HEALTH CARE PROVIDERS HCP GROUP INSURANCE PLAN

Yukon: Effective Nov 1, 2019

Plan 1 Coverage

Core Coverage

Life Insurance	$10,000
Long Term Disability	$1,000/month
Accidental Death, Disease & Dismemberment	$25,000

Extended Health Care Coverage

	†GUARANTEED		MEDICAL QUESTIONS ASKED
COVERAGE LEVEL	**Essential**	**Complete**	**Optimum**
Co-insurance	70%	80%	100%
Annual Plan Maximum	$5,000	N/A	N/A
Prescription Drugs	$750	$1,000	$10,000 (90%)
Travel Benefit	$1,000,000 (100%)	$1,000,000 (100%)	$1,000,000 (100%)
Hospital Accommodations	X	$3,000 (100%)	$5,000
Private Duty Nursing/PSW	$2,500	$5,000	$5,000
Psychologist/Master of Social Work	$300 combined	$400 combined (100%)	$500 combined
Speech Therapist	$300	$400 (100%)	$500
Physiotherapist	$300	$400	$500
Podiatrist/ Chiropodist	$300 combined	$400 combined (100%)	$500 combined
Massage/Chiropractor/ Osteopath/Naturopath/ Acupuncturist/Dietician/ Occupational Therapist	$300 combined	$400 combined	$500 combined

Eligibility

- 18 or more hours worked per week on average
- Under age 65
- Permanent part-time or casual employee

Benefits

- Extended health care benefits
- Optional dental care benefits
- Employee life insurance
- Employee accidental death, disease and dismemberment insurance
- Employee long term disability benefits

Optional Add-ons

- Option to purchase life insurance for spouse and dependents
- Employee has option to purchase additional LTD coverage and life insurance
- Those under 35 may qualify for up to $1000 of excess LTD coverage at no cost

1032 Brock Street S., Whitby, Ontario, L1N 4L8 | 1-866-768-1477 | info@healthcareproviders.ca

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Plan 1 Coverage

Extended Health Care Coverage

	†GUARANTEED		MEDICAL QUESTIONS ASKED
COVERAGE LEVEL	**Essential**	**Complete**	**Optimum**
Co-insurance	70%	80%	100%
Annual Plan Maximum	$5,000	N/A	N/A
Vision	$100 $65 Exam 100%	$150 $65 Exam 100%	$250 Exam Incld. in Total
Audio	$300	$400 (100%)	$600
Accidental Dental	$1,500	$2,500 (100%)	$2,500
Medical Items	$1,250	$2,500	$5,000
Emergency Transportation	Unlimited	Unlimited (100%)	Unlimited
Medical Alert Bracelets	$50	$50	$50
Employee Assistance Program	Included	Included	Included

Rates

	Extended Health Care *(No Dental)*	Extended Health Care *including* Basic Dental	Extended Health Care *including* Enhanced Dental
Single	$110.84	$150.92	$168.33
Couple	$194.38	$265.54	$296.71
Family	$230.27	$339.70	$387.26

Dental Coverage

- Two optional plans to choose from
- No deductibles

Basic Dental

- Co-insurance begins at 70% and increases to 80% in year two
- Overall coverage maximum starts at $500 in year one, increases to $750 in year two and $1000 in year three
- Includes 50% co-insurance for endodontic/peridontal services

Enhanced Dental

- 80% co-insurance
- Overall coverage maximum starts at $700 in year one, increases to $850 in year two and $1000 in year three
- Includes 80% co-insurance for endodontic/peridontal services
- Major restorative services are available after 36 consecutive months of dental coverage

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GROUP ENROLLMENT FORM 1

TO PROCESS YOUR APPLICATION, ALL APPLICABLE FIELDS ON THIS FORM MUST BE COMPLETED

Select a Plan:	☐ Plan 1A	☐ Plan 1	☐ Plan 2	☐ Plan 65+
Select Dental Coverage:	☐ No Dental	☐ Basic Dental	☐ Enhanced Dental	

If you are applying for couple or family coverage and one applicant is over age 65 and the other is not, simply tick all applicable boxes to indicate your coverage selections for both plans.

☐ I wish to be considered for the Optimum level of coverage & have included a Statement of Health form (Form 2)
☐ I wish to apply for the Essential level of coverage regardless of my guarantee (Plan 65+ only)

First Name: _____ **Last Name:** _____

Middle Initial: _____ **Date Of Birth** (MM/DD/YYYY)**:** _____ **Gender:** ☐ Female ☐ Male

Street Address: _____

Apt: _____ **City:** _____ **Province:** _____ **Postal Code:** _____

Phone: _____ **Email Address:** _____

Marital Status: ☐ Single ☐ Married ☐ Separated ☐ Divorced ☐ Widowed ☐ Common Law*

Enrollment Information For Dependants

Any dependants (including spouse) eligible for coverage must be listed below. Student refers to full-time post secondary enrollment of dependant children age 21-25.

