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Personal Health Plan

Plan Summary

Effective September 1, 2024

Meet your match with the Personal Health Plan. Flexible, and designed with your needs in mind - choose the coverage that suits you best. You'll have three Personal Health Plan options to choose from. Choose 'standard' for health and dental coverage, 'preferred' for comprehensive health coverage with no dental, or 'optimum' for comprehensive health and dental coverage. Your coverage, your choice.

What is covered?

Health Care	Standard Plan	Preferred Plan	Optimum Plan
Prescription Drugs	*Not covered*	80% ($2,500 / year)	90% ($5,000 / year)
Hospital room *(private or semi-private)*	*Not covered*	30 days / year	30 days / year
Professional services / Registered therapists	$300 / year ($20 / visit)	$400 / year ($20 / visit)	$500 / year ($25 / visit)
Accidental dental	$5,000 / year	$5,000 / year	$10,000 / year
Hearing aids	Year 1-4: $300 Year 5+: $400 / 4 years	Year 1-4: $350 Year 5+: $500 / 4 years	$500 / 4 years
Home support services & medical items	Year 1: $2,000 Year 2: $3,000 Year 3: $4,000 Year 4+: $5,000	Year 1: $2,000 Year 2: $3,000 Year 3: $4,000 Year 4+: $5,000	Year 1: $2,000 Year 2: $4,000 Year 3+: $6,000
Medical services	$2,000 / year	$2,000 / year	$2,000 / year
Emergency transportation	Land or air to nearest hospital		

Vision Care	Standard Plan	Preferred Plan	Optimum Plan
Eye exam	$65 / 24 months	$65 / 24 months	$80 / 24 months
Lenses, frames or contacts	$150 / 24 months	$150 / 24 months	Year 1-2: $150 / 24 months Year 3-4: $200 / 24 months Year 5+: $250 / 24 months

Dental Care	Standard Plan	Preferred Plan	Optimum Plan
Basic Services	80% (recall once every 9 months)	*Not covered*	80% (recall once every 9 months)
Comprehensive basic services	Year 1: 50% Year 2: 70% Year 3+: 80%	*Not covered*	Year 1: 60% Year 2: 70% Year 3+: 80%
Major services	*Not covered*	*Not covered*	Year 3+: 50%
Annual maximum	Year 1: $500 Year 2: $650 Year 3+: $800	*Not covered*	Year 1: $700 Year 2: $900 Year 3+: $1,100

Maximums listed are on a benefit year basis per covered person unless noted otherwise. Benefit year refers to the consecutive 12-month period following the effective date of coverage and each 12-month period thereafter.

Who is covered?

The Personal Health Plan is available for Canadian residents enrolled in a government health insurance program. Rates are available for individuals, couples (1 dependent) and families (2+ dependents), along with benefits and plan maximums that increase annually for the initial years. Plus, receive coverage for your dependent children up to age 21, or up to age 25 if they're a full-time student. Certain eligibility requirements may apply.

Even with pre-existing medical conditions, you may still qualify for certain coverage plans, tailored based on your health and other application details.



Some other great perks of the Personal Health Plan

- **Coverage that could pay you back:** Your monthly premiums may be tax-deductible.
- **Direct billing from pharmacies and health providers:** Your pharmacies and health providers could submit claims directly on your behalf, ensuring seamless coverage for your essential needs.
- **Coverage eligibility and continuation:** Enjoy protection at any age by simply keeping up with your premiums. Switching jobs? No worries. Your coverage stays with you as long as you're residing in Canada and enrolled in a government health insurance plan.
- **Online claims submission and account management:** It can be as simple as a few clicks or taps. Easily manage your account and make group benefits claims online.
- **Increasing Maximums:** As your plan enrolment continues, your benefit coverage and plan maximums increase.
- **Automatic Renewal:** Coverage is automatically renewed annually under the same plan, even if there is a change in your health status.

Looking for health coverage that fits your unique situation? The Personal Health Plan is perfect for:

- A small business owner
- Self-employed or a contract worker
- Someone working part-time, seasonally, or temporarily

Reach out today to make your Personal Health Plan simple and stress-free.
1 833 749.1324
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The benefits outlined in this brochure do not constitute a contract. Actual details, terms, conditions, limitations and exclusions are detailed in the contract provided by Belair Insurance Company Inc. The Personal Health Plan is administered by belairdirect Agency Inc. Claims and risk are managed by Green Shield Canada. Eligibility requirements, limitations and exclusions may apply and/or may vary by province/territory. Retail Sales Tax may apply based on your province or territory of residence. The information provided in this summary is for informational purposes only and should not be considered legal or insurance advice. Policy wordings prevail. For more information, refer to belairdirect.com/group-benefits. Belair Insurance Company Inc. and belairdirect Agency Inc. share common ownership. © 2025, belairdirect Agency Inc. All rights reserved.