ContinYou[™] health and dental conversion plans









ContinYou[™] your health and dental coverage

For many people, leaving their job means leaving their group benefit coverage behind. While provincial plans cover some health care expenses, many day-to-day and emergency expenses will now be your responsibility. *ContinYou* allows you to easily transition from your previous group plan to individual health and dental coverage.

ContinYou provides guaranteed health and dental benefits to plan members and/or their dependents previously covered under a group health and dental plan provided under the Chambers of Commerce Group Insurance Plan or Maximum Benefit programs, administered by Johnston Group.

With *ContinYou*⁻, you, your spouse and your dependent children can enjoy important health and dental protection.

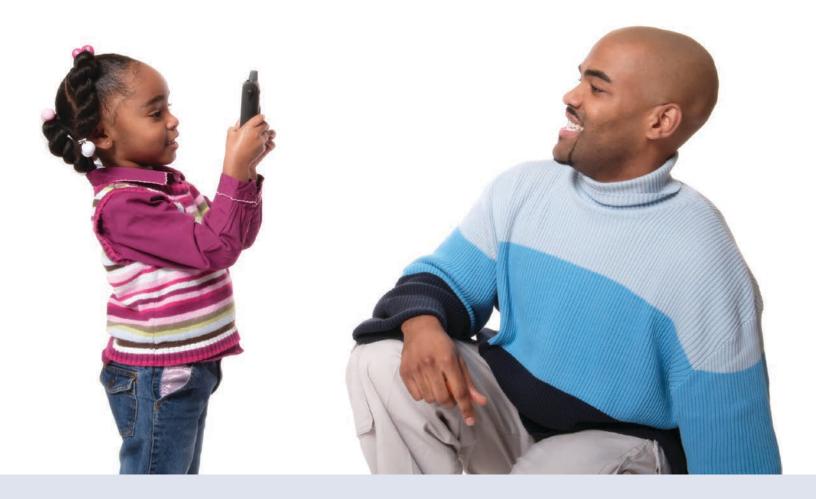
Now, you can take it with you!

Making the transition

Simply apply for and purchase coverage within 60 days of your group coverage ending. There are no medical statements required and your coverage is guaranteed. If you choose to provide evidence of good health you may be eligible for discounted rates.

Coverage will begin the 1st of the month following the day your group health and dental benefits end. **ContinYou** lets you choose from three levels of coverage. All include coverage for prescription drugs (**except Quebec**), paramedical services, ambulance, hearing aids, and semi-private hospital. There are also options with dental and vision coverage.





Things to consider...

- > **ContinYou** coverage is not identical to your group coverage. This brochure provides you with an overview of the benefits available, with your policy covering all of the details.
- > You must be a resident of Canada under age 76 and be covered under the provincial health plan in your province of residence to apply for a *ContinYou* plan. If you apply for family coverage, your dependents must also have provincial health care coverage.
- > *ContinYou** rates are based on your age and province of residence. Your rates will change as you age.
- > All annual or lifetime maximums are per person. Yearly maximums are based on a calendar year.

Please return the completed Application Form to us, and we'll make sure your *ContinYou*⁻ coverage is there to protect you.

Questions?

Call our National Service Centre at 1-800-893-7587 Monday to Friday, 7:30 A.M. - 6:00 P.M. CST.





Coverage options

	Base	Enhanced	Enhanced Plus
Extended health care maximum	\$1 million per year	\$1 million per year	\$1 million per year
80% coverage for:			
Prescription drugs, including diabetic supplies, but excluding smoking cessation, over the counter, fertility and birth control drugs. (Not available in Quebec)	\$500 per year Prescription drug coverage not available in Quebec	\$1,000 per year Prescription drug coverage not available in Quebec	\$2,000 per year Prescription drug coverage not available in Quebec
100% coverage for:			
Acupuncturist, Chiropractor, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Podiatrist/Chiropodist	\$600 combined maximum per year	\$800 combined maximum per year	\$1,000 combined maximum per year
Psychologist, Speech Therapist	\$60 per visit, to a maximum of 10 visits per year	\$60 per visit, to a maximum of 10 visits per year	\$60 per visit, to a maximum of 12 visits per year
Home nursing care	\$1,500 per year	\$1,500 per year	\$3,000 per year
Prosthetic equipment	\$1,500 per year	\$1,500 per year	\$3,000 per year
Durable equipment	\$1,500 per year	\$1,500 per year	\$3,000 per year
Orthotics or orthopedic shoes	\$200 per year	\$200 per year	\$200 per year
Accidental dental	\$2,500 per year	\$2,500 per year	\$3,000 per year
Ambulance	Ground ambulance – unlimited Air ambulance – \$4,000 per year	Ground ambulance – unlimited Air ambulance – \$4,000 per year	Ground ambulance – unlimited Air ambulance – \$4,000 per year
Hearing aids	\$300 per 48 months	\$300 per 48 months	\$500 per 48 months
Wigs	\$200 per lifetime	\$200 per lifetime	\$200 per lifetime
Vision care	No coverage	\$150 per 24 months Laser eye surgery equal to Vision care benefit once per lifetime	\$300 per 24 months Laser eye surgery equal to Vision care benefit once per lifetime
Eye exams	No coverage	\$50 per 24 months	\$50 per 24 months
Hospital	100% coverage Semi-private hospital accommodations: \$175 per day/60 days	100% coverage Semi-private hospital accommodations: \$175 per day/60 days	100% coverage Semi-private hospital accommodations: \$200 per day/90 days
Termination age	80	80	80
Emergency out of country coverage	30 day trip limit. Lifetime maximum \$1,000,000 . Coverage terminates at age 65	30 day trip limit. Lifetime maximum \$1,000,000 . Coverage terminates at age 65	30 day trip limit. Lifetime maximum \$1,000,000 . Coverage terminates at age 65
Dental benefits			
	No coverage	80% coverage for: Basic Restorative and Endodontic & Periodontic services including exams, cleanings, fillings, scaling, polishing, and oral surgery. Dental services have a combined maximum of \$1,000 per year	80% coverage for Basic Restorative and Endodontic & Periodontic services including exams, cleanings, fillings, scaling, polishing, and oral surgery. 50% coverage for Major Restorative services including crowns, bridges, and dentures. Dental services have a combined maximum of \$1,500 per year.
Termination age	No coverage	80	80

And more...

Whichever option you choose, all *ContinYou*⁻ plans include **survivor benefits**. If you die while insured, *ContinYou*⁻ provides a full year of coverage for your insured spouse and children. That means your family's *ContinYou*⁻ benefits go on for twelve additional months, without any premiums during that time.

Making a claim is easy

ContinYou plans are simple and easy to use.

- > You'll receive your own pay-direct drug card for prescription drug purchases. Simply present the card to the pharmacist and the portion that is covered by your plan is automatically paid. You just pay any remaining balance of the cost at the counter.
- > Your wallet card will have our EDI (electronic data interchange) number, allowing dentists to electronically submit your claims directly to us. We'll mail you or your dentist a reimbursement cheque for any eligible expenses.
- > Don't like waiting for cheques? Sign up for direct deposit of your reimbursement to the bank account of your choice.

Premium payment

You pay for *ContinYou*⁻ coverage on a monthly basis by pre-authorized payment. The application incorporates the pre-authorized payment sign-up.



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