



HealthSure

Comprehensive wait list insurance
for Canadians seeking surgical and
medical care *in Canada.*



HealthSure

Waiting for procedures is a fact of life and can be stressful. HealthSure insurance program helps your clients access care through front of the line insurance for diagnostics, specialists and surgery procedures, in Canada, within pre-approved medical facilities.

When the health condition is life threatening, HealthSure covers the costs associated with life-altering illness with a guaranteed Critical Illness option up to \$25,000.

Why HealthSure?

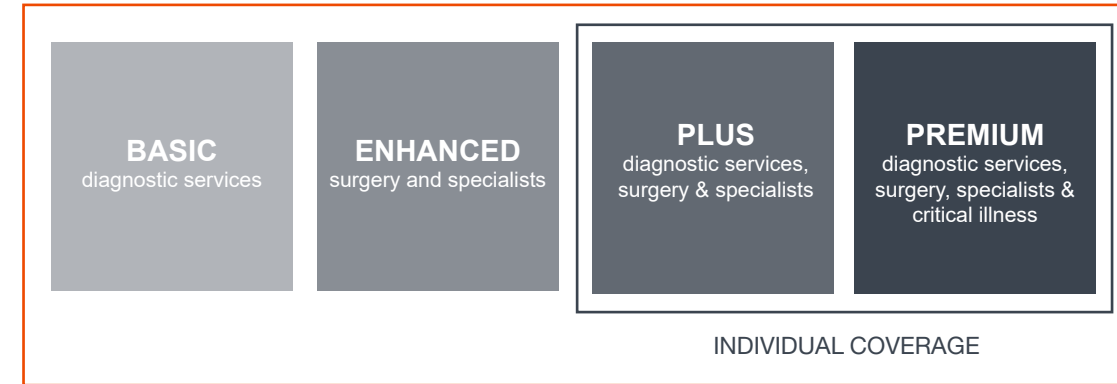
- » no medical underwriting or evidence of insurability
- » no deductible or co-payments
- » specialist consultations within 21 days
- » \$1,000,000 lifetime coverage
- » Pre-existing conditions covered after 24 months

HealthSure

Requirements

- » be placed on a 45 days+ medical wait list by a licensed doctor
- » be under 75 years old
- » must reside in Canada and covered under the provincial health care plan in their province of residence

Plan design



GROUP COVERAGE

	BASIC	ENHANCED	PLUS	PREMIUM
	GROUP COVERAGE	GROUP COVERAGE	GROUP & INDIVIDUAL COVERAGE	GROUP COVERAGE ONLY - ADD ON TO PLUS
Surgical & Related Medical Services		✓	✓	✓
Hospital & Inpatient Services		✓	✓	✓
MRI or CT Scans	✓		✓	✓
Myelograms	✓	✓	✓	✓
Angiography		✓	✓	✓
Angioplasty		✓	✓	✓
Cardiac Catherization		✓	✓	✓
Surgical Support Services		✓	✓	✓
Medical Support Services	✓	✓	✓	✓
Second Opinion		✓	✓	✓
Accommodation and Meals for Family Member		✓	✓	✓
Transportation for Covered Services	✓	✓	✓	✓
AIDS or AIDS Related Diseases		✓	✓	✓
Specialist Consultations *	✓	✓	✓	✓
Critical Illness				✓

*Specialist Consultations only include: Orthopaedics; Cardiology; Neurology; General Surgery; Gastroenterology; Ear, Nose and Throat; Ophthalmology; Urology; Rheumatology; Spine Team

HealthSure

Designed to be affordable

BASIC PLAN RATES CAD, per month.

Single	\$22.14
Single with 2 children	\$39.23
Couple	\$39.23
Family	\$55.05

ENHANCED PLAN RATES CAD, per month.

» age banded rates for groups under 9 lives

Age	Single	Single with 2 children	Couple	Family
under 30	\$21.04	\$39.32	\$36.72	\$54.99
30 - 39	\$25.08	\$41.35	\$44.78	\$61.05
40 - 44	\$37.23	\$48.07	\$56.40	\$73.58
45 - 49	\$39.26	\$54.99	\$73.15	\$88.87
50 - 54	\$45.23	\$60.45	\$85.08	\$100.30
55 - 59	\$50.66	\$66.06	\$95.94	\$111.36
60 - 64	\$56.36	\$69.63	\$107.35	\$120.61
65 - 69	\$64.83	\$77.89	\$124.28	\$137.34
over 69	\$73.26	\$87.76	\$141.15	\$155.65

» age banded rates for groups over 10 lives

Age	Single	Single with 2 children	Couple	Family
under 30	\$18.57	\$34.69	\$32.39	\$48.52
30 - 39	\$22.13	\$36.49	\$39.51	\$54.38
40 - 44	\$27.26	\$42.42	\$49.76	\$64.93
45 - 49	\$34.64	\$48.52	\$64.56	\$78.41
50 - 54	\$39.91	\$53.35	\$75.07	\$88.50
55 - 59	\$44.54	\$58.29	\$84.66	\$98.25
60 - 64	\$49.73	\$61.46	\$94.72	\$106.43
65 - 69	\$57.21	\$68.72	\$109.67	\$121.18
over 69	\$64.64	\$77.43	\$124.54	\$137.34

HealthSure

Designed to be affordable

PLUS PLAN RATES CAD, per month.

Single	\$52.00
Single with 2 children	\$104.00
Couple	\$104.00
Family	\$104.00

» individual rates

Age	Single	Single with 2 children	Couple	Family
under 30	\$44.69	\$75.60	\$71.19	\$102.10
30 - 39	\$51.51	\$79.01	\$84.82	\$112.35
40 - 44	\$61.34	\$90.40	\$104.47	\$133.53
45 - 49	\$75.49	\$102.10	\$132.80	\$159.40
50 - 54	\$85.59	\$111.33	\$152.98	\$178.73
55 - 59	\$94.77	\$120.84	\$171.36	\$197.41
60 - 64	\$104.42	\$126.85	\$190.63	\$213.08
65 - 69	\$118.74	\$140.81	\$218.68	\$241.36
over 69	\$132.98	\$157.51	\$247.80	\$272.32

PREMIUM PLAN RATES CAD, per month and in addition to Plus plan rates.

» critical illness coverage up to \$25,000

	non-smoker	smoker
under 25	\$6.61	\$9.65
25 - 29	\$8.92	\$17.63
30 - 34	\$11.23	\$23.83
35 - 39	\$13.65	\$29.49
40 - 44	\$18.69	\$43.25
45 - 49	\$28.55	\$73.56
50 - 54	\$40.41	\$111.56
55 - 59	\$53.74	\$153.63
60 - 64	\$90.36	\$257.43
65 - 69**	\$132.75	\$381.58



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