

SOLO™ Healthcare

JUST LIKE HAVING YOUR OWN PERSONAL
GROUP INSURANCE PLAN



 **Desjardins**
Insurance
Life • Health • Retirement

Protect yourself and your loved ones from day-to-day and unexpected healthcare costs



Owning SOLO™ Healthcare is like having your own personal group insurance policy. It's also a great way to top up your provincial healthcare plan.

SOLO Healthcare makes your life easier:

- A direct payment card accepted by pharmacists and most dentists

Relying on your provincial health plan?

Be aware! Canadians enjoy a good public health care system, but it doesn't cover everything. Here are some of the services provincial health insurance plans may not cover:

- Healthcare services not provided by a general practitioner or specialist (e.g. massage therapists, chiropractors, physiotherapists, homeopaths)
- Diagnostic services delivered outside a hospital setting (e.g. MRIs, scans, CT scans, ultrasounds)
- Prescription drugs¹
- Vision care
- Dental care

Don't have group insurance?

Group insurance plans pick up where the public system leaves off, and most employees who work for big companies have one. But if you're a self-employed worker or a part-time, seasonal or contract employee, you may not have access to this type of coverage through your work.

¹In some provinces prescription drugs are generally covered under the respective provincial health plans.

Something to think about

Provincial health plans cover most hospital-prescribed drugs while hospitalized

But if they're taken at home, the patient pays,² and today, more and more cancer drugs can be taken at home.³

But not everyone's covered by a group plan

More than one million Canadians cut back on necessities like groceries and heating to pay for their prescriptions in 2018.*



* Source: Law MR, Cheng L, Kolhatkar A et al. The consequences of patient charges for prescription drugs in Canada: A cross-sectional survey. CMAJ Open 2018;6(1):E63-70

Give yourself peace of mind...

With SOLO Healthcare, you won't have to worry about the cost of prescription drugs or medical care covered by your policy. If you get sick, you'll be able to focus on getting better. The SOLO Healthcare plan offers:

- Prescription drug reimbursement options (up to \$10,000 per individual, per year)
- Up to \$350,000 for medical and paramedical services during the coverage period

...while you're in good health

Don't wait until you have a health issue. By then, it may be too late! Healthcare coverage can help to protect you against health-related financial risks. That means if you already have an illness, you could be eligible for coverage, but the care you need to treat the illness might not be included.

² In Quebec (and in Ontario for residents aged 24 and under), prescription drugs on the Prescription Drug List are generally covered under the respective provincial health plans, even if they are not taken in hospital.

³ Express Scripts Canada report, "Drug Trend Report 2016".

It's like having your own personal group insurance plan... but with more flexibility!

SOLO Healthcare lets you create a personal insurance plan tailored to your budget and priorities. Start by choosing either the Health Plus Basic or Enhanced Plan, then add the coverage modules you want like prescription drugs and dental care, which can be applied to both plans.

YOU choose because it's YOUR plan.

Health Plus Basic Plan

\$0 deductible

- Medical and paramedical care
 - Eligible expenses: healthcare and alternative medicine practitioners, dental care required as a result of an accident, hearing aids, home care, medical equipment, prostheses and orthopedic appliances, transportation by ambulance, diagnostic services, etc.
 - Reimbursement of up to \$250,000 per insured for the coverage period for all care received
- Vision care
 - Eligible expenses: Prescription glasses (lenses and frames), contact lenses and surgery to correct nearsightedness, farsightedness or astigmatism. Reimbursement limit is \$150 per period of 24 consecutive months per insured.
 - Reimbursement of \$50 per insured per 24-month period for a consultation with an optometrists.
- Travel insurance (30 days; up to \$5,000,000 per trip, per insured person)
- Complimentary assistance services: 24/7 phone assistance, second medical opinion and 24/7 travel assistance

