

# The PHS SELECT Health & Dental Benefits Program

## Comprehensive Health & Dental Benefits for all! 80% Reimbursement significantly reduces premium costs:

Paragon Health Solutions is pleased to offer the **PHS SELECT Program** — a unique low cost Health & Dental Benefits Program, designed to respond to the growing need for comprehensive health and dental benefits, but at a **significantly lower cost** than other individual health plans normally offered today.

The Program is underwritten by **Echelon General Insurance Company**, and claims are paid by **Alternative Benefit Solutions Inc. (ABS)**.

### Co-payment makes the difference:

In order to reduce premium costs, the PHS SELECT Program incorporates a 20% co-payment on all benefits. There is no deductible.

The **Extended Health Care (EHC) Benefit** pays 80% of all eligible expenses up to a maximum of \$25,000 per person per policy year, including up to \$5,000 for prescription drugs.

The **Dental Benefit** (which can only be purchased with the EHC, not standalone) pays 80% of eligible Basic Dental expenses up to a maximum of \$1,000 per policy year. (Periodontic services are reimbursed at 50%).

### Pay-Direct Card:

Participants will be issued a **Pay-Direct Card** that is used for drug claims at the Pharmacy. The card is also used at the Dentist's office (although not all dentists are set up to submit claims electronically). Claims for all other eligible expenses will be submitted to ABS on a paper claim with original receipts for reimbursement.

### No Medical Examination required:

Coverage is subject to the approval by the insurer of a **Personal Health Declaration** for each participant and his/her eligible dependents. Coverage may be amended or surcharged based on the completed Personal Health Declaration.



## Compare these monthly rates!

1. Extended Health Care Only (80% Reimbursement)			
Single:	Couple:	Family 1 child:	Family 2-3 children:
\$48.34	\$90.89	\$114.26	\$149.32
2. Extended Health Care + Dental (80% Reimbursement)			
Single:	Couple:	Family 1 child:	Family 2-3 children:
\$86.21	\$163.56	\$206.06	\$269.81

For Families with more than 4 children, please call for a Rate Quote.

\* Rates for the Province of British Columbia only.

### How to apply for coverage:

Please review the **Benefits Summary** on the next page, and choose your level of coverage and any **Optional Benefits** you require. To apply, simply complete the Application Form & Personal Health Declaration and mail to the address indicated. Faxed applications are also acceptable.

The Program Administrator, **Alternative Benefit Solutions Inc.**, will notify you of your approval or declination as quickly as possible, and, if approved, coverage will begin on the first of the month coincident with or next following date of approval.

