

Health & Dental Benefits

AFFORDABLE, FLEXIBLE BENEFITS. DESIGNED FOR CONSULTANT SPECIALISTS OF BC



Extended health care and dental plans built with your needs in mind...affordable, flexible and easy to manage. Whether you are a sole practitioner or part of a group, you can customize the coverage you need. Fit for your lifestyle and professional demands.



What it offers

Exclusive Health & Dental benefit plans designed exclusively for Consultant Specialists of BC.

You have the option to add Long Term Disability coverage—**guaranteed without medical evidence**—to help protect your income.

Flexible and customized plans to help you stay within budget and obtain the right coverage for you, your family and employees.

What is available

Prescription drugs, medical supplies, massage, chiropractor and physiotherapists, etc.

Health Spending Account enable the freedom to choose how to cover eligible health care expenses.

Dental Care including cleaning, check-up, x-rays, crowns and dentures.

Life Insurance, Employee Assistance Program, and Human Resources Support.

Why choose our program?

The smart choice for Consultant Specialists of BC members: a fully-pooled plan that helps to keep premiums affordable and sustainable long-term.

Online set-up, e-claims submission and 48-hour direct deposit.

Save money and time with this program, crafted for sole practitioners or a group of professionals.

APPLY ONLINE
TODAY!

Got questions? I am here to guide you every step of the way.

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BENEFIT PROGRAM OVERVIEW OF CORE BENEFITS

We’ve bundled **Life** and **Dependent Life** into one pooled package with three levels of coverage (Bronze, Silver, and Gold). **Long-Term Disability** is available as an optional benefit for each medical office.

Extended Health Care and **Dental** are also combined, with three coverage options to choose from. (See page. 3 for your coverage options.)

You can match silver with silver—or mix and match levels to create a plan that fits your needs and your budget, whether for yourself, your family, or your employees.

	BRONZE	SILVER	GOLD
BASIC LIFE INSURANCE			
Schedule	\$25,000	\$50,000	\$75,000
Reduction	Reduces by 50% at age 65	Reduces by 50% at age 65	Reduces by 50% at age 65
Termination	Age 70	Age 70	Age 70
DEPENDENT LIFE INSURANCE			
Schedule	\$5,000 Spouse / \$2,500 Child	\$10,000 Spouse / \$5,000 Child	\$15,000 Spouse / \$7,500 Child
Termination	Age 75 or earlier retirement	Age 75 or earlier retirement	Age 75 or earlier retirement
LONG TERM DISABILITY (OPTIONAL BENEFIT - OFFICE LEVEL ONLY)			
Benefit Amount	66.67% of monthly earnings	66.67% of monthly earnings	66.67% of monthly earnings
Maximum	\$1,500 per month	\$2,000 per month	\$2,500 per month
Definition	2-year own occupation	2-year own occupation	2-year own occupation
Maximum Benefit Duration	To age 65	To age 65	To age 65
Elimination Period	112 days	112 days	112 days
Tax Status	Non-Taxable	Non-Taxable	Non-Taxable
Termination	All Plan Options: Age 65		



The information provided herein is intended to provide only a summary of the principal benefits provided by your employer. The group policy is the governing document. For a detailed description of benefits, please refer to your insurance policy. If there are variations between the information provided here and the provisions of the policy, the policy will prevail.

BENEFIT PROGRAM OVERVIEW OF CORE BENEFITS

	BRONZE	SILVER	GOLD
EXTENDED HEALTH CARE			
Deductible	\$50 Single/\$100 Family	\$50 Single/\$100 Family	No Deductible
Drug Maximum	\$5,000 / Calendar Year	Unlimited	Unlimited
Co-Insurance/Reimbursement			
• Prescription Drugs (mandatory generic)	70%	80%	100%
• Major Medical	70%	80%	100%
• Hospital	70%	80%	100%
• Paramedical	70%	80%	100%
• Emergency Out-of-Country	100%	100%	100%
Paramedical Practitioners			
• Acupuncture, Chiropractor, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Podiatrist and Occupational Therapist	\$300/calendar year with a combined maximum of \$1,000 each calendar year	\$500/calendar year with a combined maximum of \$1,000 each calendar year	\$750/calendar year with a combined maximum of \$2,000 each calendar year
• Psychologist/Clinical Counselor in BC/Social Worker/ Registered Professional Counsellors and Therapists = Other Practitioners	\$500/calendar year for Other Practitioners	\$1,000/calendar year for Other Practitioners	\$1,000/calendar year for Other Practitioners
Hospital Accommodation	Semi-Private	Semi-Private	Semi-Private
Hearing Aids	\$500/5 yrs.	\$1,000/4 yrs.	\$1,000/4 yrs.
Orthotics	\$400/3 calendar years	\$500/3 calendar years	\$500/3 calendar years
Custom-made Orthopedic Shoes	1 pair/calendar year	2 pair/calendar year	2 pairs/calendar year
Vision Care	Not Included	Not Included	\$250 every 24 mths
Eye Exams	\$50 Max – 1 exam every 24 mths for Adults/ 1 exam every 12 mths for Children	\$80 Max – 1 exam every 24 mths for Adults/ 1 exam every 12 mths for Children	R & C every 24 mths for Adults / every 12 mths for Children
Out of Country / Travel	All Plan Options: 60-day trip duration; \$5,000,000 per calendar year		
Health Spending Account	Annual Allocation \$1,000 to \$10,000		
Survivor Benefit	All Plan Options: 2 Years		
Termination	All Plan Options: Age 75		
DENTAL CARE			
Deductible	\$50 Single/\$100 Family	\$50 Single/\$100 Family	No Deductible
Co-Insurance/Reimbursement			
Basic Services	70%	80%	100%
Major Services (crowns/bridges/dentures)	N/A	60%	60%
Orthodontics	N/A	50%	50%
Annual Maximum - Basic - Major	\$1,000/calendar yr.	\$2,000 combined with Major	\$2,500 combined with Major
Lifetime Maximum - Orthodontics		\$2,000 Lifetime Max for Dependent Child under 19	\$2,000 Lifetime Max for Dependent Child under 19
Recall	Every 12 months	Every 9 months	Every 6 months
Termination	All Plan Options: Age 75		