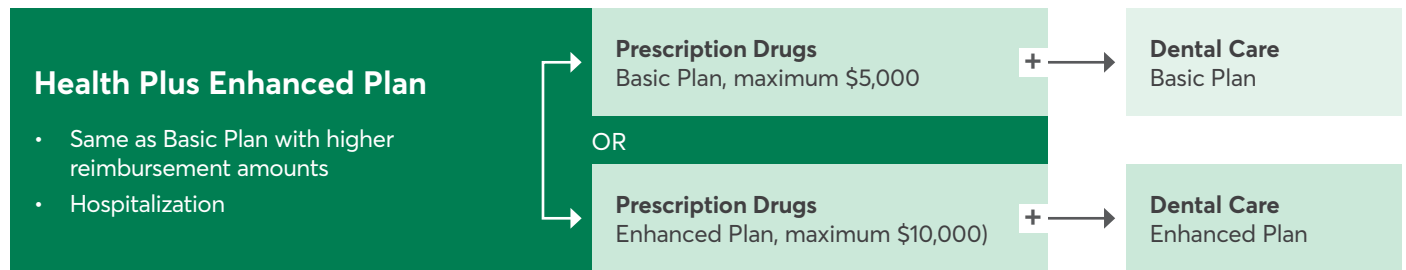
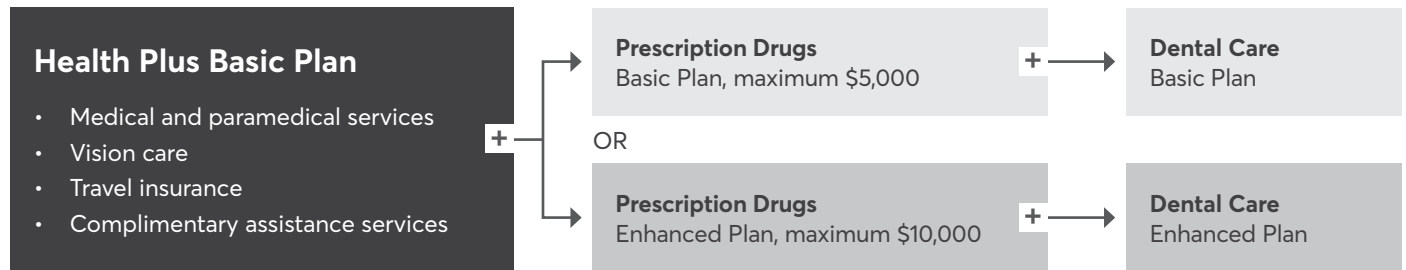
Health Plus Enhanced Plan

\$0 deductible

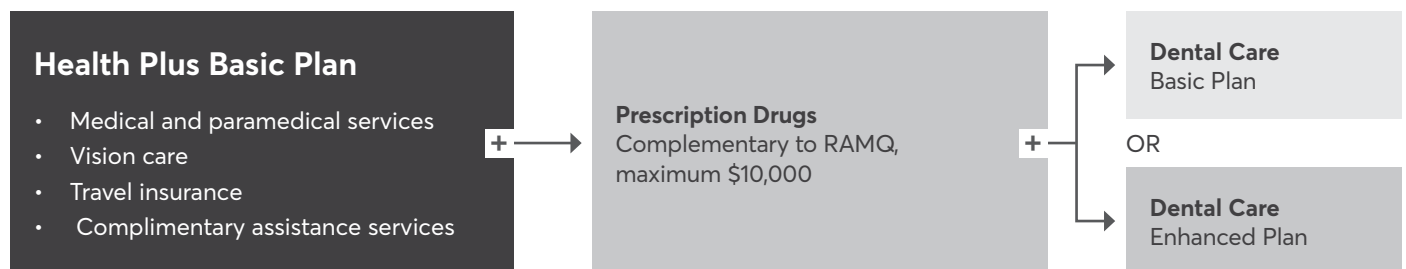
- Medical and paramedical care
 - Eligible expenses: same as basic plan, but with higher reimbursement amounts for the covered services. (See the detailed comparison table on p. 9.)
 - Reimbursement of up to \$350,000 per insured for the coverage period for all care received
- Hospitalization: 100% of the cost of a semi-private room
- Vision care
 - Eligible expenses: Prescription glasses (lenses and frames), contact lenses and surgery to correct nearsightedness, farsightedness or astigmatism. Reimbursement limit is \$250 per period of 24 consecutive months per insured.
 - Reimbursement of \$70 per insured per 24-month period for a consultation with an optometrists.
- Travel insurance (30 days; up to \$5,000,000 per trip, per insured person)
- Complimentary assistance services: 24/7 phone assistance, second medical opinion and 24/7 travel assistance

Create a plan that fits your needs and budget

COVERAGE CHOICES – ATLANTIC, ONTARIO AND WESTERN PROVINCES



COVERAGE CHOICES – QUEBEC ONLY



Coverage description

Four coverage options are available:

- **Individual:** For you
- **Couple:** For you and your spouse
- **Family:** For you, your spouse and your children
- **Single-parent family:** For you and your children

Coverage Period

SOLO Healthcare is temporary one-year coverage that's automatically renewed every year up to your 70th birthday, but that you can terminate at any time.

