



Effective August 1, 2022

Covid-19 Health and Dental Relief Plan

Benefit Relief Plan for
Canadian Residents

Plan/Contract # A001
Group/Policy # 20200001
Division # 001

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Who Are We?

First Canadian Benefits (FCB) Health Network is a not-for-profit Ontario-based incorporated company that is charity-driven. It is owned and operated by a dedicated group of health professionals. FCB's executive directors, along with its advisory board, are the managing umbrella for the Canadian Managed Care Association (CMCA) and the Ontario Managed Care Association (OMCA).

Health and dental providers, affiliated partners, and vendors have organized under the FCB banner to provide a benefit relief for health and dental services being offered by plan/policy A001. FCB has recognized the gaps and disconnects in Canada's healthcare model as it recovers post-pandemic. FCB strives to integrate technology and healthcare to improve capacity, efficiency, accessibility, and more importantly, to restore Canadian consumers' confidence and trust.

FCB is continuously improving its technological solutions as it strives for more coherent and adherent communications and flowthroughs resulting in better patient outcomes for Canadians nationwide. More importantly, FCB is providing a social contract to all Canadians in need that produces a benefit relief to aid with costs post-pandemic.



In light of the COVID-19 pandemic, many have been struggling in finding proper healthcare solutions for their needs. Relief for the cost of care, goods, and services is currently unavailable in the marketplace. We at FCB seek to aid those by offering our COVID-19 Health and Dental Relief Plan.

FCB is fully dependant on your memberships so we may continue to provide this social contract to the public

THE BENEFITS OF BEING A MEMBER

By being a member of the FCB Health Network you have access to:

1. FCB Health Network of Providers

With thousands of providers at your fingertips, the FCB Health Network gives you the freedom to select a provider nearest you and receive a benefit relief of 20-30% on all services. Under the Covid 19 Health and Dental Relief Plan Members can utilize their benefits with or without current employee coverages.

To find a health or dental provider near you, enrolled members may use the Provider Search function found at the top of our website. Provider search gives members the ability to find FCB Registered Providers nearest them for appointment booking, virtual consultations, and general inquiries.

If you are struggling to find a provider near you, members can nominate a provider by selecting "Nominate a Provider" found at the bottom of the provider search page. An FCB representative will contact your nominated provider to bring them into the FCB Health Network for your access.

2. Affiliated Partners

The FCB Health Network has partnered with some of the industries best to provide you with goods and services at reduced rates.



Clearly

FCB has partnered with Clearly for your vision needs. FCB Members can now purchase prescription lenses, frames, and contacts at reduced rates. Members will save 30% on all Clearly branded eyeglasses and \$20 off contacts helping you get the best bang for your buck.



MedNow

With MedNow, order a new or refill old prescriptions from the comfort of your own home. With the lowest dispensing fees and free delivery across Canada, MedNow helps you get the pharma care you need. Members will also get a \$25 in-store credit for all wellness goods upon enrollment.

3. Vendors

Members may also obtain further savings by utilizing the promo codes established by our affiliate vendors. Our vendors across Canada have come together to collectively contribute to this social effort as they seek to aid Canadians nationwide with savings following the pandemic. Once enrolled, simply visit our website at www.fcbhealthnetwork.ca and log in to access your member portal. Once logged in, you may click "vendors" found on the top right of our website to save on a plethora of goods and services. Links to vendors' web stores will be present showcasing their respective FCB promo codes. When checking out, copy and paste the appropriate promo code to redeem your savings.

In the event a member has an existing benefits plan, they may use their plan/policy in the FCB Health Network to receive:

- 1) 20-30% more treatments under your existing plans' annual maximum.
- 2) Reduced copayments.

THE BENEFITS OF RBP

Non-Network Provider



Examination:	\$148
X-Ray:	\$139
Cleaning:	\$116
Filling:	\$250

Total Payable: **\$653**

FCB Health Network Provider



Examination:	\$104
X-Ray:	\$97
Cleaning:	\$81
Filling:	\$200

Total Payable: **\$482**



The FCB Health
Network helped me save
30% on my dental
treatments!

Honourable Acknowledgment

Respectfully thanking our health and dental providers who have diligently provided care throughout the pandemic as they endured risk, restrictions, financial stress, and heightened emotional distress. FCB Providers are truly the frontline heroes who continue to contribute not only to the health of the country but also to the economic recovery and well-being of all Canadians in need post pandemic. FCB appreciates, and is grateful, to all its health and dental providers and affiliated vendors as they continue to contribute a benefit relief to all health and dental services under the Covid 19 Health and Dental Relief Plan A001.

THE BENEFIT PLAN – HOW TO ENROLL

To utilize the FCB Health Network and all its benefits, prospective members must first enroll by visiting www.fcbhealthnetwork.ca and clicking "Enroll Now" found at the top right-hand side of the web page.

