

# The MyDignity Health Plan

The **MyDignity** plan includes **two levels** of benefits.

The **first** level (**Level 1**), which we refer to as the long term care level, covers necessary services, supplies and equipment when one is either physically or mentally dependent while living at home. (See How to Qualify for Benefits below)

The **second** level of benefits (**Level 2**) covers eligible medical expenses incurred due to an illness or injury. One does not have to meet the long-term care requirements in order to qualify and receive these benefits. In short, Level 2 serves as a mini health plan if one has never or is no longer covered through an individual or group health insurance plan.

With the **MyDignity** plan one can choose between three benefit amounts with an overall maximum benefit level of \$50,000, \$100,000, or \$150,000 tax-free over a person's lifetime.

**Premiums under the plan qualify as a PHSP (Private Health Services Plan).**

A policyholder (non self-employed or unemployed individuals) who contributes to the cost of the plan can claim those premiums as a medical expense eligible for the medical tax credit.

Self-employed individuals (i.e. sole proprietors or members of a partnership) and spouses, can deduct the premiums directly from income (certain restrictions apply).

Corporations can deduct the full premiums against business income for owners, managers, employees and their spouses.

Either way, any benefit received is received on a non-taxable basis.

**How to Qualify for Benefits (Level 1)?**

**There are 2 ways one qualifies for benefits:**

1. A benefit or service becomes payable when the insured needs the help of another to accomplish at least two of the following activities of daily living (loss of independence): Transferring, Bathing, Dressing, Toileting, Continence and Eating
2. A benefit or service is also payable if the insured becomes cognitively impaired and needs the help of another due when one loses the ability to either reason, perceive, think, reflect, or remember.

**Level 1: Reimbursement for Services, Supplies, Equipment for Home Care while you are physically or cognitively dependent.**

Home Care	\$50,000	\$100,000	\$150,000
Registered nurse (or certified nursing assistant including personal support worker)	\$70 per day, 200 days per calendar year	\$145 per day, 200 days per calendar year	\$145 per day, 200 days per calendar year
Home conversion expenses	\$10,000 lifetime maximum	\$20,000 lifetime maximum	\$25,000 lifetime maximum
Moving allowance	\$1,000 lifetime maximum	\$2,000 lifetime maximum	\$2,000 lifetime maximum
Meals	\$400 per month	\$900 per month	\$1,100 per month
Transportation expenses	\$500 per calendar year	\$1,250 per calendar year	\$1,250 per calendar year
Health monitoring system	\$600 per calendar year	\$1,600 per calendar year	\$1,600 per calendar year
Respite services	\$2,600 per calendar year	\$5,600 per calendar year	\$5,600 per calendar year

Psychological services for informal caregiver	\$1,250 per calendar year	\$2,500 per calendar year	\$2,750 per calendar year
Medical supplies	90% – up to \$1,500 per calendar year	90% – up to \$3,000 per calendar year	\$1,500 per calendar year, plus <u>an additional</u> \$1,500 at 90% – per calendar year
Purchase or rental of equipment (crutches, walkers, canes, casts, trusses, spinal braces, orthopedic corsets, oxygen and charges for temporary lease of a respirator)	100% up to plan maximum	100% up to plan maximum	100% up to plan maximum
Supplies for colostomy, an ileostomy, or a urostomy	90% – up to plan maximum	90% – up to plan maximum	100% coverage up to \$100,000 and then 90% – up to plan maximum
Accessories for diabetics	90% – up to plan maximum	90% – up to plan maximum	100% coverage up to \$100,000 and then 90% – up to plan maximum
Orthopedic shoes	90% – up to plan maximum	90% – up to plan maximum	100% coverage up to \$100,000 and then 90% – up to plan maximum
Rental, purchase or repair of;		90% – up to \$5,000 lifetime (flexibility to choose)	100% up to \$7,500 lifetime (flexibility to choose)

