



# PHS Benefits Program

Flexible Health & Dental Benefits for Individuals, Families, Small Employer Groups, Contractors, Part-time Staff and the Self-Employed

## Choose the coverage that meets your needs and budget

Recognizing the need for flexible and comprehensive benefits protection for today's changing workforce, we're pleased to offer the **PHS Benefits Program**, the most comprehensive benefits program available in British Columbia today. **PHS** offers a unique combination of the basic Health & Dental coverage you want - at a price you'll appreciate - plus the flexibility of tailoring your coverage with optional benefits that are normally only available in large group programs.

### Flexible, comprehensive coverage:

With **PHS** you can design your benefit coverage to meet your personal needs.

Available coverage includes:

- **Extended Health Care Only**
- **Extended Health with Dental**
- **Basic or Plus Coverage**
- **Out-of-Country Coverage**
- **Critical Illness Insurance**
- **Accidental Death & Dismemberment Insurance**
- **Disability Insurance**



## Real-world, needs-related coverage options

**PHS** is all about choice! You can choose from Basic or Plus plans with or without Dental coverage, and you



*Single, Couple & Family coverage available*

have the option of customizing your coverage with flexible Optional Benefits. You may select Single, Couple or Family coverage.

### Competitive Rates:

**PHS** is both comprehensive and affordable! Premium rates vary by Age and number of dependents. In British Columbia, Basic Health premiums start from less than **\$45/month Single, \$80/month Couple and \$102/month Family**.

## No medicals required

Satisfactory Health Evidence is required in the form of a Personal Health Statement for the EHC and Dental Benefits, or a separate Health Statement for the Optional Critical Illness. A separate Application and Health Statement is also required for the Disability Insurance Option.

All such information is confidential, shared only among the Program Administrator and Insurers/Service Providers.

## Tax deductible?

If you are self-employed, incorporated or an independent contractor you may be able to deduct your Health & Dental Premiums as a business expense, subject to CCRA regulations.

## How To Apply for Coverage

Please review the details of the coverage available on the next page, and decide which **PHS** plan is right for you. If you require assistance or further information, please contact us or visit our website for full Program details. Premium rates are included in the Application Form and are available on the website.



To participate simply complete the Application Form and Personal Health Declaration and mail with a VOID cheque to the Program Administrator at the address indicated. Faxed Applications are also acceptable. Alternatively, you can apply online through our website at **www.paragonhealthsolutions.com**

The Program Administrator, **Alternative Benefit Solutions Inc.**, will notify you of your approval or declination as quickly as possible. Your coverage becomes effective the 1st of the month following date of approval by the insurer.

