



Individual Health & Dental Benefit Options

Health Assist LINK Plans	Health Assist ZONE Plans
<i>The LINK plans are conversion plans for anyone who is leaving a group insurance plan</i>	<i>The ZONE plans are available to anyone at anytime</i>
<p>Applicants must:</p> <ul style="list-style-type: none"> > apply within 90 days of your group insurance end date > be a Canadian resident > have valid provincial health insurance coverage > be under the age of 80 <p>There are 4 LINK plans offered</p> <ul style="list-style-type: none"> > No medical questionnaire > LINK plan 1 has no Dental coverage > all LINK plans have some level of Prescription Drug coverage . LINK 4 has a graduated maximum for Prescription Drugs <p>Important Features</p> <ul style="list-style-type: none"> > Benefits for Life , including Travel > No waiting periods > Increasing maximums > includes Travel Insurance > includes Legal Assistance services > Rewards for living well - Change4Life is a free online portal to support healthy life choices 	<p>Applicants must:</p> <ul style="list-style-type: none"> > be a Canadian resident > have valid provincial health insurance coverage > be under the age of 75 <p>There are 7 ZONE plans offered</p> <ul style="list-style-type: none"> > medical questionnaire required for ZONE plans 4 , 5 and 6 > ZONE plans 1 , 2 and 3 do not have Prescription Drug coverage > Zone plans 1 and 4 do not have Dental > The ZONE Fundamental plan offers some limited Prescription Drug coverage with no medical questionnaire required. <p>Important Features</p> <ul style="list-style-type: none"> > Benefits for Life , including Travel > No waiting periods > Increasing maximums > includes Travel Insurance > includes Legal Assistance services > Rewards for living well - Change4Life is a free online portal to support healthy life choices
<p>Coverage begins on the first of the month following application approval</p> <p>Premium Payment can be either pre-authorized debit or credit card</p>	

Have questions? Need more information ?

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