

# Realtor group health & dental insurance



## Extended Health Care

	Plan 1	Plan 2	Plan 3
Prescriptions	Optional	80% \$1500*	80% \$1500*
Semi-Private Hospitals	Included	Included	Included
Medical Surgical Supplies and Appliances	Included	Included	Included
Medical Specialists	up to \$500/year	up to \$500/year	up to \$625/year
Eye Glasses / Contact Lenses	Optional	Optional	150/2yrs
Emergency Travel Health Insurance	Optional	Optional	15 days per trip

## Dental Coverage Included in all plans

Preventative and Restorative Services	included		
Periodontal and Endodontic Services	included		
Reimbursements	70% first year	75% second year	80% every year after
12 month maximum	\$750 first year	\$1000 second year	\$1250 every year after
Major Restorative Services	50% up to \$500 per year, starting in the third year		

## Monthly Rates \$

	Plan 1				Plan 2				Plan 3			
	S	SP	C	F	S	SP	C	F	S	SP	C	F
Ages 16 to 39	75	127	126	219	133	198	205	312	147	225	229	352
Ages 40 to 54	102	146	173	270	160	224	272	395	177	252	300	435
Ages 55 to 64	127	180	215	322	191	268	323	454	209	295	355	490
Ages 65 to 74	130	185	220	321	130	185	220	321	151	218	256	370
Ages 75 to 99	117	173	199	283	117	173	199	283	139	212	235	333

S = Single SP = Single Parent = 1 parent and up to 4 kids C = couple F = Family = 2 parents and up to 4 kids  
Some conditions apply \*No drug coverage for age 65 and over (coverage is provided by the provincial plan)

## Key Advantages

- Includes single parent and couple rates
- Minimum of 5 realtors participation
- No medical questions on the application when set up as a group
- Premiums can be claimed as a business expense
- No cost to the Realtor Office ( optional )
- Realtor can select which plan of choice
- No existing group plan claims experience required
- Realtor can pay premiums directly from their bank account or credit card
- Realtor Office can pay the premiums and deduct the full amount from realtor's pay
- Realtor Office can also contribute any amount towards premiums.

# Call (905) 542-7714

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