



Outpatient Essentials – Accident

An insurance policy that pays cash directly to you to help pay out-of-pocket costs when you suffer an accident and you require outpatient surgery or treatments.





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Because many accidents don't require hospitalization.

If you suddenly suffer an accident and you receive outpatient medical treatment—even if you're never admitted to the hospital—you may need help paying for unexpected expenses and everyday bills.

The Outpatient Essentials Accident Plan...



Pays up to **\$4,000** per year for outpatient surgeries based on four (4) occurrences per year.



Pays up to **\$800** per accident for up to 20 prescribed rehabilitative treatments like speech, occupational, and physical therapy. Additionally, reimburses up to **\$200** as a lump sum for prescribed medical appliances.



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Covers you in **any accident** whether...

- On a motorcycle, boat, ATV, or any recreational vehicle
- Hunting, fishing, or participating in any sport or recreational activity
- Fire or smoke inhalation



Covers you regardless of your occupation or hobbies, 24 hours a day, 7 days a week, 365 days a year.



Pays cash benefits **in addition to benefits** provided by **any other insurance policy**, workers' compensation or any government employment insurance program.

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The Outpatient Essentials Accident Plan covers you in three important ways:

1	Benefit	Plan 1	Plan 2	Plan 3
	Outpatient Surgery (up to 4 surgeries per 12-month period, per insured)	\$500 per surgery	\$750 per surgery	\$1,000 per surgery
We will pay you up to \$1,000 per surgery if you or a family member* requires outpatient surgery.**				
2	Benefit	Plan 1	Plan 2	Plan 3
	Rehabilitative Therapy (up to 20 visits per accident)	\$20 per visit	\$30 per visit	\$40 per visit
We will pay you up to \$800 for your doctor-prescribed rehabilitation therapy.** This includes physical, speech, or occupational therapy treatments.				
3	Benefit	Plan 1	Plan 2	Plan 3
	Medical Appliance Reimbursement (only one per accident)	Up to \$100	Up to \$150	Up to \$200
We will reimburse you in cash up to \$200 for the purchase or rental of medical appliances like ventilators, crutches, wheelchairs, walkers, nebulizers, etc., if prescribed by a doctor.				

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*With Family Plan coverage.

**Within 90 days of accident.



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You select the Outpatient Essentials plan that's right for you.

Plan 1

\$500/surgery

Plan 2

\$750/surgery

Plan 3

\$1,000/surgery

Then, you choose who you need to protect.



You



You and your family

Save 36% when you cover yourself and your family*

* Discount based on a family of 4.

DYHAF



Benefits of a Family Plan

- ▶ Protects you, your spouse, and your eligible children.
- ▶ When you have more children, they are covered from the day they are born.
- ▶ Guaranteed coverage for your spouse and children. This means:
 - ▶ At age 25, when coverage ends for each child, your child may continue coverage by purchasing a new policy.
- ▶ If the primary insured dies, coverage continues for the surviving spouse and children.
- ▶ Saves you **36%** when you cover yourself and your family.*

*Discount based on a family of 4.



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Like any insurance policy, it is important to understand what we don't cover.

No benefits will be payable for losses resulting from:

- ▶ A sickness
- ▶ War or act of war, declared or undeclared
- ▶ Suicide or intentionally self-inflicted injury
- ▶ Misuse of medication, drugs, or having a blood alcohol level above the legal amount when the accident occurs
- ▶ Committing a criminal offence or while in prison
- ▶ Medical or surgical treatment/complications from the treatment, except when required as a direct result of an injury
- ▶ Cosmetic or elective surgery



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Important Notes:

- This policy is **Guaranteed Renewable until age 85**, at which time it terminates, so your policy will not be cancelled due to the number of claims you file.
- The Company may increase your premium, but only if we change everyone within the same class (for example, all policyholders with this product in the province).
- Any loss must begin, or be prescribed or scheduled, within 90 days of the accident.

Note: This is a brief description of the policy. See the policy for complete details of benefits and exclusions/limitations.



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After seeing the many benefits and the plans available...

Benefit	Plan 1	Plan 2	Plan 3
Outpatient Surgery (limited to 4 surgeries per 12-month period, per insured)	\$500 per surgery	\$750 per surgery	\$1,000 per surgery
Rehabilitative Therapy (up to 20 visits per accident)	\$20 per visit	\$30 per visit	\$40 per visit
Medical Appliance Reimbursement	Up to \$100	Up to \$150	Up to \$200

Accident - Monthly Premiums

Coverage Type	Plan 1	Plan 2	Plan 3
Individual (6 months - 69 years)	\$11.00	\$16.50	\$22.00
Family (18 - 69 years)	\$28.00	\$42.00	\$56.00

Which plan best suits your needs?



How the Outpatient Essentials Accident plan will work for you:

1. Pays **cash directly to you** when you need it most.
2. Pays **cash in addition to other benefits** you receive.
3. Pays you **a lump sum for outpatient surgery**.
4. Pays for **doctor-prescribed rehabilitation therapy** as well as **reimbursement for medical appliances**.
5. Your policy is **guaranteed renewable until age 85**, at which time it terminates, so your **policy will not be cancelled due to the number of claims you file**.
6. **Gives you peace of mind** when you need it most.
7. Benefits may be **tax-free**.
8. Saves you **36%** when you purchase a family plan.*
9. **The service, strength, and security of our company** has protected generations of satisfied customers since 1922.

*Discount based on a family of 4.



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Cash is paid directly to you so you can use the cash as you wish to help pay for unexpected expenses like:

- ▶ Unpaid medical bills and medicines
- ▶ Childcare
- ▶ Utilities
- ▶ Groceries
- ▶ Gas

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