Prospective members will need to enter their contact info such as full name, DOB, phone number, email, and address. Members will also have to option to add a spouse or children (dependants) if applicable.

Following enrollment, an FCB Member ID #, as well as a temporary password, will be sent to the email on file. These credentials will be used to log in to our member portal, giving you full access to the health network and all its benefits.

Your membership enables the FCB Health Network to sustain and maintain this benefit relief. A portion of the proceeds will be donated to [Canadian Cancer Society](#) charity.

Although there are no deductibles, annual maximums, and obligations, in order for First Canadian Benefits to support this plan and its network, members are subject to a membership fee of \$10 for a single plan and \$20 for a family plan. Members will be prompted to provide their billing information following enrollment enabling FCB to process payments on a monthly or annual basis. All proceeds will be reintroduced into the FCB Health Network so we may sustain and maintain this benefit relief.

Once complete, an FCB Member ID Card will be sent. This Member ID Card is used to verify eligibility when visiting an FCB Registered Provider for treatment. You must show your Member ID Card when visiting a registered provider to receive your benefit relief.



PROTECTING YOUR PERSONAL INFORMATION

At First Canadian Benefits, we recognize and respect the importance of privacy. When you enroll, we establish a confidential file of personal information. We limit access to personal information in your file to First Canadian Benefits staff or persons authorized by FCB, persons to whom you have granted access, and to persons authorized by law.

Your personal information is used to manage the benefits under which you are receiving care. This includes:

1. Determining your eligibility for benefits under the plan
2. Enrolling you for benefits to the program
3. Managing your payments to the providers
4. Verifying and auditing eligibility and claims
5. Underwriting activities, such as determining the cost of the plan, and analyzing the design options of the plan
6. Preparing regulatory reports

We may exchange personal information with your health care providers, other insurance or reinsurance companies, administrators of government benefits or other benefit programs, other organizations, or service providers working with us when necessary to administer the plan.

For more information about our privacy guidelines, please visit our website www.fcbhealthnetwork.ca

ON THE IMPORTANCE OF BEING ENROLLED

It is absolutely essential that you complete and/or send an enrollment form to First Canadian Benefits.

Enrollment forms can be filled out online by visiting www.fcbhealthnetwork.ca and clicking "Enroll Now" found at the top right-hand side of the webpage. FCB provides this program and plan as a social contract to all Canadians to obtain a benefit relief following the pandemic.

Should you and your dependent(s) status change, you may update the status within your member portal, Alternatively, you may contact us by email at solutions@fcbhealthnetwork.ca or call us at 1(888) 929-4685.

No services can be performed unless an enrollment form has been completed and submitted to FCB. Services include submission of treatments performed by FCB Providers, video consultations, purchasing of goods and services through our affiliate vendors, and access to our hearing, vision, and online pharmacy.

Following Enrollment

When enrollment is complete, an auto-generated email will be sent to you outlining your login credentials. This will comprise of an FCB Member ID Number and a temporary password. By using these credentials, you may enter your FCB Member Portal giving you access to our online pharmacy, vision portal, affiliate vendor promo codes, and the ability to edit your personal information.

Following enrollment, an FCB Member ID Card will be sent to you outlining your name, member ID #, plan number and policy number. You must always present this card when visiting a registered FCB Health and Dental Provider.

COVID-19 Health and Dental Relief Plan (A001)

As a utilizer of FCB COVID-19 Health and Dental Relief Plan, health and dental care is made simple and problem-free.

- Pre-existing conditions are treated under reference-based pricing (RBP).
- No annual maximums.
- All network services being performed by FCB Providers are billed under RBP.
- The benefit savings you are receiving under RBP are between 20-30% less than the provider's fee guide and/or customary fee.
- Once your treatment is complete, an invoice outlining a summary of treatments performed will be provided to you at the point of service that outlines the provider's RBP fees for service and the total outstanding payment to be made.
- Only make payments to FCB Registered Providers when being presented with an RBP Treatment Summary along with an invoice from the provider's software vendor program outlining the RBP fees payable.
- In the event a member has an existing benefits plan, they may use their plan/policy in the FCB Health Network to receive:
 - 1) 20-30% more treatments under your existing plans' annual maximum.
 - 2) Reduced copayments

SCHEDULE OF BENEFITS

HEALTH CARE AND DENTAL BENEFITS SUMMARY

Classification

All eligible active members and their dependents:

A PRESCRIPTION DRUGS

NOTE:

**FCB is not paying any percentage of cost towards pharmaceuticals/products.



As an FCB member, you have the ability to order new prescriptions and refill existing ones by using our affiliated partner **MedNow**.

1. We guarantee the lowest prices and dispensing fees.
2. No delivery charges.
3. Virtual consultations.
4. \$25 store credit towards wellness goods

In order to receive these benefits, you must use the affiliated pharmacy hosted on the FCB website. Please select the "Prescriptions" tab found on our website to shop and submit your Rx accordingly.

