



# FAQs

about Health Plus, your TESL Ontario member benefit plan

## COVERAGE & RATES

### What does the TESL Ontario member health plan include?

- + Health Plus PRIORITY and OPTIMUM plans are comprehensive health and dental benefit plans. They cover prescription drugs, paramedical practitioners (massage, physiotherapy, chiropractor, etc.), routine and major restorative dental, vision (OPTIMUM only), semi-private hospital, travel emergency health, and much more. Plans also come with free wellness benefits and business resources (see more below). Full coverage information is available [online](#).

### What does Health Plus travel coverage include?

- + With Health Plus plans you are covered for travel emergency health expenses for trips of up to 60 days, no limit on the number of trips per year. If you get sick or have an accident while travelling, you're covered for doctor visits, hospital stays, and emergency transportation home. The plan's travel hotline provides 24-7 support to help you find quality care where you are.

Trip cancellation, interruption and lost baggage coverage are not included. The Health Plus team can help you source excellent options for extended coverage for your next trip.

### How much does Health Plus cost?

- + Health Plus plans start at \$98 / month for single PRIORITY coverage and \$128 / month for single OPTIMUM coverage, including tax. Couple, single parent and family rates are also available. Unlike other plans, rates are the same for all ages, subject to qualification. View all rates [online](#).

### Do TESL Ontario members get a discount?

- + Yes, all TESL Ontario members are eligible for preferred association pricing. The rates available on your [association webpage](#) represent the discounted pricing.



## ELIGIBILITY

### How do I qualify for Health Plus?

- + Health Plus plans are available to anyone living in Canada, excluding Quebec. You can enrol up to age 75. There is a health questionnaire to apply and you must be in generally good health to qualify. If you do have an existing health condition and/or take medication, you may still qualify for Health Plus, where other companies would exclude coverage. Or we can help you find the best guaranteed acceptance plan for you.

### Are Health Plus plans available for business owners with teams?

- + Yes, Health Plus plans are a great option for small business owners with teams. Plans provide greater flexibility than a traditional group employee benefit plan. You can cover contract workers, full or part-time employees, and partners, and choose how much you want to contribute. Check out [Health Plus for Teams](#) for more information or contact a Health Plus advisor. If your business is growing, Health Plus also specializes in group insurance. We can help you compare and find the best option for your unique needs and budget.

## GETTING STARTED

### I'm perfectly healthy, why should I get insurance?

- + When we're young and healthy we feel invincible so it's easy to put off applying for insurance. In reality, even if you're not spending much now, when you're healthy, it's the best time to sign up for health insurance. In fact, it's the only time you're guaranteed to get the lowest rates and that you'll be covered if anything happens in the future. If you become ill or injured and then try to apply for the coverage you need, you may not qualify for the best plans at all, your condition may be excluded, and your monthly premiums will likely be much higher.

## How can I apply?

- + Applying is simple. When you're ready, fill out the simple health questionnaire online at [healthplusinsurance.ca/application](https://healthplusinsurance.ca/application). A Health Plus advisor will follow up within a few days to confirm coverage. Your insurance can take effect the first of the month following approval. Payment is monthly by auto-withdrawal, and you'll receive a welcome package with details of the claims process. If you need any assistance along the way, we're available to help.

## Will my rates go up after I sign up?

- + Health Plus premiums do not go up as you age, unlike other plans that typically raise rates every 5 years after age 45. All insurance plans are subject to routine rate increases. However, Health Plus has only had one rate increase in the last 6 years. No other insurer can say that. During this time, we've also continued to add coverage and wellness benefits.

## What if I don't need the plan anymore?

- + Health Plus plans are portable, which means you can take them with you between jobs. However, we understand circumstances change. You may receive benefits through an employer or partner and no longer need Health Plus. There is no contract and it's simple to cancel. To discontinue coverage, notify us in writing (email is okay) 30 days in advance. Terminations are effective the 1st of the month.

## WELLNESS BENEFITS & EXTRAS

### What extras or wellness benefits are included?

- + Health Plus PRIORITY and OPTIMUM plans include free extras to help take care of your health and business. No extra charge, no claims required, available when you need them.

**Pharmacogenetic Testing** - A simple test to help make sure you are taking the right medication for your unique DNA.

**Custom HR Advice** - Access to a professional HR advisor to answer your questions on employment standards, office policies, compensation and more.

**Telus Health (LifeWorks) EFAP** - This leading professional program provides extensive resources to help with life, health, and business needs.



## What is Telus Health (formerly LifeWorks) EFAP?

- + All Health Plus plan members have free access to [Telus Health \(formerly LifeWorks\)](#) employee and family assistance plan (EFAP), even if you work for yourself. Through your personal online portal and app, members have access to free confidential counselling with accredited professionals, digital health and business resources, plus discounts and perks to save you money.

## Can the Health Plus team help me with other insurance?

- + Yes, Health Plus Insurance is a full-service broker. We can provide great options and expert advice on life, disability, and critical illness insurance from all the major insurers. We're also experts in group insurance if your business is growing.

## How can I find more information about Health Plus plans?

- + Visit [healthplusinsurance.ca/tesl](http://healthplusinsurance.ca/tesl) to view full rates and coverage information and download an info package. You can get in touch with the Health Plus team at [info@healthplusinsurance.ca](mailto:info@healthplusinsurance.ca) or 1-877-218-0394. We're always happy to chat, answer your specific questions and help compare your options.

## MORE QUESTIONS?

Check out our [Resource Centre](#) or get in touch.