<ul style="list-style-type: none"> <li>• non-motorized wheelchair</li> <li>• hospital bed (excluding mattress)</li> <li>• ventilator</li> </ul>	<ul style="list-style-type: none"> <li>• 90% – up to \$1,500 lifetime</li> <li>• 90% – up to \$3,000 lifetime</li> <li>• Not Covered</li> </ul>	<ul style="list-style-type: none"> <li>• 90% – up to \$1,500 lifetime</li> <li>• 90% – up to \$3,000 lifetime</li> <li>• Included in \$5,000 lifetime</li> </ul>	<ul style="list-style-type: none"> <li>• 90% – up to \$1,500 lifetime</li> <li>• 90% – up to \$3,000 lifetime</li> <li>• Included in \$5,000 lifetime</li> </ul>
<ul style="list-style-type: none"> <li>• Audiologist</li> <li>• Occupational therapist</li> <li>• Physiotherapist</li> <li>• Respiratory therapist</li> <li>• Dietician</li> </ul>	\$1,250 Per calendar year for each specialist	\$1,250 per calendar year for each specialist plus an <u>additional</u> \$1,250 at 90% – per calendar year for each specialist	\$2,750 per calendar year for each specialist
<ul style="list-style-type: none"> <li>• Naturopath</li> <li>• Podiatrist</li> <li>• Speech therapist</li> </ul>	Not Covered	90% – up to \$1,250 per calendar year for each specialist	\$1,500 per calendar year for each specialist
Stockings for varicose veins and phlebitis	Not Covered	90% – up to 2 pairs per calendar year	2 pairs per calendar year
External breast prostheses following a mastectomy	Not Covered	90% – up to \$300 per 24 months	\$300 per 24 months
Tens	Not Covered	90% – up to \$500 per 36 months	\$500 per 36 months
Hearing Aids	Not Covered	90% – up to \$500 per 36 months	\$500 per 36 months

Wigs (required for pathological conditions or following chemotherapy treatments)

Not Covered

90% – up to \$300 lifetime maximum

\$300 lifetime maximum

Maxi-mist machine, including the masks, or a CPAP machine

Not Covered

90% up to \$500 lifetime maximum

\$500 lifetime maximum

Incontinence supplies (bowel and/or bladder)

Not Covered

90% – up to \$1,500 per calendar year

\$1,500 per calendar year

## Level 2: Value Added Mini Health Plan

Eligible expenses incurred due to an illness or injury. One can access the benefits below without having to qualify under the regular long term Care requirements. (i.e. physically or cognitively dependent)

Health Plan Benefits	\$50,000	\$100,000	\$150,000
Hospitalization	\$150 per day towards Private or semi-private room Lifetime maximum: 180 days	Semi-private room, \$300 per day Lifetime maximum: 180 days If no semi-private room available, \$50 per day of hospitalization, from the second day of hospitalization	Semi-private room, \$350 per day Lifetime maximum: 180 days If no semi-private room available, \$50 per day of hospitalization, from the second day of hospitalization
Convalescent Hospital	Not Covered	Semi-private room, \$50 per day Lifetime maximum: 120 days	Semi-private room, \$60 per day Lifetime maximum: 120 days
Ambulance	Not available in Level 2 but Available in Level 1 at 100% up to plan maximum	100% up to plan maximum	100% up to plan maximum
Air Ambulance	Not Covered	\$5,000 per calendar year	\$5,000 per calendar year
Diagnostic Laboratory Tests	90% – up to plan maximum	100% coverage up to \$50,000 and then 90%	100% coverage up to \$100,000 and then 90%

		– up to plan maximum	– up to plan maximum
Magnetic Resonance Imaging	90% – up to \$675 per calendar year	\$750 per calendar year + An additional 90% – up to \$675 per calendar year	750 per calendar year + An additional 90% – up to \$675 per calendar year
Dental Care as the result of an accident	Not Covered	\$5,000 per accident	\$5,000 per accident
Second Medical Opinion	Through the McGill University Health Centre only	Included	Included

## Bonus Assistance Program

### Assistance and Discount Program – Included Free

The program provides services and benefits **included automatically for the simplified issue policyholder**. These privileges apply to family members (spouses and dependent children) **except where noted**. The program promotes quick access to a variety of consulting services, assistance in your home and exclusive offers and discounts to help one take control of their health.