B VISION CARE

clearly

If you need corrective lenses and/or glasses, **Clearly** will help with the savings.

The Covid-19 Relief Plan, along with Clearly, allows you to purchase glasses, lenses, frames, and contacts at the lowest guaranteed prices with free delivery and no annual maximum.

This allowance can be claimed twice every 12 months for the same person.

In order to receive these benefits, you must use the FCB vision portal provided on the FCB Website. Please select the "Vision" tab found on our website and follow the steps accordingly.



30% off full pair of Clearly branded eyeglasses



\$20 off contact lenses

C HEARING AID SOLUTIONS AND CARE

NOTE:

Benefits are only applicable with contracted providers of the FCB Health Network and our partners

FCB members have access to hearing care through our contracted health providers. These services are 25% less when compared to the provider's current professional fees.

To utilize these benefits simply present your access card to the registered FCB Provider and you will automatically receive a benefit relief of 25%

Members may also visit any one of our partnered clinics to receive a benefit relief on hearing aid devices by showing their FCB access card.

D HEALTH BENEFITS

NOTE:

Benefits are only applicable with contracted providers of the FCB Health Network

All FCB members have access to the various health care professionals who are in contract to accept FCB's reference-based pricing (contracted rates). These services are 25% less when compared to the provider's current professional fee guide.

To utilize these benefits simply present your access card to the registered FCB Provider and they will automatically provide you with a benefit relief of 25%

All members also have access to (where applicable):

- Home visits
- Virtual consultations

E DENTAL BENEFITS

NOTE:

Benefits are only applicable with contracted providers of the FCB Health Network

FCB has over 2000 dentists and specialists in contract with our health network. These dentists have agreed to accept FCB's reference-based pricing that provides a benefit relief of 20 to 30%.

Benefit maximums for individual members and dependants are unlimited.

To utilize these benefits simply visit one of our participating Dentists, Denturists, or Specialist and show your member card to automatically receive your savings.

All members also have access to (where applicable):

- Virtual consultations

Exclusion

Lab charges, devices, products and/or material are not covered.

GENERAL PROVISIONS

Member Eligibility

To be eligible for coverage you must be:

- Enrolled in a 'Single' or 'Family' Plan under the FCB Health Network by filling out and submitting the online enrollment form found on our website.

You will become eligible for coverage on:

- The date you have completed your enrollment form and paid for a single or family plan.

Following enrollment, you will receive an FCB Member ID card. Please present this card to all providers within the FCB Health Network to receive your benefit relief. If you require treatment prior to receiving your Member Benefits card, please let your provider know your Member ID# as well as your first and last name to take advantage of FCB's benefit relief.

Only make payments to FCB Registered Providers when being presented with an RBP Treatment Summary along with an invoice from the provider's software vendor program outlining the RBP fees payable.





Dependant Eligibility

You must be enrolled in order for your dependents to be covered. Each member of your family will be assigned a benefits card with their own ID number. This ID number will be linked to the primary account holder/member. FCB Members may add as many dependants as they need.

Dependent means:

- a spouse or unmarried child.

Spouse means:

- a husband or wife by virtue of a religious or civil marriage ceremony; except that, a person living with the member will be deemed to be the member's spouse, if such person:
 - is publicly represented as the member's spouse; and
 - has been living with the member for a period of at least 1 consecutive year.

Child means:

- at least 14 days of age but under 21 and solely dependent upon the member for support.
- a natural or legally adopted child; or
- a stepchild or other child, who is dependent upon the member for support and lives with the member in a regular parent-child relationship.

Effective Date of Benefits

Effective August 1st, 2022, benefits for you and your dependents will become available on the date of enrollment.

Termination of Benefits

Benefits for you and your dependents will terminate on the earliest of:

- The date this plan is discontinued.
- 30 days after your request to terminate

Benefits for your dependents will terminate on the date such dependents cease to be eligible.

Once enrolled, benefits for you and your dependants are automatically guaranteed for a term of one year. The benefit term period will renew automatically unless notified 30 days prior to the termination date. If you wish to terminate your benefits, we kindly ask you to give us a 30-day notice. For more information, you may contact us by email at solutions@fcbhealthnetwork.ca or call us at 1(888) 929-4685

Who Benefits by this Plan?

If you are enrolled, this Plan covers:

- **You (Single Plan)**
- **Your Spouse (Family Plan)**
- **Your Dependents (Family Plan)**

NOTE:

If you and/or your spouse have an existing health and dental plan through your employer, you must notify your provider to input treatments through the FCB E-Portal first to establish the reference-based pricing for payment.

How do I Receive my Benefit?

