



NEXT BENEFITS. SOLVED.

Introducing quality, affordable health benefits for those aged 55 and older

No matter what your plans for retirement, there's lots to look forward to—and plenty to think about. For example, what's next for your benefits coverage?

Right now, you are reimbursed for your health and dental costs through your employer's group benefits plan. This has meant great coverage at little or no cost to you. During retirement, you'll likely have a fixed income, and the costs of health and dental care can add up.

Next Benefits. Solved. means that you can continue to claim eligible expenses through a group plan—one that has great coverage, great rates, and is designed specifically for you.

For residents of Ontario

Quality and value make **Next Benefits. Solved.** different

You probably know that insurance through a group plan is less expensive than buying insurance on your own, but not all group insurance is the same.

Next Benefits. Solved. offers valuable Health, Travel, and Dental coverage at more affordable rates than normally offered for retiree benefits.

Premiums and rates

We believe in stable pricing—that means no large variability after we provide your quote. However, with inflation, costs can increase. We generally review rates annually and we'll give you 30 days notice of any changes.

Refer to the rate schedule below to see what your monthly cost would be:

Ontario monthly rates effective September 1, 2012			
Age Band	Single	Couple	Family
55-59	\$143.00	\$271.10	\$353.60
60-64	\$158.80	\$300.50	\$392.00
65+	\$153.30	\$290.10	\$375.50

Rates include any taxes required by law. Aug 2012 - E&OE

Who can apply?

If you're covered by your employer's group benefit plan and you're between the ages of 55 and 74, then this plan is for you.

You need to act within 60 days of retiring

It's never too soon to ask for a quote, but it can be too late. You must sign up within 60 days of the date you leave your current employer to be eligible for **Next Benefits. Solved.**

Hassle-free contributions

We make ongoing contributions easy, so that you never miss a payment. After your first two-month payment is made by cheque to "Green Shield Canada," we arrange pre-authorized payments through your bank or financial institution. Just provide a void cheque with your first payment, and the payment will be processed on the first of every month.



Your Next Benefits. Solved. plan in detail

You will receive the following coverage, effective on the first day of the next month after your application has been approved.

Benefit	Coverage	Maximum reimbursement
Prescription Drugs	Prescription drugs approved for use in Canada that require a prescription by law and have been prescribed by an authorized medical practitioner.	\$2,500 per year Paid at 90% Pay-direct card
	Smoking cessation products and drugs for the treatment of obesity, infertility, and erectile dysfunction are not covered.	
Dental	Schedule A: Basic services Preventive cleaning, routine examinations and x-rays, fillings and extractions, fluoride treatment for children	Schedule A: Paid at 80%
	Schedule B: Comprehensive basic services Endodontic treatment: root canal therapy; periodontal treatment: scaling and root planing, occlusal adjustment, and equilibration; denture repairs, rebasing, and relining	Schedule B: Year 1: Paid at 60% Year 2: Paid at 70% Year 3+: Paid at 80%
	Recall frequency for all schedules: 9 months.	
	Schedule C: Major services Crowns and onlays, dentures, bridgework	Schedule C: Payable in year 3 Paid at 50%
Extended Health	Accidental dental	\$10,000 per year
	Ambulance transportation Land and/or air	Includes charges for medically necessary emergency professional ambulance services by land or air to the nearest hospital equipped to provide the required treatment. [Payment is limited to the difference in amount between the provincial government health plan allowance and the reasonable and customary charges for such services, as determined by Green Shield Canada.]
	Hearing aids	\$500 every 4 years
	Medical services Diagnostic tests, x-rays, dialysis equipment, laboratory tests	\$2,000 per year
	Medical items Aids for daily living (such as hospital style beds, standard commodes, and decubitus supplies); braces, casts, catheters, and ostomy supplies; compression stockings; diabetic supplies; custom made boots, shoes, and orthotics; mobility aids (such as canes, crutches, walkers, and wheelchairs); prosthetics; respiratory/cardiology items (such as breathing and heart monitors for infants, compressors, and oxygen)	Year 1: \$2,000 Year 2: \$4,000 Year 3+: \$6,000 per year thereafter
	Home Support Services (in-home nursing)	Separate maximums for medical items and Home Support Services
	Professional services/registered therapists Acupuncturist, Chiropractor, Chiropodist/Podiatrist, Massage Therapist, Naturopath, Osteopath, Physiotherapist	Maximums per practitioner: \$500 per year \$25 per visit
	Psychologist, Speech Therapist	\$500 per year
	Vision Prescription eyeglasses, contact lenses, laser eye surgery	Year 1-2: \$150 every 2 years Year 3-4: \$200 every 2 years Year 5+: \$250 every 2 years thereafter
	Eye examination	\$80 every 2 years
	Emergency travel Out-of-province/country coverage Emergency transportation	First 30 days of trip \$1,000,000 per year Land ambulance to the nearest qualified medical facility. Air ambulance: the cost of air evacuation (including a medical attendant when necessary) between hospitals and for hospital admission into Canada when approved in advance by your provincial government health plan or to the nearest qualified medical facility.
	Semi-private hospital accommodation	Up to 30 days per year

Act now

You've got a lot to do as you plan to retire. Feel free to contact us if you have any questions. Call toll-free 1.866.432.8427 or email csc@morneaushepell.com.



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