

PPOC Group Benefits Plan



At Harvard Western Insurance, we know that every profession has unique benefits & 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 Photographer insurance plans are affordable and flexible, ensuring you can customize them to your ideal budget and needs.

Advantages of choosing Harvard Western Insurance

- ✓ Out-Of-Country Coverage
- ✓ Dental Benefits
- ✓ Prescription Drug Coverage
- ✓ Vision Care (eyewear) Coverage
- ✓ Paramedical Practitioners (physiotherapy, chiropractor, etc) Coverage

Visit our Website to Learn More



The Benefits of GreenShield Canada

Coverage is not limited by age and will remain effective as long as payments are maintained.

In the event of a policyholder's death, the survivor has the option to continue receiving benefits through their own plan.

The GreenShield+ app simplifies the process of claiming benefits and ensures prompt payment. GreenShield+ enhances accessibility, and convenience, to improve health outcomes for Canadians.

Darrel Daschuk CHS DIRECTOR, LIFE & BENEFITS

Darrel works with our business owners by helping them identify and reduce risk using specialized insurance solutions.



📞 306.791.4119

✉️ ddaschuk@harvardwestern.com

PROFESSIONAL PHOTOGRAPHERS PLAN HARVARD WESTERN INSURANCE

Plan Design Comparison of Plan 3

Benefit	Core 3	Core 4	Core 5
Extended Health			
Prescription Drugs Coverage	Year 1: 70% Year 2: 80% Year 3+: 90% \$3,000/person/year	Year 1: 70% Year 2: 80% Year 3+: 90% \$3,000/person/year	90% Reimbursement \$3,000/person/year
Drug Card	No set Dispensing fee maximum	No set Dispensing fee maximum	No set Dispensing fee maximum
Drug Plan Type	Brand name if no generic equivalent exists	Brand name if no generic equivalent exists	Brand name if no generic equivalent exists
Private Duty Nursing	Range up to \$3,500/year	Range up to \$3,500/year	Range up to \$6000/year
Hearing Aids	\$350 - \$500/person/4 years	\$350 - \$500/person/4 years	\$500/person/4 years
Diabetic Supplies Reimbursement	100%	100%	100%
Custom Orthopedic Shoes	Year 1: \$2,000	Year 1: \$2,000	Year 1: \$3,000
Orthotics	Year 2: \$2,500	Year 2: \$2,500	Year 2: \$4,000
Custom Braces	Year 3: \$3,000	Year 3: \$3,000	Year 3: \$5,000
Diabetic Services/Supplies	Year 4+: \$3,500	Year 4+: \$3,500	Year 4+: \$6,000
Paramedical Services Reimbursement	100%	100%	100%
Psychologist Message Therapist Speech Therapist Podiatrist Chiropractor Naturopath Physiotherapist Acupuncturist	\$20/visit max of \$400 per practitioner/ year to combined max of \$1,500/year	\$25/visit max of \$400 per practitioner/ year to combined max of \$1,500/year	\$30/visit max of \$600 per practitioner/ year to combined max of \$2,500/year
Hospital Coverage	Semi-private or Private (optional)	Semi-private or Private (optional)	Semi-private or Private (optional)
Out-of-Country Travel Medical	100% coverage, 15 day trip duration, \$5 million per event	100% coverage, 30 day trip duration, \$5 million per event	100% coverage, 30 day trip duration, \$5 million per event
Vision Care	\$175/person/2 years	\$200- \$300/person/2 years	\$200- \$300/person/2 years
Eye Exams	1 eye exam - \$80/person/2 years	1 eye exam - \$100/person/2 years	1 eye exam - \$100/person/2 years

Benefit	Core 3	Core 4	Core 5
Dental Care			
Deductible		None	None
Basic Dental Reimbursement	Not Included	Year 1: 70% Year 2: 80% Year 3+: 90%	Year 1: 80% Year 2+: 90%
Major Dental Reimbursement	Not included	50% after year 3	50% after year 3
Annual per person maximum	Not included	Year 1: \$700 Year 2: \$850 Year 3+: \$1,000	Year 1: \$900 Year 2: \$1,100 Year 3+: \$1,300
Fee Guide	Current-Province of Residence	Current-Province of Residence	Current-Province of Residence