



SOLO HEALTH *Benefits*

In today's uncertain health care climate, more and more Canadians are turning to private health insurance plans to provide the complete protection and security they need. Whether or not you are self-employed, *SOLO HEALTH* has the ability to cover your health insurance needs – and so much more.

SOLO HEALTH offers you the flexibility to custom-tailor a plan that meets your unique needs and provides the valuable coverage you deserve. Whether you're self-employed, an established business owner, a salaried employee, or just starting your own small business, *SOLO HEALTH* coverage can be customized to work for you.

Contact Us

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Money working for people

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IT'S ABOUT YOU!



Money working for people

Life, health, retirement



Your needs shape our solutions: simply select an OPTION that best suits your priorities and budget.

OPTION 1	OPTION 2	OPTION 3	OPTION 4
Basic Core Health Benefit	Enhanced Core Health Benefit	Enhanced Core Health Benefit	Enhanced Core Health Benefit
	Higher Amounts of Coverage PLUS Vision Care	Higher Amounts of Coverage PLUS Vision Care	Higher Amounts of Coverage PLUS Vision Care
		\$25,000 Life Insurance with AD&D and Fracture	\$25,000 Life Insurance with AD&D and Fracture
			\$10,000 Critical Illness coverage

Supplementary Benefits

(May be added to SOLO HEALTH OPTION 1-4)

- Hospital Coverage Benefit
- Prescription drug Benefit (except Quebec)
- Dental Care Benefit

Coverage Types

- Individual:** Coverage for one insured only
- Couple:** Coverage for the insured and spouse
- Single-Parent:** Coverage for one insured and dependent children
- Family:** Coverage for the insured, spouse and dependent children

Basic Core Health Benefits

100% reimbursement, no deductible, subject to a \$50,000 lifetime maximum per insured for all services combined.
Alternative Practitioners, Psychologist, Physiotherapist, Speech & Hearing Therapists, Accidental Dental, Ambulance Services, Medical Equipment & Imaging Techniques, Orthopedic Devices, Home Nursing Care, Travel Coverage

Enhanced Core Health Benefits

*** Higher Coverage Amounts ***

100% reimbursement, no deductible, subject to a \$50,000 lifetime maximum per insured for all services combined.
Alternative Practitioners, Psychologist, Physiotherapist, Speech & Hearing Therapists, Accidental Dental, Ambulance Services, Medical Equipment & Imaging Techniques, Orthopedic Devices, Home Nursing Care, Travel Coverage...

Plus Vision Care!

Life Insurance

Insured	Face Amount = \$25,000
Spouse	Face Amount = \$10,000
Dependent Children	Face Amount = \$5,000

Accidental Death & Dismemberment and Accidental Fracture

Insured	Accidental Death = \$25,000 Accidental Loss = \$25,000 to \$50,000 Accidental Fracture = \$100 to \$1,000
Spouse	Accidental Death = \$10,000 Accidental Loss = \$10,000 to \$20,000 Accidental Fracture = \$100 to \$1,000
Dependent Children	Accidental Death = \$5,000 Accidental Loss = \$5,000 to \$10,000 Accidental Fracture = \$100 to \$1,000

Critical Illness Insurance

Insured and Spouse	Face Amount = \$10,000 19 illnesses + Occupational HIV for Healthcare workers
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Heart Attack, Stroke, Cancer, Multiple Sclerosis, Motor Neuron Diseases, Alzheimer's, Parkinson's, Coronary Artery Bypass, Transplant of a vital organ, Major organ failure, Coma, Paralysis, Kidney Failure, Blindness, Deafness, Dismemberment, Loss of Speech, Major Burns, Benign Brain Tumor.

Prescription Drug Benefit (except Quebec)

80% reimbursement for eligible prescribed medications.
\$5 per prescription co-payment on drugs.
Reimbursement is based on the lowest-cost generic equivalent.
Annual maximum payable = \$2,000 per insured
Eligible Drugs: prescription drugs (except Quebec) and life-sustaining products.

Hospital Coverage Benefit

100% coverage up to \$175 per day for semi-private accommodations in a public general hospital.

Dental Care Benefit

70% reimbursement, no deductible on diagnostic, preventative services, basic restorations, periodontal benefits, surgical services, adjunctive services, and denture services.

Annual Maximum: 1st year = \$500
2nd year = \$750
Each subsequent year = \$1,000

Subject to a 3-month waiting period

Note: The summary of benefits, noted above, explains some of the key details of SOLO HEALTH. Please refer to the policy contract as it contains the official details, terms, provisions and specific limitations governing the plan.