Your spouse's coverage ends on the first of the following events:

- Your spouse's 70th birthday
- Your 70th birthday

Your children's coverage ends on the first of the following events:

- Your child's 26th birthday
- Your 70th birthday

Upon termination of coverage, your spouse and children may continue to be covered in their name on another contract without providing new proof of good health.

Premium

The premium varies by age group and increases at ages 45, 55, 60 and 65:

- 18 to 44
(For Ontario: 18 to 24 and 25 to 44)
- 45 to 54
- 55 to 59
- 60 to 64
- 65 to 69

The premium may change when you move to a different province because your coverage is complementary to the provincial health insurance plan and costs vary by province.

Desjardins Insurance may increase premiums based on recurring factors such as inflation, changes to provincial health plans and legislation, medical advances that allow for the diagnosis of previously undetected conditions, technological advances that increase the cost of equipment and medical supplies, or increased use of physiotherapists, chiropractors, massage therapists and other healthcare professionals.

Eligibility conditions

To be eligible, you and your spouse must be between the ages of 18 and 64, and your children must be under the age of 21.

All insureds must also meet the medical underwriting criteria and be covered by a public health insurance plan.

Travel insurance

With SOLO Healthcare, you receive travel insurance when you're traveling outside your province of residence⁴.

24/7 phone assistance services by a team that specializes in emergency care and travel assistance before and during your trip

Support in case of a medical emergency while travelling outside the province or abroad

Reliable information and tips before your departure to better plan your trip



Complimentary assistance services

Complimentary assistance services⁴ for you and your loved ones are available at any time online or by phone. As a client, you have access to:



24/7 Phone assistance service

Desjardins Insurance Phone assistance service allows you to **call anytime to get answers from a nurse** about any health-related questions like nutrition, immunizations, childcare, prescription drugs or the use of natural products.



Second medical opinion⁵

In the event of an illness, you can benefit from a second expert opinion on your diagnosis through an analysis of your medical records and history by renowned medical experts. You also get access to eminent specialists in the required field of expertise.



Travel assistance

Available 24 /7, this service is ideal if you're facing medical or non-medical emergencies, when abroad or outside of your province.

⁴ The assistance services are not a contractual obligation of Desjardins Insurance and may be withdrawn at any time without notice.

⁵ This service is offered by an external provider.



Insurance that could pay for itself through favourable tax treatment

Under the Income Tax Act, premiums paid for individual health insurance products like SOLO Healthcare may be considered a deductible expense when calculating your net business income or may be eligible for the medical expense tax credit.

Are you a business owner or self-employed worker?

Your premiums can be deducted when calculating your net business income for tax purposes.^{6,7,8}

Are you an employee?

Premiums are considered medical expenses eligible for the medical expense tax credit.

⁶ For federal income tax purposes, the premiums may be deductible in the calculation of the net business income of an incorporated business, self-employed worker, partner in a partnership or sole proprietor when applicable conditions are met. The deduction is subject to limits. For example, in the case of a self-employed worker, the maximum deduction is generally \$1,500 for themselves, \$1,500 for their insured spouse plus \$1,500 for each insured person aged 18 and over who is a member of their household. \$750 is added for each insured person under the age of 18 who is a member of the individual's household. The balance of the premium paid that is not deductible in the calculation of net business income qualifies for the medical expense tax credit. You must consult your tax advisor to determine the tax treatment applicable to your SOLO Healthcare premiums.

⁷ For Quebec income tax purposes, premiums paid by a self-employed worker, partner in a partnership or sole proprietor are considered medical expenses eligible for a medical expense tax credit only. No deduction is allowed in the calculation of the net business income for tax purposes. You must consult your tax advisor to determine the tax treatment applicable to your SOLO Healthcare premiums.