### Consulting Services

#### Health Information

The program provides access to expertise and informed advice for you or your family member to guide and reassure you with:

- A registered nurse, available by telephone with health advice.
- References for accessing a variety of family health resources.

- Help making an appointment with a specialist or for a medical exam.
- Support in planning home care.

## **Legal Information**

Unlimited free telephone consultations with a lawyer regarding:

- Labour law
- Civil, family and marital law
- Corporate and commercial law
- Mediation and litigation
- Tenants rights

If need be, a half-hour in-office consultation with a lawyer for free.

## **Support and Services**

To help you get back on your feet after hospitalization of two days or more.

- A housekeeper to take care of light housework for a 30-day period (maximum 15 hours).
- Medication home delivery service (up to 30 days after your return home).
- Health monitoring system (bracelet with an emergency device) for a 3-month period after your return home.
- Transportation of a parent or a friend to visit you (up to \$250 per hospitalization).

## **Medical Services**

### **Medical Second Opinion** (*\*Not available to family members*)

Expert medical assessment in the event a second medical opinion is needed.

Your medical records will be submitted to the best experts through the McGill University Health Centre (MUHC), one of the world's most renowned faculties of medicine. They will confirm or clarify the doctor's diagnosis and treatment plan for you.



The medical second opinion report will be promptly forwarded to your doctor, and if he or she so wishes, the MUHC specialists will be available to discuss the best treatment options according to your condition.

### **Medical Care Assistance Abroad**

Guides you through unfamiliar health care systems throughout the world.

Additional assistance when your doctor recommends special treatment not available in your province, and you prefer to seek medical treatment outside of the province at your own expense. This service can help you get the best service at the best cost.

Provides a review of your medical record, evaluation and recommendation of health care facilities (hospital, clinic, etc.) or health care professionals known for their expertise in delivering the required treatment in cooperation with your attending physician.

Coordinates transfers of relevant medical files.

Organizes transportation, lodging, and if required, care following hospital discharge.

### **Referral and Case Management**

Help for informal caregivers.

Having devoted yourself to an ailing parent who needs your comforting presence, the program can direct you to specialized resources.

- Support in finding government programs.
- Elder care services, for when you need a break.
- Workshops for informal caregivers.

### **Referral Services**

If your condition requires special services or equipment the program will also find them for you.

- Any type of professional health resources: rehabilitation centre, specialized therapies, medical accessories, home alteration services, etc.
- Housekeeping to handle daily chores.
- Convalescent centres: to find a centre offering the services you need.

## **Management Services**

If you need several resources the program will coordinate the following:

- Support and coordination in obtaining health services.
- Contact and negotiation of agreements with service suppliers.
- Medications delivered to your door.

## **Information and Prevention**

The program helps ensure you are well-informed about health issues and medical conditions by offering access to various educational tools, including:

- Useful resources in your area to help you take your health in hand.
- *The Health Bulletin*, a seasonal newsletter for our members only.

## **Member Discounts**

This additional program offers savings to policyholders and family members in areas as follows:

- Medical care
- Dental
- Fitness/Wellness
- Hearing
- Medical Equipment and Supplies
- Nursing Services
- Other Health Services
- Pharmacy
- Vision care
- Other Services

# Sample Premiums

Monthly fees for a lifetime benefit amount of \$50,000, \$100,000, or \$150,000

Age	\$50,000		\$100,000		\$150,000	
	Male	Female	Male	Female	Male	Female
55	\$53.55	\$59.40	\$112.92	\$125.33	\$125.61	\$144.95
60	\$54.00	\$60.66	\$114.88	\$129.16	\$134.85	\$149.83
65	\$54.45	\$63.18	\$122.52	\$142.46	\$141.12	\$165.98
70	\$74.88	\$85.95	\$165.53	\$194.47	\$183.88	\$222.00
75	\$100.98	\$120.51	\$213.95	\$261.85	\$234.48	\$298.41
80	\$146.70	\$191.88	\$311.04	\$417.22	\$332.77	\$473.31

Couples that apply together can receive a discount of 10% off their premiums.

Contact us at **416 884 2104**

Applications available for download at [www.easy-insured.com](http://www.easy-insured.com)