

## Coaches of Canada and AthletesCAN - Plan Comparison

Non-Medical Application  
Participation Requirements  
Pricing

### Benefit Options:

#### Extended Health Care

Prescription Drug Plan  
80%  
All Other Expenses  
Prescription Drug Maximum  
Hospital Coverage

Professional/Registered Therapists:

Annual Maximum for Professional/  
Registered Therapists  
Medical Items - Annual Maximum

Foot Orthotics  
Private Duty Nursing Services

Hearing Aids  
Travel

#### Dental Care

Calendar Year Deductible  
Percentage Payment of Eligible Expenses

- Basic Services
- Comprehensive (endo/periodontal)

Annual Maximum  
Recall

#### Plan Provisions

Survivor Benefits  
Rate Guarantee

Termination Age

#### Pricing

<b>Renewal Rates</b>	
Single	\$96.51
Couple	\$184.94
Family	\$289.95

	BBD Plan	Prism Precision Green Shield	CoverMe Health Manulife "Enhanced"	Blue Cross - Ontario
Non-Medical Application	Yes	Yes	Yes	No
Participation Requirements	100 lives	Individual Plan	Individual Plan	Individual Plan
Pricing		Depends on Age	Depends on Age	Depends on Age
<b>Benefit Options:</b>				
<b>Extended Health Care</b>				
Prescription Drug Plan	80%	70%	80%	80%
All Other Expenses	80%	70%	80%	80%
Prescription Drug Maximum	\$1,000	\$250	\$900	\$5,000
Hospital Coverage	Semi-private included	Optional Benefit	Semi-Private Included	
Professional/Registered Therapists:		medical questionnaire required		
Acupuncturist	Acupuncturist	Acupuncturist	Acupuncturist - \$20 maximum per visit, 20 visit maximum per person	Acupuncturist - \$20 maximum per visit, 25 visit maximum per person
<b>Athletic Therapist</b>		Chiropractor	Chiropractor - \$20 maximum per visit, 20 visit maximum per person	Chiropractor - \$20 maximum per visit, 25 visit maximum per person
Chiropractor	Chiropractor	Massage Therapist	Massage Therapist - \$20 maximum per visit, 20 visit maximum per person	Massage Therapist - \$20 maximum per visit, 25 visit maximum per person
<b>Dietician</b>		Naturopath	Naturopath - \$20 maximum per visit, 20 visit maximum per person	Naturopath - \$20 maximum per visit, 25 visit maximum per person
Massage Therapist	Massage Therapist	Osteopath	Osteopath - \$20 maximum per visit, 20 visit maximum per person	Osteopath - \$20 maximum per visit, 25 visit maximum per person
Naturopath	Naturopath	Physiotherapist	Physiotherapist - \$250 per person per anniversary year	Physiotherapist - \$250 per person per anniversary year
Osteopath	Osteopath	Podiatrist/Chiropodist	Podiatrist/Chiropodist - \$20 maximum per visit, 20 visit maximum per person	Podiatrist/Chiropodist - \$20 maximum per visit, 25 visit maximum per person
Physiotherapist	Physiotherapist	Psychologist	Psychologist - \$80 maximum first visit, \$65 maximum subsequent visits, 10 visit maximum per person per anniversary year	Psychologist - \$60 maximum visits, 10 visit maximum per person per anniversary year
Podiatrist/Chiropodist	Podiatrist/Chiropodist	Speech Therapist	Speech Therapist - \$65 maximum first visit, \$45 maximum subsequent visits, 10 visit maximum per person per anniversary year	Speech Therapist - \$40 maximum first visit, 12 visit maximum per person per anniversary year
Psychologist	Psychologist			
<b>Social Worker</b>				
Speech Therapist/Pathologist	Speech Therapist/Pathologist			
Annual Maximum for Professional/ Registered Therapists	500 combined	\$300	\$250,000 lifetime maximum per person (all ehc incl. Drugs)	\$250,000 lifetime maximum per person (all ehc incl. Drugs)
Medical Items - Annual Maximum	no maximum	\$20/visit; 15 visits/year	\$250 every 24 months	\$175 every per year
Foot Orthotics	\$300/year	\$1,500	**Combined with Durable medical equipment and prosthetic appliances: \$1,000 first year, \$1,300 second, \$1,500 3rd, \$1,700 4th, \$3,000 5th+ yearly	\$2,500 per calendar year
Private Duty Nursing Services	\$10,000	\$250 every 24 months		
		\$1,500		
Hearing Aids	\$500 every 5 years	\$300 every 4 years	\$400 every 4 years	\$300 every 4 years
Travel	60 days/trip	10 days/trip	9 days/trip	15 days/trip
	\$1,000,000/year	\$1,000,000/year	\$5,000,000/year	\$5,000,000/year
	\$50,000 Referral Services			
<b>Dental Care</b>				
Calendar Year Deductible	Nil	Nil	Nil	Nil
Percentage Payment of Eligible Expenses	80%	70%	70%	70%
• Basic Services	Included	Not included	Not included	Not included
• Comprehensive (endo/periodontal)				
Annual Maximum	\$750	\$250	\$840	\$500
Recall	9 months	9 months	6 months	did not list
<b>Plan Provisions</b>				
Survivor Benefits	24 months included	n/a	1 year	not included
Rate Guarantee	Plan renews annually	not guaranteed-30 day notice of price change	not guaranteed-30 day notice of price change	not guaranteed-30 day notice of price change
Termination Age	70	70	70	70
<b>Pricing</b>		<b>Ontario</b>	<b>Ontario</b>	<b>Ontario</b>
		<b>*Premium Rates - Ages 0-44</b>		
Single	\$96.51	\$67.00	\$112.70	\$172.95
Couple	\$184.94	\$128.00	\$189.80	\$288.02
Family	\$289.95	\$191.00	\$213.00	\$434.83
		*Rates do not include Semi-Private Hospital Coverage	*Rates based on 30 year old male (single), 30 year old male & 29 yr old female (couple), 30 yr old male, 29 yr old female, child 0-4 (family)	*Rates based on 30 year old male (single), 30 year old male & 29 yr old female (couple), 30 yr old male, 29 yr old female, child 0-4 (family)

### Notes:

Maximums are per person/year

\*\*\*Please refer to individual insurers websites for full details

\*\*Using national averages