



# INDIVIDUAL BENEFITS PROGRAM

NO HEALTH QUESTIONS, GUARANTEED ACCEPTANCE  
NO PRE-EXISTING CONDITIONS CLAUSES

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[WWW.CLEARBENEFITS.CA](http://WWW.CLEARBENEFITS.CA)

**Presented By:** \_\_\_\_\_

Advisor Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_



## Benefits for Individuals

Our optional plan offers direct billing to employees, eliminating hassle for both employers and staff.

**No cost or administrative burden on employers - we've simplified implementation.**

Designed for today's diverse workforce, our inclusive plan requires no minimum work hours. Perfect for part-time, seasonal, casual, or shift workers, it ensures everyone has access to top-tier healthcare. Plus, employees can retain the plan post-employment, ensuring their coverage continues.

**1**

### **New Employment**

Just like group benefits, you must apply within 90 days of starting your job to qualify.

**2**

### **Open Enrollment**










Newly aware businesses will be provided an open enrollment period for all existing staff regardless of their employment start date.

**3**

### **Top-Up Existing Coverage**

If you already have group benefits, you may apply anytime as a top-up to your existing group benefit coverage.

# The Advantage of a Hybrid Plan

Typical Group Benefit Plan	ClearBenefit's Individual Plan	Traditional Health Plan
 <p>No health questions, and we cover your pre-existing conditions with guaranteed acceptance.</p>	 <p>No health questions, and we cover your pre-existing conditions with guaranteed acceptance.</p>	 <p>Health questions are required and all pre-existing conditions will be excluded from coverage, if you are accepted.</p>
 <p>Employer controls the outcome of coverage, if any. All employees must take the coverage to qualify.</p>	 <p>No employer inputs required and there are no minimum participation requirements among staff.</p>	 <p>No employer inputs required and there are no minimum participation requirements among staff.</p>
 <p>You are not able to take your benefits with you if you leave your employment.</p>	 <p>You are able to take your benefits with you, regardless of future employment.</p>	 <p>You are able to take your benefits with you, regardless of future employment.</p>

## Why Choose ClearBenefit's Individual Group Benefit Plan?

### Universal Pricing, No Age-Based Premiums

At ClearBenefits, we believe in simplicity. That's why our plan is priced uniformly for everyone, irrespective of age. We don't increase premiums based on your age, ensuring fairness and consistency for all our members. While our Benefit Plans face similar cost pressures such as inflation, rising healthcare expenses, administrative requirements, and insurance claims, we ensure there are no premium spikes due to age banding.

### Adventure Coverage

ClearBenefits' Individual Benefits Plans offer extensive coverage, including a 60-day trip limit with up to five million dollars in out-of-province and country travel coverage. Whether you're an occasional traveler or a seasoned adventurer, our plans have you covered! There are no restrictions on the number of trips you take, and for those planning longer journeys, we provide travel top-up options to extend your coverage.

### Flexible Plan Designs

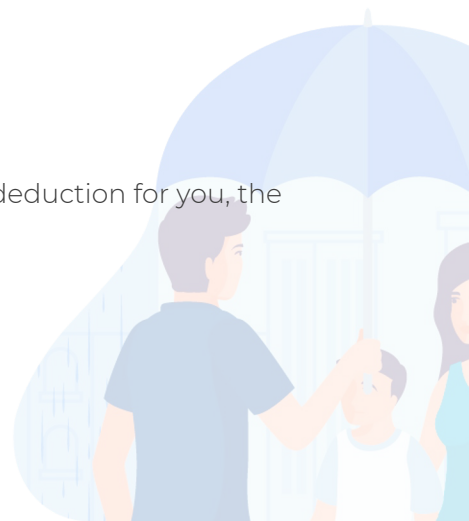
Understanding that health insurance needs evolve over time, our plans come with built-in flexibility. Every two years while on the plan, you have the option to switch to another plan design. This way, you're not locked into the same plan for life, adapting as your needs change.

