

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, Maximum Benefit, CINUP, and designated Johnston Group administered plans.

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

Personal Benefits ContinYou includes health, dental and prescription drug coverage. Simply apply online at my-benefits.ca and purchase this coverage within 60 days following the date of your group coverage ending.

Benefits will begin on the date of approval of the application.

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.

Complete the Application Form and we'll make sure your ContinYou coverage is there to protect you.

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

*Services of a licensed clinical psychologist, social worker, registered clinical counsellor, Canadian certified counsellor, psychotherapist or any other certified mental health practitioner covered under the plan and belonging to an accredited association or organization that answers to a disciplinary committee (subject to the approval of the Third Party Administrator).

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.

- > If your plan includes prescription drug coverage, simply present your ID Card to the pharmacist for your prescription drug purchases 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 ID 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.
 - > Submit claims electronically on www.my-benefits.ca. Payments are typically processed within 48 hours.
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Premium payment

Monthly premiums are deducted directly from your credit card or authorized debit credit card. As long as you pay your premiums, you remain insured.

**Questions? Call the National Service Centre at 1.877.886.7875 Monday to Friday, 7:30 am - 6:00 pm CST
1051 King Edward Street, Winnipeg, MB R3H 0R4**

This booklet is not an insurance policy, and does not grant or confer any contractual rights. All rights under this program shall be governed by the provisions of the Master Policy, administered by Johnston Group Inc. and underwritten by Co-operators Life Insurance Company.