⁸ For federal and Quebec income tax purposes, an incorporated business you own shares in, can deduct the premiums it pays for your individual health insurance, provided you receive this benefit as an employee, not as a shareholder. If you receive the benefit as a shareholder, the incorporated business cannot deduct the premiums from its business income, and these premiums are considered a taxable benefit for the purposes of both your federal and Quebec income taxes. Whether you receive the benefit as an employee or a shareholder is a question of fact. For Quebec income tax purposes, premiums paid by an incorporated business (employer) are considered a taxable benefit for the employee. Please consult your tax advisor for more details.

Health Plus Plan

CATEGORY OF CARE	HEALTH PLUS BASIC PLAN		HEALTH PLUS ENHANCED PLAN	
1. Medical and paramedical services – Healthcare professionals and alternative medicine practitioners	Maximum benefit per consultation	Maximum benefit per person per year	Maximum benefit per consultation	Maximum benefit per person per year
Acupuncturist	\$20	\$400 for all consultations combined	\$30	\$600 for all consultations combined
Massage therapist*	\$20		\$30	
Homeopath	\$20	\$400	\$30	\$600
Chiropractor	\$20	\$400	\$30	\$600
Osteopath	\$20	\$400	\$30	\$600
Orthotherapist	\$20	\$400	\$30	\$600
Naturopath	\$20	\$400	\$30	\$600
Podiatrist	\$20	\$400	\$30	\$600
Chiropodist	\$20	\$400	\$30	\$600
Physiotherapist	\$25	\$250	\$35	\$350
Speech therapist*	\$40	\$400 for all consultations combined	\$50	\$500 for all consultations combined
Hearing therapist	\$40		\$50	

*For basic plan only; referral required for reimbursement.

	First consultation	Subsequent consultations	Maximum benefit per person per year	Reimbursement rate	Maximum benefit per person per year
Psychiatrist	\$80	\$65	\$400 for all consultations combined	80%	\$500 for all consultations combined
Psychologist	\$80	\$65		80%	
Guidance counsellor	\$80	\$65		80%	
Family therapist / Marriage therapist	\$80	\$65		80%	
Social worker	\$80	\$65		80%	

Medical care	Maximum benefit per person	Period	Maximum benefit per person	Period
Accidental dental	\$1,000	Per accident	\$2,000	Per accident
Hearing aids	\$300	Per period of 36 consecutive months	\$500	Per period of 36 consecutive months
Home care Private nursing care Occupational therapy	\$2,500	Per year	\$5,000	Per year
Medical equipment and orthopedic devices	\$2,000	Per year	\$4,000	Per year
Prostheses and orthopedic appliances	\$2,000	Per year	\$4,000	Per year
Orthopedic shoes and foot orthotics	\$200	Per year	\$250	Per year
Transportation by ambulance	\$2,000	Per year	\$4,000	Per year

Health Plus Plan (cont.)

CATEGORY OF CARE	HEALTH PLUS BASIC PLAN		HEALTH PLUS ENHANCED PLAN	
Diagnostic services	Maximum benefit per person	Period	Maximum benefit per person	Period
Lab tests Blood tests (including PSA) Urinalysis Throat swab	\$100	Per year	\$100	Per year
X-rays (including PET scans)	\$500 for all services combined		\$750 for all services combined	
Ultrasounds				
Magnetic resonance imaging (MRI)				
CT scan				
Maximum for all medical and paramedical care	\$250,000 for the coverage period		\$350,000 for the coverage period	
2. Hospitalization	Not included		Includes 100% of the cost of a semi-private room, unlimited number of days	
3. Vision Care	Maximum benefit per person	Period	Maximum benefit per person	Period
Eyeglasses, contact lenses, surgery	\$150	Per period of 24 consecutive months	\$250	Per period of 24 consecutive months
Vision exam	\$50		\$70	
4. Travel insurance	Maximum benefit per person	Period	Maximum benefit per person	Period
First 30 days of a trip	\$5,000,000	90 days per year	\$5,000,000	90 days per year
5. Complimentary assistance services				
24/7 phone assistance	Included		Included	
Guidance from a world-renowned second medical opinion	Included		Included	
Travel assistance	Included		Included	

Note: Year refers to each period of 12 consecutive months following the contract anniversary date.

