole proprietorship, or partnership, with true employer / employee relationships.
- All participating members must have valid Provincial Health Insurance coverage.
- All members must be working a minimum average of 20 hours per week to remain eligible.
- The employer must contribute to at least 50% of the premiums and all members within a specified classification of employees must be enrolled unless they provide proof of equivalent spousal coverage.
- Gold level of coverage only available after being enrolled for more than 12 months
- Copper coverage is Bronze Health without Dental Option

FINE PRINT – PREMIUMS

- Stated premiums do not include applicable Provincial Sales Taxes
- Premium rates change December 1st each year
- Premium rates above are valid until December 1, 2022

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