

ALL COVERAGE IS PER PERSON INSURED. PLANS & PRICING RENEW ON FEBRUARY 1st EACH YEAR.

TIP HEALTH PLANS

Industry
Diamond

Industry
Platinum

Prescription Drugs - Direct billing available (per calendar year) (Terminates at age 70)

Telus National Formulary	\$10,000@80% Reimbursement (90% copay if dispensed through our online pharmacy, PocketPills.)	\$5,000@80% Reimbursement (90% copay if dispensed through our online pharmacy, PocketPills.)
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Healthcare Professionals - Direct billing available - 80% Reimbursement (Terminates at age 70)

Acupuncturist, Chiropractor, Massage Therapist, Etc. Fourteen Services Covered!	\$500 / Paramedical Service / year	\$350 / Paramedical Service / year
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Life Insurance (Terminates at age 70 with the option to convert to an individual policy)

Employee Life Insurance	\$25,000 (Reduces at age 65 by 50%)	\$10,000 (Reduces at age 65 by 50%)
Accidental Death & Dismemberment	\$25,000 (Reduces at age 65 by 50%)	\$10,000 (Reduces at age 65 by 50%)

Major Health - 80% Reimbursement (Terminates at age 70)

Accidental Dental	\$5,000 / Accident	\$5,000 / Accident
Ambulance & Private Hospital Room	Unlimited (R&C*)	Unlimited (R&C*)
Hearing Aids	\$700 / 4 Years	\$700 / 4 Years
Apnea Machine (CPAP)	\$2,000 / 5 Years	\$2,000 / 5 Years
Apnea Machine Supplies	Unlimited (R&C*)	Unlimited (R&C*)
Custom Foot Orthotics	\$350 / Year	\$350 / Year
Glucose Monitoring Equipment & Supplies	\$4,000 / Year	\$4,000 / Year
Insulin Pump Supplies	\$3,500 / Year	\$3,500 / Year
Insulin Pump	\$5,000 / 5 Years	\$5,000 / 5 Years
Crutches	\$300 / Year	\$300 / Year
External Breast Prosthesis	\$5,000 / 5 Years	\$5,000 / 5 Years
IPP Breathing Machine	\$3,500 / Year	\$3,500 / Year
Orthopaedic Shoes	\$25,000 / Lifetime	\$25,000 / Lifetime
Surgical Bras	Two / Year	Two / Year
Wigs, post Chemotherapy	\$1,000 / Lifetime	\$1,000 / Lifetime
Diagnostic Services & X-Rays	Unlimited (R&C*)	Unlimited (R&C*)
Medical Referral	\$50,000 Lifetime	\$50,000 Lifetime
Eye Exams (New!)	One / two years	One / two years
Vision Coverage (New!)	\$200 / two years	

Out of Country & Province Travel Insurance - 100% Reimbursement (Terminates at age 70)

Travel Insurance	90 Days Trip Limit with \$5,000,000 Lifetime Coverage (Unlimited trips)	60 Days Trip Limit with \$5,000,000 Lifetime Coverage (Unlimited trips)
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Online Pharmacy (Terminates at age 70)

We've partnered with PocketPills, a mail order pharmacy that pre-sorts your medication into easy to open "PocketPacks". No more hard-to-open vials. No more sorting pills, no more missing doses. They work direct with the Government and your Insurer to direct bill.

- Add Vitamins to your "PocketPacks"
- Your refills automatically arrive together on the appropriate day.
- They work with your doctor to renew your prescriptions so you have them on time.

NOT ALL COVERAGES ARE LISTED. PLEASE REFER TO THE BOOKLET WORDING.

ALL COVERAGE IS PER PERSON INSURED. E&O E.

TIP DENTAL PLANS

Industry Diamond

Industry Platinum

Dental Care - Direct billing available (Terminates at age 70)

Employee Life Insurance	\$25,000 (Reduces at age 65 by 50%)	\$10,000 (Reduces at age 65 by 50%)
Accidental Death & Dismemberment	\$25,000 (Reduces at age 65 by 50%)	\$10,000 (Reduces at age 65 by 50%)
Basic, Endodontic, & Periodontic	\$1,000 / Year @ 80% Coverage	\$1,000 / Year @ 80% Coverage
Major	\$500 / Year @ 80% Coverage	

THE HEALTH & DENTAL PLAN INCLUDES ALL BONUS FEATURES AT NO ADDITIONAL COST!

TIP BONUS FEATURES

Bonus features included when you bundle the health & dental Plan!

Member Assistance Program (Terminates at age 70)

An integrated mental and physical wellness service provider, with a compassionate, holistic, employee family centric care model. We provide access to clinically appropriate counselling to provide solutions to a short-term situation, this often means 4-8 counselling sessions but may require more or less. We will ensure the individual is supported appropriately.

Second Opinion (Terminates at age 70)

Through a simple phone call, you will reach Medical Experts who will be able to review your medical information to give you answers to critical questions to empower you to make the best decisions. Throughout the process you will be supported by a Nurse who can help make sense of the information and activate services and supports around you.

Eldercare (Terminates at age 70)

Our Eldercare Advisory service provides tools to help caregivers address their particular challenges. Nurse-led. A personal consultation and map of care report is customized to each member's specific needs. Coaching, support, and planning are provided in key areas:

- Current living situation and future planning
- Existing health condition
- Goals of care
- Resource navigation

Home care, including nursing and personal care, delivered by quality approved providers, is available on a 24/7 basis, across Canada.

Virtual Healthcare (Terminates age 70)

Our Virtual Healthcare connects you to a clinician 24/7 for all your urgent and long term healthcare needs, via phone and video chat. Save time and stress when you need convenient access to:

- Medical diagnosis
- Prescriptions and requisitions
- Specialist referrals
- Mental health support
- Chronic illness management and prevention
- Health coaching and advice

ALL PRICING IS MONTHLY & AUTOMATICALLY WITHDRAWN ON THE 11TH.

TIP PRICING

Save 10% by bundling Health & Dental!

INDUSTRY DIAMOND	HEALTH PLAN	DENTAL PLAN	HEALTH & DENTAL PLAN
Solo Coverage	\$85.00	\$83.00	\$151.00 (Save \$17.00)
Duo Coverage	\$160.00	\$156.00	\$284.00 (Save \$32.00)
Family Coverage (3 or more)	\$180.00	\$176.00	\$320.00 (Save \$36.00)
INDUSTRY PLATINUM	HEALTH PLAN	DENTAL PLAN	HEALTH & DENTAL PLAN
Solo Coverage	\$65.00	\$63.00	\$115.00 (Save \$13.00)
Duo Coverage	\$122.00	\$119.00	\$217.00 (Save \$24.00)
Family Coverage	\$138.00	\$134.00	\$244.00 (Save \$28.00)

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*R&C - Covers costs that are reasonable and customary for the specific claim. E&O E.