



## Individual Health & Dental Insurance 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><b>Applicants must:</b></p> <ul style="list-style-type: none"> <li>&gt; apply within 90 days of leaving group plan</li> <li>&gt; be a Canadian resident</li> <li>&gt; have valid provincial health insurance coverage</li> <li>&gt; be under the age of 80</li> </ul> <p><b>There are 4 LINK plans offered</b></p> <ul style="list-style-type: none"> <li>&gt; there is no medical questionnaire</li> <li>&gt; LINK plan 1 has no Dental coverage</li> <li>&gt; all LINK plans have some level of Prescription Drug coverage and include graduated increased annual maximums</li> </ul> <p><b>Important Features</b></p> <ul style="list-style-type: none"> <li>&gt; Provides benefits for life , including Travel</li> <li>&gt; no waiting periods</li> <li>&gt; increasing maximums over time</li> <li>&gt; includes Legal Assistance services</li> <li>&gt; includes BEACON effective mental health treatment as an alternative to medication</li> <li>&gt; includes rewards for living well - Change4Life is a free online portal to support healthy life choices</li> </ul>	<p><b>Applicants must:</b></p> <ul style="list-style-type: none"> <li>&gt; be a Canadian resident</li> <li>&gt; have valid provincial health insurance coverage</li> <li>&gt; be under the age of 80</li> </ul> <p><b>There are 8 ZONE plans offered</b></p> <ul style="list-style-type: none"> <li>&gt; medical questionnaire is required for ZONE plans 4, 5, 6, and 7</li> <li>&gt; Zone plans 1, 2, 3 do not have prescription drug coverage</li> <li>&gt; ZONE Fundamental provides basic coverage with no medical questionnaire</li> <li>&gt; ZONE plan 7 is the most comprehensive</li> </ul> <p><b>Important Features</b></p> <ul style="list-style-type: none"> <li>&gt; Provides benefits for life , including Travel</li> <li>&gt; no waiting periods</li> <li>&gt; increasing maximums over time</li> <li>&gt; includes Legal Assistance services</li> <li>&gt; includes BEACON effective mental health treatment as an alternative to medication</li> <li>&gt; includes rewards for living well - Change4Life is a free online portal to support healthy life choices</li> </ul>
<p><b>Coverage begins</b> on the first of the month following application approval</p> <p><b>Premium payment</b> can be either pre-authorized debit or credit card</p>	

**Have questions ? Need more information ?**

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