A. Benefits Included	PHS BASIC	PHS PLUS
<b>EHC BENEFITS</b> Echelon General Insurance Company	<b>100% Reimbursement except Drugs</b>	<b>100% Reimbursement except Drugs</b>
<b>Prescription Drugs</b>	70% Reimbursement of 1st \$500/year, 100% of next \$3,000 per policy year; Generic Drugs; Dispensing fee cap of \$7.50 per prescription; ESI Pay Direct Card.	80% Reimbursement of first \$500, 100% of next \$4,000 per policy year (except Quebec where it is based on calendar year); Brand name drugs; ESI Pay Direct Card.
<b>Accidental Dental</b>	\$2,500 per policy year	\$2,500 per policy year
<b>Ambulance</b>	Ground Unlimited; \$4,000 air ambulance per policy year	Ground Unlimited; \$4,000 air ambulance per policy year
<b>Home Support</b>	\$3,000 per policy year	Combined policy year maximum of \$7,500 for Home Support & Durable medical Equipment, and Prosthetic appliances and orthotics
<b>Durable Medical Equipment &amp; Prosthetics</b>	\$3,000 per policy year	
<b>Medical Supplies</b>	Included	Included
<b>Orthopedic footwear</b>	Custom Orthotics to \$225 per policy year	Custom Orthotics to \$225 per policy year as part of Durable medical equipment maximum
<b>Private Duty Nurse</b>	Included in Home Support & Durable Equipment up to \$3,000 per policy year	Included in Home Support & Durable Equipment maximum of \$7,500
<b>Paramedical Services</b>	\$450 maximum/practitioner/policy year – \$50 maximum per visit: Acupuncturist; Chiropractor; Chiropodist; Naturopath; Osteopath; Physiotherapist; Podiatrist; Registered Massage Therapist. \$35 for Chiropractic X-rays per policy year. Psychologist limited to 15 visits per year, maximum of \$75 first visit and \$60 subsequent; Speech Therapist \$60 and \$40.	\$500 maximum/practitioner/policy year – \$50 maximum per visit: Acupuncturist; Chiropractor; Chiropodist; Naturopath; Osteopath; Podiatrist; Physiotherapist; Registered Massage Therapist. Psychologist limited to 15 visits per year, maximum of \$75 first visit and \$60 subsequent for Psychologist; Speech Therapist \$60 and \$40.
<b>Hearing Aids</b>	\$400/4 years.	\$400/4 years.
<b>Vision</b>	Eye glasses: \$150/2 years; \$100 Eye Examinations/24 months; all after 6 month waiting period.	Eye glasses: \$250/2 years; \$100 Eye Examinations/24 months; all after 6 month waiting period.
<b>Hospital</b>	Semi-private \$150/day to a maximum of \$4,500 per policy year	Semi-private or Private up to \$200/day – maximum \$25,000 per policy year
<b>Maximum/person</b>	Benefit maximums	Benefit maximums
<b>Lifetime Maximum</b>	\$250,000	\$250,000
<b>Out-of-Country</b>	\$1M –30 days, unlimited trips	\$1M -30 days, unlimited trips
<b>DENTAL</b>	<b>PHS BASIC</b>	<b>PHS PLUS</b>
<b>Preventive Services</b> Echelon General Insurance Company	80% reimbursement; 8 units scaling; 9 month recall; Oral Surgery, Endodontics, Periodontics.	80% reimbursement up to \$1,250/policy year - no waiting period: Exams, cleaning, scaling every 9 months; fillings, x-rays, fluoride, space maintainers, extractions, anesthesia, endodontics, periodontics, denture repairs.
<b>Major Restorative Services</b>	Not included	Crowns, bridges, dentures & orthodontics; Available Year 3+ at 60% reimbursement
<b>Orthodontia</b>	Not included	See above
<b>Maximum</b>	80% to \$500 year 1; 80% to \$750 year 2+	80% up to \$500 year 1; 80% to \$750 year 2; 80% to \$1,000 year 3 & 4; and \$1,250 year 5, including combined Perio/Endo max. of \$500/year
<b>B. OPTIONAL BENEFITS</b>		
<b>Disability Insurance Benefits</b> Lloyds of London	Individual Disability Insurance Program. Available coverage includes Temporary Total Disability, Permanent Total Disability Benefits and Accidental Death & Dismemberment Insurance. Coverage subject to approval of Personal Health Declaration (same one as for EHC Benefits). No health examination is required. Complete details and rates available from <a href="http://www.menuflex.com">www.menuflex.com</a> (Separate Application required.)	
<b>Optional Critical Illness Benefit</b> ACE INA Insurance	Applicants may purchase Critical Illness protection against TEN defined critical illnesses and will receive a lump sum benefit if they survive 30 days following diagnosis (except Cancer, which must be diagnosed 90 days after coverage becomes effective). Coverage may be purchased in amounts ranging from \$10,000 to a maximum of \$50,000. (Separate Health Statement required.)	
<b>AD &amp; D Insurance</b> ACE INA Insurance	Optional Accidental Death & Dismemberment Employee/Family Program in units of \$50,000 to \$300,000 full benefit schedule. Coverage is available for the employee only, or the employee and all family members. Coverage is provided 24 hours per day, 365 days per year.	

**Why delay? Get PHS today! For Application Forms, assistance or additional information, please contact:**

**Paragon Health Solutions**  
7080 River Road  
Suite 201  
Richmond, BC V6X 1X5



**Toll Free: 1-866-809-6753**  
**Phone: (604) 606-3388**  
**Fax: (604) 606-3399**  
**E-mail: [info@paragonhealthsolutions.com](mailto:info@paragonhealthsolutions.com)**