### Continued Benefits Beyond Employment

Once enrolled with ClearBenefits, your benefits are no longer tied to your employment status. Whether you change jobs, retire, quit, or stop working for any reason, your benefits remain intact. We bill individuals directly, allowing you to retain your benefits for as long as you desire, up to age 70.

### Tax Deduction Benefits

All premiums paid towards ClearBenefits plans qualify as a tax deduction for you, the employee, offering an additional financial advantage.



# Our Plan Options

**Plan Option 1:**  
Life, AD&D and  
Extended Health



**Plan Option 2:**  
Life, AD&D and  
Dental

**Plan Option 3:**  
Life, AD&D and  
Extended Health  
+ Dental



	Option 1	Option 2	Option 3
<b>Life and AD&amp;D Insurance</b>			
Schedule	Flat \$10,000	Flat \$10,000	Flat \$10,000
Reduction	Reduces to 50% age 65	Reduces to 50% age 65	Reduces to 50% age 65
Termination	Age 70	Age 70	Age 70
<b>Extended Health Care</b>			
<b>Drug</b>			
Deductible	Nil	N/A	Nil
Reimbursement	80% Reimbursement		80% Reimbursement
Maximum	\$5,000/Calendar Year		\$5,000/Calendar Year
Drug Definition	Mandatory Generic Substitution		Mandatory Generic Substitution
Travel	\$5,000,000 per person, per trip @ 100%- 60 day trip duration at age 70		\$5,000,000 per person, per trip @ 100%- 60 day trip duration at age 70
Hospital	100% - Semi-Private		100% - Semi-Private
All Other Major Medical	80% Reimbursement		80% Reimbursement
Eye Exams	R&C for adults every 24 months, 12 months for children		R&C for adults every 24 months, 12 months for children
Vision Care	\$300 for adults every 24 months, 12 for children		\$300 for adults every 24 months, 12 for children
<b>Paramedicals</b>			
Acupuncturist	80% Reimbursement \$350 per practitioner/person/year	N/A	80% Reimbursement \$350 per practitioner/person/year
Physiotherapist			
Chiropractor			
Naturopath/Homeopath			
Podiatrist/Chiropodist			
Audiologist			
Occupational Therapist			
Registered Dietician			
Social Worker			
Osteopath			
Massage Therapist			
Psychologist			
Speech Therapist			
Termination			
Survivor Benefits	24 months of EHC coverage for surviving eligible dependents	24 months of EHC coverage for surviving eligible dependents	
<b>Dental</b>			
Annual Deductible	N/A	Nil	Nil
Basic Reimbursement		80% Reimbursement	80% Reimbursement
Maximum		\$1,000	\$1,000
Units of Scaling per calendar year		10	10
Recall Frequency		Once every 9 months	Once every 9 months
Termination		Age 70	Age 70
Survivor Benefits		24 months of DEN coverage for surviving eligible dependents	24 months of DEN coverage for surviving eligible dependents





## The Easiest Way to Get Comprehensive Health Coverage

- !Get comprehensive coverage that fits your budget
  - !Choose from 3 plan options with varying levels of protection
  - !Keep your own doctors and healthcare providers
  - !Get prescriptions, dental, vision, and more covered
  - !Have emergency medical coverage anywhere you travel
- At ClearBenefits.ca, we make it simple to get the health and dental insurance you need. Our individual plans come with guaranteed acceptance – no medical questionnaire required.
- That means we won't deny you coverage or charge you more due to any pre-existing conditions. We believe healthcare should be accessible to everyone.

## Get Started Effortless Individual Health Insurance

- !Zero day waiting period. Immediate coverage
- !Been declined as a late applicant with your employers Group plan? Guaranteed issue, no medical questions \*certain enrollment conditions apply



### FOR CLIENTS WANTING STABLE, PREDICTABLE RATES

put your benefits plan in a superior position, with rate stability normally only available to larger employers

	Option 1	Option 2	Option 3
Solo	\$67.62	\$69.78	\$135.12
Duo	\$125.99	\$134.02	\$257.81
Family	\$144.89	\$180.79	\$323.40