

PPOC Group Benefits Plan

Picture-Perfect Plans

At Harvard Western Insurance we know that every profession has its own unique benefits and challenges. As a professional photographer, you have specific requirements when it comes to insurance coverage. That's why we've created a custom plan catered to the unique needs of those working in the field of photography.

Our professional photographers insurance plans are affordable and flexible, ensuring you can customize them to your ideal budget and needs. Since we know your work often includes travel, we offer specialized out-of-country coverage to ensure you're protected wherever your job may take you. Our professional photographers plans also include standard coverages, such as optional critical illness, vision (eyewear) coverage, as well as life insurance. For more information about professional photographers plans, please contact one of our helpful group benefits advisors today.



New Plan Structure - May 1, 2016

Benefit	Plan 1	Plan 2	Plan 3
Life Insurance			
Amount	\$10,000	\$10,000	\$10,000
Benefit Reduction	50% at age 65	50% at age 65	50% at age 65
Spouses	\$5,000	\$5,000	\$5,000
Children	\$2,500	\$2,500	\$2,500
Terminates at age	70	70	70
Accidental Death & Dismemberment			
Amount	\$10,000	\$10,000	\$10,000
Benefit Reduction	50% at age 65	50% at age 65	50% at age 65
Terminates at age	70	70	70
Critical Illness	Optional	Optional	Optional

See attached for coverage details and premium rate sheet.

New Plan Structure - May 1, 2016

Benefit	Plan 1	Plan 2	Plan 3
Extended Health			
Prescription Drugs Coverage	100% to maximum \$500/yr	100% to maximum \$2,000/yr	100% to maximum \$3,000/yr
Drug Card	Included	Included, with \$6/rx dispense fee cap	Included, with \$6/rx dispense fee cap
Drug Plan Type	Lowest Priced Equivalent Drug Substitution	Lowest Priced Equivalent Drug Substitution	Lowest Priced Equivalent Drug Substitution
Major Medical Reimbursement	70%	80%	100%
Private Duty Nursing	\$5,000/year	\$5,000/year	\$5,000/year
Hearing Aids	\$500/5 years	\$500/5 years	\$500/5 years
Custom Orthotics	\$100/2 yrs	\$200/2 yrs	\$400/2 yrs
Custom Orthopedic Shoes	\$100/yr	\$200/yr	\$400/yr
Ambulance, Accidental Dental, Diabetic Supplies	Included (no insulin pumps)	Included (no insulin pumps)	Included (no insulin pumps)
Prosthetic and Therapeutic Equipment	Included (no CPAP, APAP, BPAP machines)	Included (no CPAP, APAP, BPAP machines)	Included (no CPAP, APAP, BPAP machines)
Paramedical Practitioners	\$200/practitioner to \$400 combined maximum/yr for Chiropractor, RMT, Physiotherapy, Clinical Psychologist, Podiatrist	\$300/practitioner/yr to \$600 combined annual maximum (per plan 1 - includes Acupuncturist, Naturopath, Osteopath, Speech Therapist)	\$400/practitioner/yr to \$1,200 combined annual maximum (per plan 1 - includes Acupuncturist, Naturopath, Osteopath, Speech Therapist)
Hospital Coverage	100% Reimbursement, Semi- Private	100% Reimbursement, Semi- Private	100% Reimbursement, Semi- Private
Out-of-Province/Country Medical Emergency	100% coverage, 90 days duration, Emergency Travel Assist, \$2 million per event	100% coverage, 90 days duration, Emergency Travel Assist, \$2 million per event	100% coverage, 90 days duration, Emergency Travel Assist, \$2 million per event
Vision Care	None	\$100/24 months, 100% reimbursement	\$250 / 24 months, 100% reimbursement
Eye Exams	\$60/24 months	\$60/24 months	\$60/24 months
Termination	Age 65 or earlier retirement	Age 65 or earlier retirement	Age 65 or earlier retirement

Benefit	Plan 1	Plan 2	Plan 3
Dental Care			
Deductible	None	None	None
Basic Dental Reimbursement	70%	80%	100%
Major Dental Reimbursement	50%	50%	50%
Annual per person maximum	\$1,500	\$1,500	\$2,500
Routine recall visits	Every nine months	Every nine months	Every six months
Fee Guide	Current - Province of Residence	Current - Province of Residence	Current - Province of Residence
Termination	Age 65 or earlier retirement	Age 65 or earlier retirement	Age 65 or earlier retirement

Monthly Premiums	Plan 1	Plan 2	Plan 3
Single	\$ 103.91	\$107.67	\$155.02
Family	\$ 252.76	\$266.31	\$369.00