Additional coverages

Prescription drugs

ATLANTIC, ONTARIO AND WESTERN PROVINCES	BASIC PLAN	
	Reimbursement* (%)	Maximum amount per person per year
Eligible prescription-only drug expenses: generic or brand name drugs (The reimbursement amount is based on the least expensive generic equivalent, if available.)	70% of first \$7,142	\$5,000
	ENHANCED PLAN	
	Reimbursement* (%)	Maximum amount per person per year
Eligible prescription-only drug expenses: generic or brand name drugs including some contraceptives (oral contraceptives, patches, injections and Mirena® intrauterine device).	90% of first \$11,111	\$10,000

* Reimbursement provided in the form of a direct payment card.

Note: Year refers to each period of 12 consecutive months following the contract anniversary date.

QUEBEC	COMPLEMENTARY TO RAM Q	
	Reimbursement* (%)	Maximum benefit per person per year
Eligible prescription-only drug expenses: generic or brand name drugs including some contraceptives (oral contraceptives, patches, injections and Mirena® intrauterine device) which are not reimbursed by the Public Prescription Drug Insurance Plan, including deductible and coinsurance.	100%	\$10,000

* Reimbursement provided in the form of a direct payment card.

Note: Year refers to each period of 12 consecutive months following the contract anniversary date.

Additional coverages (cont.)

Dental care

1. Preventive services	BASIC PLAN			ENHANCED PLAN		
	Frequency	Reimbursement* (%)	Maximum benefit per person per year	Frequency	Reimbursement* (%)	Maximum benefit per person per year
Complete oral examination	Every 36 months	80%	\$750 for all consultations combined	Every 24 months	100%	<ul style="list-style-type: none"> • Year 1: \$750 • Year 2: \$750 • From Year 3: \$1,000
Complete set of X-rays and panoramic X-rays				Every 6 months		
Recall examination	Every 9 months	80%	\$750 for all consultations combined	Every 6 months	100%	
Cleaning (scaling and polishing)						
Topical application of fluoride (for dependants age 15 and younger)						

2. Basic care	Reimbursement* (%)	Maximum benefit per person per year	Reimbursement* (%)	Maximum benefit per person per year
	Metallic fillings (amalgam restorations)	50%	\$750 for all consultations combined	60%
Non-metallic fillings (composite resin restorations)				
Periodontal curettage and root planning (deep scaling under the gum)				
Extraction of erupted teeth (without complication)				
Extraction of residual roots				
Emergency care outside Canada				

* Reimbursement provided in the form of a direct payment card.

Note: Year refers to each period of 12 consecutive months following the contract anniversary date.

Additional coverages (cont.)

Dental care

3. Major care	BASIC PLAN		ENHANCED PLAN	
	Reimbursement* (%)	Maximum benefit per person per year	Reimbursement* (%)	Maximum benefit per person per year
Root canal treatment	N/A	N/A	60% (after the 24 months waiting period)	<ul style="list-style-type: none"> • Year 1: \$0 • Year 2: \$0 • From Year 3: \$500
Gingival graft				
Appliance (occlusal guard) for bruxism (grinding of teeth)				
Extraction of erupted teeth (with complication)				
Extraction of unerupted teeth (inside gum, such as a wisdom teeth)				
Removable prosthodontics				
Fixed prosthodontics (bridge)				
Overlays, veneers, onlays and crowns (including CEREC technology)				
4. Orthodontic care	Reimbursement* (%)	Maximum benefit per person per year	Reimbursement* (%)	Maximum benefit per person per year
Complete orthodontic treatments	N/A	N/A	60%	<ul style="list-style-type: none"> • Year 1: \$0 • Year 2: \$0 • From Year 3: \$1,000 for the coverage period

*Reimbursement provided in the form of a payment card.

Note: Year refers to each period of 12 consecutive months following the contract anniversary date.

Look to the future with confidence

Choose Desjardins Insurance

Choose the strength and stability of a company specialized in life and health insurance and retirement savings that over 7.5 million Canadians count on each day to ensure their financial security. Backed by over a century of experience, it is also one of the country's leading life insurers.

Choose Desjardins Group, the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. Desjardins Group enjoys excellent credit ratings comparable to those of several major Canadian and international banks and is recognized as one of the most solid financial institutions in the world.

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200 Rue Des Commandeurs, Lévis, QC G6V 6R2 / 1-866-647-5013



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