EHC Benefits Included:		EHC Benefits Summary:							
<b>Extended Health Care Benefits (EHC)</b> Echelon General Insurance Co.		<b>80% Reimbursement.</b> Health evidence in the form of a Personal Health Declaration must be approved by the Insurer. Pay direct drug card utilized for Drug claims.							
<b>Prescription Drugs</b>		<b>Payable up to \$5,000/policy year</b> – No Formulary, but generic drugs unless Physician specifies “No substitution”.							
<b>Accidental Dental</b>		<b>Up to \$2,500/policy year</b>							
<b>Ambulance</b>		<b>Up to \$250/trip</b> for Ambulance services not covered by Provincial Plan							
<b>Durable Medical Equipment &amp; Prosthetics</b>		<b>Up to \$1,750/policy year</b>							
<b>Medical Supplies</b>		<b>Up to \$1,500/policy year</b>							
<b>Orthopedic Footwear</b>		<b>Up to \$150/policy year</b> for Orthopedic shoes							
<b>Private Duty Nursing Services Out of Hospital</b>		<b>Maximum \$2,000/policy year</b>							
<b>Paramedical Services</b>		<b>Up to \$300 per practitioner per policy year</b> after any provincial benefits, including: <b>Chiropractor; Chiropodist; Nutritionist; Osteopath; Podiatrist; Registered Massage Therapist; Physiotherapist; Speech Therapist</b>							
<b>Psychologist</b>		<b>Up to \$360 per two policy years</b>							
<b>Hearing Aids</b>		<b>\$300/5 years</b>							
<b>Hospital</b>		<b>Semi-private room up to \$170 per day</b> for 30 days (\$5,100 maximum/policy year)							
<b>Vision</b>		<b>Up to \$150 every 2 years</b> , after 6 month waiting period.							
<b>Out-of-Country Travel Insurance</b>		<b>100% up to \$1 Million for trips of up to 30 days</b> plus Emergency Travel Assistance Services; \$100 deductible per claim							
<b>Emergency Travel Assistance</b>		<b>Provides worldwide assistance in the event of a medical emergency</b>							
<b>Policy Year Maximum / person</b>		<b>\$25,000 per person per policy year</b>							
Dental Benefits Included		Dental Benefits Summary							
<b>Dental</b> Echelon General Insurance Co.		<b>80% Reimbursement.</b> May only be purchased in conjunction with EHC, not standalone. <b>Pay Direct Card</b> may be accepted by dentist, although not all dentists can file claims electronically. If not, traditional paper claim submission process used.							
<b>Dental Services</b>		<b>Basic Preventive Care including:</b> diagnostics, laboratory services, surgical services, and denture repair, Endodontics, Periodontics (at 50%), oral surgery, anesthetic, and minor restorations.							
<b>Restorative Services</b>		<b>Not Included</b>							
<b>Orthodontia</b>		<b>Not Included</b>							
<b>Maximum Benefit</b>		<b>Up to \$1,000 per person per policy year</b>							
Optional Benefits		Optional Benefits Summary							
<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b> ACE INA Insurance		<b>24 Hour protection may be purchased in units of \$50,000 to a maximum of \$300,000</b> for the employee only, or for all members of the family. Under the family coverage, the spouse is insured for 60% of the employee’s selected coverage amount; if there are children, the spouse is covered for 50%, and each child for 15%. If there is no spouse, only dependent children they are covered for 20%. <b>No health evidence is required.</b>							
<b>Critical Illness Insurance</b> ACE INA Insurance		<b>Critical Illness Insurance available in units of \$10,000, \$25,000 or \$50,000</b> for participant and spouse. Provides a tax-free lump sum benefit in the event one is diagnosed with one of the following life-threatening conditions: Cancer; Kidney Failure; Stroke; Deafness; Heart Attack; Multiple Sclerosis; Paralysis; Blindness; Coronary By-Pass Surgery; Recipient Major Organ Transplant. Diagnosis must be made after insurance becomes effective and you survive for 30 days. In the case of Cancer, diagnosis must be made 90 days after effective date.							
<b>PHS Disability Insurance</b> Lloyd’s of London		The Disability Program provides a <b>Temporary Total Disability benefit of 66.7% of weekly earnings</b> , subject to a maximum of \$1,000 per week, payable for 24 months following a 30 day waiting period. Also available is a lump sum tax-free <b>Permanent Total Disability Benefit of 5 X annual earnings</b> after 25 months of continuous total disability. Additional 24 hour AD&D is available on an optional basis.							
1. Monthly Rates for Extended Health Care Only (80% Reimbursement)					2. Monthly Rates for Extended Health Care + Dental (80% Reimbursement)				
	Single:	Couple:	Family 1 child	Family 2-3 children		Single:	Couple:	Family 1 child	Family 2-3 children
British Columbia	\$48.34	\$90.89	\$114.26	\$149.32	British Columbia	\$86.21	\$163.56	\$206.06	\$269.81

For Families with more than 4 children, please call for a Rate Quote. Premiums collected via Pre-Authorized bank withdrawal. Rates subject to change each August 1st.

Mail or Fax your completed application to:

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



**Toll Free: 1-866-809-6753**  
**Phone: (604) 248-2698**  
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