EPIC HEALTH BENEFITS

Collective Purchasing Plans are extremely rare for health benefits. Why? Well, brokers generate higher profits with independent policies and extremely large volume is required. In fact, many said it couldn't be done. But, we weren't going to take no for an answer - instead we leveraged our industry experience and insider knowledge to negotiate on your behalf.

The result is an innovative proprietary solution to pool benefits purchasing for smaller businesses to access lower pricing through cost efficiency, economies of scale, and bargaining power. From custom plans for businesses of any size to pre-packaged plans for small groups (see 3 options below) – we are proud to share these unique benefits with you.

OPTION 1

PRESCRIPTION DRUG PLAN	
Coinsurance & Annual Maximum	70% coinsurance up to $1,000 / person / year
PARAMEDICAL & MORE	
Coinsurance & Annual Maximum	70% coinsurance up to $300 combined / person / year
Practitioner Package	Chiropractor, Physiotherapist,, Psychologist
Out of Country	100% coinsurance up to $1,000,000, 60 day trip limit
Hospital	Not included
Eye Exams	100% coinsurance, eye exams included
Medical Supplies	70% coinsurance up to reasonable & customary limits
Hearing Aids	$500 / 5 years
Orthotics & Orthopedics	$300 / 12 months
DENTAL COVERAGE	
Coinsurance & Annual Maximum	70% coinsurance up to $500 / person / year
Recall Exams & Scaling	Visits every 6 months / 8 scaling units
Major Dental & Orthodontics	Not Included
PRICING (monthly premium)	
SINGLE	$125.95 / month
FAMILY	$299.95 / month

*Pricing does not include applicable taxes **Spouses with no children may select 2 Singles vs. Family

OPTION 2

PRESCRIPTION DRUG PLAN	
Coinsurance & Annual Maximum	75% coinsurance up to $2,500 / person / year
PARAMEDICAL & MORE	
Coinsurance & Annual Maximum	75% coinsurance up to $400 combined / person / year
Practitioner Package	Chiropractor, Physiotherapist, Acupuncturist, Psychologist, Naturopath, Osteopath, Podiatrist, Chiropodist, Speech Therapist, Massage Therapist*, Dietician* (*physician referral required)
Out of Country	100% coinsurance up to $1,000,000, 60 day trip limit
Hospital	100% coinsurance for Semi-Private Room
Eye Exams	100% coinsurance, eye exams included
Medical Supplies	75% coinsurance up to reasonable & customary limits
Hearing Aids	$500 / 5 years
Orthotics & Orthopedics	$300 / 12 months
DENTAL COVERAGE	
Coinsurance & Annual Maximum	75% coinsurance up to $625 / person / year
Recall Exams & Scaling	Visits every 6 months / 8 scaling units
Major Dental & Orthodontics	Not Included
PRICING (monthly premium)	
SINGLE	$195.95 / month
FAMILY	$495.95 / month

*Pricing does not include applicable taxes **Spouses with no children may select 2 Singles vs. Family

OPTION 3

PRESCRIPTION DRUG PLAN	
Coinsurance & Annual Maximum	80% coinsurance up to $5,000 / person / year
PARAMEDICAL & MORE	
Coinsurance & Annual Maximum	80% coinsurance up to $500 combined / person / year
Practitioner Package	Chiropractor, Physiotherapist, Acupuncturist, Psychologist, Naturopath, Osteopath, Podiatrist, Chiropodist, Speech Therapist, Massage Therapist*, Dietician* (*physician referral required)
Out of Country	100% coinsurance up to $1,000,000, 60 day trip limit
Hospital	100% coinsurance for Semi-Private Room
Eye Exams	100% coinsurance, eye exams included
Medical Supplies	80% coinsurance up to reasonable & customary limits
Hearing Aids	$500 / 5 years
Orthotics & Orthopedics	$300 / 12 months
DENTAL COVERAGE	
Coinsurance & Annual Maximum	80% coinsurance up to $750 / person / year
Recall Exams & Scaling	Visits every 6 months / 8 scaling units
Major Dental & Orthodontics	Not Included
PRICING (monthly premium)	
SINGLE	$215.95 / month
FAMILY	$545.95 / month

*Pricing does not include applicable taxes **Spouses with no children may select 2 Singles vs. Family

Contact us to find out more & to get started!

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