Enroll online at www.fcbhealthnetwork.ca

Once enrolled you will be able to utilize your member benefits immediately after August 1st, 2022. You will receive your benefits package and your FCB membership card. An electronic copy of your membership card will also be loaded to your member portal so you may receive your benefits as soon as possible. When visiting a provider of the FCB Health Network simply show your member card and they will automatically apply your benefits. You will be responsible for payments of services performed after the benefit relief has been applied. Only make payments to FCB Registered Providers when being presented with an RBP Treatment Summary along with an invoice from the provider's software vendor program outlining the RBP fees payable.

1. Following treatment, your health or dental provider will be electronically inputting the treatments performed into the FCB E-Portal.
2. Fees for treatments performed will be automatically calculated and returned back in real-time in the form of an RBP Treatment Summary.
3. The RBP Treatment Summary will dictate the reduced cost of treatment when visiting a registered FCB Provider
4. Service costs outlined in the RBP Treatment Summary will be manually entered into the Providers Software Vendor Program to produce an invoice.
5. Members with an existing benefits plan must always have their FCB Provider input treatments through the FCB E-Portal first to establish the reference-based pricing to be submitted by your primary plan.

Only make payments to FCB Registered Providers when being presented with an RBP Treatment Summary along with an invoice from the providers software vendor program outlining the RBP fees payable.

Coordination of Benefits (C.O.B)

There is no coordination of benefits when utilizing the Covid 19 Health and Dental Relief Plan.

In the event you have an existing benefit plan, you will be able to utilize your plan/policy first under the FCB Health Network to receive savings through contracted rates/RBP.

By utilizing your policy under the FCB Health Network:

- 1) It enables you to receive 20-30% more treatments under your existing plans' annual maximum.
- 2) Reduces your copayment

Savings being produced are 20-30% if they are performed by an FCB Registered Provider: See Schedule A

SCHEDULE A

FCB Schedule of Services for Dentists, Specialists, and Denturists

Diagnostic Services

Benefit Relief of 30%

Preventative Services

Benefit Relief of 30%

Adjunctive Services

Benefit Relief of 30%

*** FCB Members are responsible for
payment of services at 70% ***

Restoration Services

Benefit Relief of 20%

Endodontics Services

Benefit Relief of 20%

Periodontics Services

Benefit Relief of 20%

Removable Prosthodontics

Benefit Relief of 20%

Fixed Prosthodontics

Benefit Relief of 20%

Surgical Services

Benefit Relief of 20%

Orthodontics

Benefit Relief of 20%

Laboratory Charges

Laboratory charges are not covered

Other Charges

Other charges are not covered

*** FCB Members are responsible for payment of
services at 80% ***

FCB Members are responsible for paying the full cost of treatment less the benefit relief.

All percentages outlined are based on the provider's current provincial association's suggested fee guide.

***Only make payments to FCB Registered Providers when being presented with an RBP Treatment Summary along with an invoice from the providers software vendor program outlining the RBP fees payable.

SCHEDULE B

Acupuncturists
Audiologists/Hearing
Chiropodists
Chiropractors
Clinical Psychologists
Massage Therapists
Naturopaths
Occupational Therapist
Optometrists
Osteopaths
Physiotherapists
Speech Therapists

Examinations and Diagnostic services

Benefit Relief of 25%

Treatments

Benefit Relief of 25%

Adjunctive Services/Dispensing Fees*

Benefit Relief of 25%

Laboratory Charges, Products, and Devices*

Are not covered

*Where Applicable

*** FCB Members are responsible for payment of services at 75% ***

FCB Members are responsible for paying the full cost of treatment less the benefit relief.

All percentages outlined are based on the provider's current provincial associations and/or colleges suggested fee guide (when applicable).

***Only make payments to FCB Registered Providers when being presented with an RBP Treatment Summary along with an invoice from the providers software vendor program outlining the RBP fees payable.

Exclusions

There are no benefits for the following:

1. Reimbursement to another health or dental office for the cost of services secured from non-network health care providers or plan sponsors.
2. The cost of any health and dental services covered under your provincial health plan. Your provincial health plans payment is all that you will receive for services covered, since the Health Services Insurance Act prevents private plans for making any payment.
3. Fees charged in excess of the current FCB Schedule of Services.
4. Any charges for time spent travelling, broken appointments, and transportation costs.
5. Laboratory fees, products, and devices (some exceptions apply).
6. Services performed by a provider not enrolled in the FCB Health Network.
7. Reimbursement for all pharmaceuticals and associated products.
8. Coordination of Benefits.

Call us today!



If you have any questions regarding your Covid-19 Health and Dental Plan, please contact us by email at info@fcbhealthnetwork.ca to ensure a quick response for all questions and concerns. Alternatively, if you prefer to contact us by phone, we have set up prompts to aid you as effectively as possible as we are currently experiencing higher than normal call volume.

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