BENEFIT PROGRAM ELIGIBILITY

Who is eligible?

1. Members of Consultant Specialists of BC under age 65 at time of enrollment, and
2. their medical support staff

When can I enroll in this plan without proof of health?

You are eligible to enroll in the Health and Dental plan without proof of good health if you apply:

1. With more than 1 employee

*Note: coverage is available for medical offices with 1 employee by completing a simple health questionnaire and obtaining underwriting approval.

Can my employees be covered?

Medical office staff are eligible to enroll in the plan if they are:

- employed by a medical office that is currently participating in the Plan, and
- under the age of 65 at the time of enrollment in the plan, and
- actively working for the office/medical practice at least 24 hours per week

New employees must enroll within three months of the employment date. If new staff members have alternative Health and Dental coverage in place, they may waive their participation in the Health and Dental coverage on the Enrollment Form, however, staff members must enroll in the Life, AD&D and LTD benefits.

Proof of good health will be required if applying 90 days after the enrollment date (late applicant), or if your office has fewer than 2 employees (requires simple health questionnaire)

When does the coverage become effective?

Health and Dental coverage for new employees of an office already participating in the Specialist of BC benefits plan becomes effective following 3 months of continuous employment at 24 hours or more per week.

Who is covered?

An eligible dependent means:

- your legal or common-law spouse, or
- your unmarried children under age 22, or under age 25 if they are a full-time student



BENEFIT PROGRAM MONTHLY RATES – POOLED BENEFITS

	BRONZE	SILVER	GOLD
POOLED BENEFITS			
Basic Life	\$4.65/person	\$9.29/person	\$13.94/person
Dependent Life	\$1.48/person	\$2.95/person	\$4.43/person
Long Term Disability (optional)	\$29.52/person	\$39.36/person	\$49.20/person

	BRONZE	SILVER	GOLD
PLAN ENHANCEMENT OPTIONS – MORE FLEXIBILITY. ADD TO ANY PLAN.			
Employee Assistance Program	\$3.40/person	\$3.40/person	\$3.40/person
Medical Second Opinion	\$1.75/person	\$1.75/person	\$1.75/person
Virtual Care	\$4.40/person	\$4.40/person	\$4.40/person
Health Spending Account	Annual Allocation \$1,000 to \$10,000 (10% Administration Fee)		

BENEFIT PROGRAM MONTHLY RATES – EXPERIENCE BENEFITS

COVERAGE TYPE		BRONZE	SILVER	GOLD
EXPERIENCE BENEFITS				
Extended Health Care	Single	\$66.51	\$85.62	\$122.20
	Couple	\$129.61	\$167.84	\$241.00
	Family	\$172.96	\$225.92	\$327.23
Dental Care	Single	\$48.66	\$84.55	\$118.28
	Couple	\$97.33	\$169.10	\$236.56
	Family	\$134.80	\$234.21	\$327.64
Total EHC and Dental	Single	\$115.17	\$170.17	\$240.48
	Couple	\$226.94	\$336.94	\$477.56
	Family	\$307.76	\$460.13	\$654.87

At Navacord Benefits Consulting & Financial Services, we believe meaningful partnerships are built on understanding. Before offering our expertise, we take the time to listen—to truly understand your needs, goals, and challenges.

We offer a portfolio of industry-leading services in group benefits and retirement consulting, third-party administration (TPA), wealth management, personal and corporate insurance, and financial and estate planning.

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