Dependants:	First Name:	Last Name:	Gender: (M/F)	Date Of Birth: (MM/DD/YY)	Student: (Y/N)
Spouse:					
1st Child:					
2nd Child:					
3rd Child:					
4th Child:					

For Employees Only (Current Position)

☐ Part-Time ☐ Casual ☐ Contract ☐ Temporary **Date Hired** (MM/DD/YYYY)**:** _____

Occupation: _____ **Gross Monthly Salary:** _____ **Average Weekly Hours:** _____

Are you currently on maternity, disability or any other kind of leave? ☐ Yes ☐ No

Hospital: _____ **Phone:** _____ **Ext:** _____

For Retirees Only

☐ Retired From Hospital **Date Retired** (MM/DD/YYYY)**:** _____ **Hospital:** _____

Last Day Actively Worked At The Hospital (MM/DD/YYYY)**:** _____

Have you retired while on a disability or any other kind of leave? ☐ Yes ☐ No

Are you currently collecting ANY long term disability benefits? ☐ Yes ☐ No

GROUP ENROLLMENT FORM 1

TO PROCESS YOUR APPLICATION, ALL APPLICABLE FIELDS ON THIS FORM MUST BE COMPLETED

Request For Pre-Authorized Payment Plan (Mandatory For All Enrollments)

I hereby authorize Health Care Providers to arrange automatic deductions from the following account:

Your Name As Shown On Your Account: _____

Name Of Financial Institution: _____

Street Address: _____

Unit:_____ **City:** _____ **Province:** _____ **Postal Code:** _____

Date (MM/DD/YYYY)**:** _____ **Signature:** _____

☐ **I'm applying for Plan 65+ and would like my monthly premium withdrawn on the first of the month**

Please note that we require **two cheques (NOT VOID)** to be submitted with your application and both must be made payable to **HCP Group Insurance**. Please ensure that the cheques provided are drawn from the account listed above.
Your account must have chequing privileges

Beneficiary Designation (For Plan 1A & Plan 1 Applicants Only)

Beneficiary: _____ **Relationship To Insured:**_____

Trustee (Must Name A Trustee If Beneficiary Is Under 18 Years of Age)**:** _____

Proof of Coverage (For Plan 1A Applicants Only)

Are you currently covered under your spouse's (or another group) benefits plan? ☐ Yes ☐ No

Provided By: _____ **Insured Through:** _____

*Declaration For Common-Law Coverage

I the undersigned, hereby certify that I have been living with_____ since (MM/DD/YYYY) _____ and representing him/her as my spouse or my (common-law) spouse. I further certify that I and/or my (common-law) spouse are solely responsible financially for either of our children claimed for insurance purposes. I further certify that I do not have or do not wish to provide coverage for my legal spouse, if any.

Enrollment Acknowledgment

I hereby enroll for the benefit coverage from Health Care Providers Group Insurance Plan™ for which I am eligible, and I authorize the hospital to release my address, phone and income information to the plan administrator if required. I acknowledge all information is complete and accurate. I understand that I and my dependants must be covered under a provincial health plan and that I (retirees excluded) must be actively working in order to be eligible for coverage. I understand that the health evidence provided by me and my dependants as part of this enrollment may be used by all parties involved in the issuing of my coverage and I hereby consent to such usage on behalf of myself and any dependants for whom coverage is sought. I understand that Health Care Providers Group Insurance Plan™ reserves the right to audit claims. I understand that coverage is effective on the first of the month following the date that my enrollment is received, unless I elect to delay the effective date one month, provided all the requirements have been met:

- A fully completed, signed enrollment and required premium has been received
- Underwriting approval for instances where underwriting is required
- I continue to meet all eligibility rules

I acknowledge that it is my sole responsibility to inform Health Care Providers Group Insurance Plan™ of any changes in my work hours, status or otherwise in the event that it may affect my eligibility for coverage, and that failure to do so may result in premiums paid when coverage is not required and refunds under these circumstances will not be made.

Date (MM/DD/YYYY)**:** _____ **Signature of Employee:** _____

PRIVACY: All information about the insurability of you and your dependants is considered confidential. Health Care Providers Group Insurance Plan™ is a business name registered to HMA The BENEFITS People and we are committed to protecting the privacy, confidentiality, accuracy and security of the personal information that is collected, used, retained and disclosed in the course of conducting business.