

How to Keep Your Insurance Coverage When Leaving a Group Benefits Plan



When an employee departs from their job, whether by choice or due to circumstances such as retirement or a decrease in working hours, they may face the loss of insurance coverage. In this case, Plan Administrators will offer you options to continue your coverage.

We have designed a plan that offers you the opportunity to continue to receive the security you're used to. With our Conversion Plan, you can seamlessly maintain your health and dental coverage, providing you with the peace of mind that comes from being protected against the financial strain of unforeseen health expenses.

Time constraints add a layer of complexity when converting coverage

Employees must transition their benefits to an individual policy within a specified time frame. Otherwise, you risk the complete loss of coverage. **You must complete the application within (90) days** of your existing Canadian group benefits plan ending, or you'll go through the medical underwriting process.

The conversion deadlines for each benefit category differ:

- **Extended Health Care:** (90) days from the loss of coverage
- **Dental Insurance:** (90) days from the loss of coverage

There are four different levels of coverage you can get.

The following plans do not require medical underwriting but will provide some coverage for existing drugs.

Benefits effective April 1, 2022	No Medical Underwriting Required — Your Acceptance is Guaranteed			
	LINK Plan 1	LINK Plan 2	LINK Plan 3	LINK Plan 4
PRESCRIPTION DRUGS (benefits per person)				
Maximums	Year 1: \$500 Year 2: \$650 Year 3+: \$800	Plan pays 80%, subject to annual max.	Year 1: \$750 Year 2: \$900 Year 3+: \$1100	Plan pays 80%, subject to annual max.
DENTAL CARE (benefits per person)				
Maximums	Not included	Year 1: \$600 Year 2: \$800 Year 3+: \$1000	Year 1: \$750 Year 2: \$1000 Year 3+: \$1250	Year 1: \$1000 Year 2: \$1250 Year 3+: \$1500 Year 4+: \$2700
Recall Frequency		9 months	9 months	6 months
Basic Services		Plan pays 80%, subject to annual max.	Plan pays 80%, subject to annual max.	Plan pays 80%, subject to annual max.
Comprehensive Basic Services		Plan pays 80%, subject to annual max.	Plan pays 80%, subject to annual max.	Plan pays 80%, subject to annual max.
Major Services		Not included	Available in Year 3 - Plan pays 50%, subject to annual max.	Available in Year 3 - Plan pays 60%, subject to annual max.
Orthodontic Services	Not included	Not included	Available in Year 3 - Plan pays 60% to Lifetime max. of \$2,000	
VISION CARE (benefits per person)				
Vision Care (Prescription eyeglasses, contact lenses, laser eye surgery)	\$150 every 2 years	\$200 every 2 years	\$250 every 2 years	\$300 every 2 years
Eye Examination	\$50 every 2 years	\$50 every 2 years	\$65 every 2 years	\$80 every 2 years
EXTENDED HEALTH CARE (benefits per person)				
Professional Services/Registered Therapists				
Chiropractor, Physiotherapist, Chiroprapist/Podiatrist, Dietician, Naturopath, Osteopath	\$20 per visit, 15 visits per practitioner, per year	\$300 per practitioner, per year	\$400 per practitioner, per year	\$600 per practitioner, per year; up to \$1200 per year combined
Massage Therapist, Acupuncturist	\$20 per visit, 15 visits per practitioner, per year	\$20 per visit, 15 visits per practitioner, per year	\$20 per visit, 20 visits per practitioner, per year	\$30 per visit, 20 visits per practitioner, per year
Speech Therapist	\$300 per year	\$300 per year	\$400 per year	\$600 per year
Mental Health Services				
Psychologist/Psychotherapist/Social Worker	\$600 per year, combined			
Inkbot Therapy™	Virtual counselling with the qualified Inkbot therapist of your choice; 2 hours for individual therapy, 2 hours for couples therapy, per person per year; additional therapy is eligible for coverage under the Psychology benefits.			
Accidental Dental	\$2,000 per year	\$5,000 per year	\$10,000 per year	\$10,000 per year
Ambulance Transportation	Includes land and air			
Hearing Aids	\$300 every 4 years	\$400 every 4 years	\$500 every 4 years	\$600 every 4 years
Medical Services (Diagnostic tests and x-rays, dialysis equipment, laboratory tests)	\$2,000 per year			
Medical Items and Home Support Services (in home nursing) Separate maximums for Medical Items and Home Support Services	\$1,500 per benefit category, per year	\$2,500 per benefit category, per year	\$5,000 per benefit category, per year	\$5,000 per benefit category, per year
HOSPITAL ACCOMMODATION (benefits per person)				
Semi-Private and/or Private (benefit pays the difference between standard ward charges and semi-private and/or private accommodation in a public general hospital in your province/territory of residence)	\$200 per day 30 days max. per year	\$200 per day 30 days max. per year	\$200 per day 30 days max. per year	\$250 per day 30 days max. per year
TRAVEL (benefits per person)				
Multi-Trip Emergency Medical Travel Coverage Out of Province/Country	10 days per trip \$5,000,000 per year	10 days per trip \$5,000,000 per year	15 days per trip \$5,000,000 per year	15 days per trip \$5,000,000 per year

Take action to get coverage today.

1. No medical underwriting.
2. No medical questionnaire needed.
3. Get coverage for existing medications.

GET A QUOTE