

CoreHEALTH+™

A core benefit program you can build on

Incorporated
Companies
and Sole
Proprietors

“ Simply
Brilliant! ”

Spend **Less** with **More** choices!



Finally... a Health Care Plan for Small Incorporated Companies and Sole Proprietors that provides Insured Coverage with a “Pay-as-you-go” Health Spending Account!



www.CoreHealthPlus.com

NATIONAL HEALTHCLAIM
CORPORATION

Unplanned Expenses

Unplanned expenses can be a financial burden and require premium based insurance.

Life Insurance
Accidental Death & Dismemberment
Critical Illness
Travel Emergency Medical
Excess Medical Costs

Insured Coverage

Monthly Premiums:
Single: \$29.99 / Month
Family: \$39.99 / Month

Insurance provided by The
Wawanesa Life Insurance
Company

Routine Expenses

Why insure for all potential expenses when you can pay for only the expenses you actually incurred?

Dental (Basic & Major)
Orthodontics
Prescription Drugs
Paramedical Services
Vision Care
Physiotherapy
Chiropractor

Health Spending Account for Health and Dental Expenses

Pay-as-you-go, up to annual limits
The most tax-efficient way to pay for routine expenses

Administration provided by
National HealthClaim Corporation

The COREHEALTH+TM Plan Solution

Combines coverage for both types of expenses in a single plan.

Employee Group Insurance for Unplanned Expenses

- Low monthly premiums
- No medical underwriting
- Everyone is eligible
- Available to corporations with one or more employees



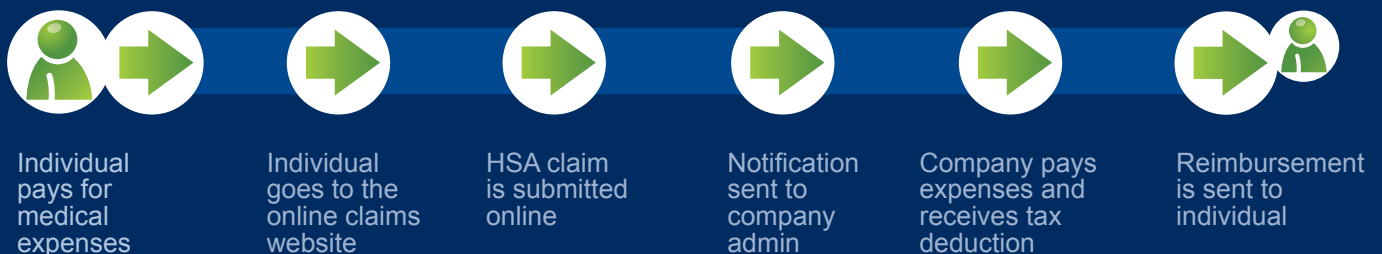
Online Health Spending Account for Routine Expenses

- Pay-as-you-go with pre-tax money from your business
- For incorporated companies and sole proprietors
- A different annual limit can be set for different job classifications

Plan Details	Single	Family
Life Insurance	\$15,000	\$15,000 Employee \$10,000 Spouse \$5,000 per child
Accidental Death & Dismemberment	\$60,000	\$60,000 Employee
Critical Illness	\$10,000	\$10,000 Employee
Travel Emergency Medical For up to 60 days of travel	\$2,000,000	\$2,000,000 For each family member
Excess Medical Costs over \$2,500	\$250,000 Lifetime maximum	\$250,000 Lifetime maximum
Premiums	\$29.99 / month + Health Spending Account Usage	\$39.99 / month + Health Spending Account Usage



How coreHEALTH+™ HSA Claims Are Reimbursed



Included in Your CoreHealth+ Plan



Best Doctors world-renowned specialists are here to help when you have doubts or questions about a diagnosis, treatment plan, or need for surgery.

Our Expert Medical Services can help if you:



Are unsure about a diagnosis or need help deciding on a treatment option



Have medical questions or concerns and want a leading expert's advice



Need help finding a local specialist or one outside of Canada who meets your specific criteria



Would like help navigating the healthcare system with useful resources

"I had no fear at all because of the advice I had received in my report and the expert surgeon who reviewed my case. [After surgery], I'm now 95% repaired. It was life-changing."

Kenneth, Best Doctors member

Pre-Existing Condition Clause

A pre-existing exclusion applies to: Life insurance where less than 5 employees are enrolled, Travel Emergency Medical where less than 2 employees are enrolled, Excess Medical where less than 50 employees are enrolled, and Critical Illness insurance no matter how many employees are enrolled. No pre-existing exclusion applies to AD&D coverage. If an employee has a pre-existing condition, the exclusion is removed (ie. coverage is active) for Life, CI, and Excess Medical, after twenty-four (24) months of being on the CoreHealth+ plan.

Excess Medical Costs

The covered benefits are accidental dental, prescription drugs, sera and vaccines, obtainable only upon a written prescription by a physician and dispensed by a pharmacist, semi-private hospital room differential, Nursing, Ambulance, Paramedical and Durable Equipment. There is a \$2,500 deductible per calendar year per person under the program. After the deductible has been satisfied there is 100% coverage to a maximum payout of \$25,000 per injury or sickness per person per calendar year with a maximum of \$50,000 over 104 weeks and a lifetime maximum for all expenses of \$250,000.

Administration Fee

An administration fee is charged on all Health Spending Account claims. Applicable taxes are charged only on the administration fee. There are no plan set-up fees or additional charges.

Beneficiary

The designated beneficiary for the plan is the employee (or the sole proprietor), or the employee's estate. This cannot be changed.

Benefit Periods

All benefits are effective up to and including age 64 for employees and spouses except for coverage under the Health Spending Account which can continue for as long as employment continues.

Students are eligible if they attend a post secondary school full time and are 21 to 24 years old, inclusive. Dependents who are 20 years old or younger are automatically eligible.

Waiting Period and Pro-Rating

New employees can be limited in their initial use of the Health Spending Account portion of their CoreHealth+ plan by using the following two features. The Waiting Period is a time (30,60,90,180 days) that a new employee must wait after their hire date before any claims can be submitted. The Pro-rating feature will limit the annual HSA amount proportional to the number of months left in the benefit year. The Pro-rating feature begins after the Waiting Period (if applicable) has been satisfied.

Privacy Statement

Protecting the insured person's personal information at National HealthClaim Corp (NHC) and The Wawanesa Mutual Insurance Company (Wawanesa) is very important. We recognize and respect the individual's privacy. When a person applies for coverage, we establish a confidential file that contains their personal information. This file is kept in the offices of NHC and/or Wawanesa. The insured person may exercise certain rights of access and rectification with respect to the information in their file by sending a request in writing to NHC or Wawanesa's address listed in the policy. We limit access to personal information in the insured person's file to NHC or Wawanesa staff who requires it to perform their duties, to persons to whom the insured person has granted access, and to persons authorized by law. We collect, use and disclose the personal information to process this application and, if this application is approved, provide and administer the insurance product(s) applied for, investigate and process claims, and create and maintain records concerning our relationship.

Disclaimer

This brochure contains only a general description of the policy contract issued by NHC and The Wawanesa Life Insurance Company. While every effort has been made to ensure the accuracy of this brochure, your rights and benefits are governed by the contract or policy wording. Those governing documents will prevail if they differ from this brochure. Please visit www.corehealthplus.com for more plan details.

Cancellation Policy

Cancellation of this policy must be made in writing to National HealthClaim Corporation 14 days prior to the end of the month and will become effective the first day of the month following notice.