

Thanks to this new Inpatriate Healthcare Plan, employees and their families waiting to be enrolled into their provincial healthcare plan can now benefit from a simplified healthcare plan sponsored by the Canadian Employee Relocation Council (CERC).

Enrolling employees is a simple one step procedure.

To enroll in the plan, you may access the link on the CERC website at www.cerc.ca or you can contact Steven Cohen Insurance Agency Inc. at www.stevencohenins.ca, or by phone at 416 259-1166.

Plan Arranged by Unirisc in association with Steven Cohen Insurance Agency Inc. and AXA Assurances Inc.



UNIRISC

STEVEN COHEN
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AXA Profile

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Financial Protection.*

*Our promise: to ensure each of our clients
can always “Be Life Confident.”*

www.axa.ca



*To learn more, please
do not hesitate to contact
Steven Cohen Insurance
Agency Inc., who will be
pleased to provide you
with all the information*

Sponsored by:

Canadian Employee Relocation Council (CERC)

180 Dundas Street West, Unit 1010
Toronto, ON, M5G 1Z8

Tel: 416 593-9812 – Toll-free: 1 866 357-CERC (2372)

Fax: 416 593-1139 – www.cerc.ca

Insurance Company:
AXA ASSURANCES INC.

291352A (05-2008)

Inpatriate Healthcare Plan

2020, University Street, Suite 700, Montreal, Quebec, H3A 2A5

The clauses, exclusions and limitations outlined in this document are indicated for information purposes only. Benefits are paid only in accordance with the policy text. It is very important that you read your contract.



Be Life Confident

CERC
Leadership for Workforce Mobility





Inpatient Healthcare Plan

A simplified healthcare plan sponsored by the Canadian Employee Relocation Council

The Canadian Employee Relocation Council's Inpatient Healthcare Plan

Choosing to bring a foreign employee to Canada can be quite challenging in itself, but thanks to the Canadian Employee Relocation Council (CERC), it just got a little easier!

CERC is proud to present a new simplified healthcare plan for the foreign employee and their family waiting to be enrolled in a provincial healthcare program. AXA is pleased to support CERC in its efforts to help its member organizations. Participation in this program requires that organizations be members in good standing with CERC.

Under the Inpatient Insurance Program, a contract is issued for each participating company, who is responsible for reporting and financial accountability.

Key terms and conditions of the Program are as follows:

- Premiums are guaranteed for one year after plan set-up.

PREMIUM RATES		
	Without Prescription Drugs	With Prescription Drugs
Single Employee	\$155.00 per month	\$190.00 per month
Employees With Families or Single Spouse and Dependant Children	\$465.00 per month	\$570.00 per month

Plus Provincial Sales Tax based on province of residence (Ontario – 8% / Quebec – 9%)

- Premiums must be pre-paid for the first three months, after which time they may be paid monthly for groups with six or more participants.

PREMIUM STRUCTURE Pre-paid premiums	
Those Eligible for Provincial Healthcare	Those Remaining in the Plan with or without the Drug Benefit Option
Three months	For the policy term – up to one year <i>(Provision available to renew beyond one year)</i>

- As long as the participant and dependants remain in Canada and are ineligible for government healthcare benefits, it's possible to renew the policy. Coverage may be extended for as long as the participant and dependants remain in Canada on a valid work permit as a supplementary extended healthcare plan.
- Employees and their families must be enrolled prior to entering Canada.
- Employees are eligible until age 65.
- No limitations for pre-existing conditions.

The following eligible expenses are covered under the plan (subject to any policy limitations):

- Medical Reimbursement Expense: \$1,000,000.00
- Evacuation Benefit: \$50,000.00
- Repatriation: \$10,000.00
- Family Transportation and Accommodation: \$ 3,000.00
- Hospital room – ward rate
- Hospital charges for outpatient services
- Physiotherapy – \$1,000.00 per calendar year
- Ground ambulance – \$1,000.00 per accident, sickness or disease
- Blood pressure and oxygen
- Artificial limbs and prostheses – \$2,000.00 per calendar year
- Medical aids and supplies subject to annual policy maximums
- Physician's fees for medical care or treatment
- Anesthetist services
- Chiropractors, osteopaths, chiroprodists or podiatrists, psychologists to a maximum of \$300.00 per practitioner per year
- Annual health examination to a maximum of \$50.00
- Well baby care for six months following birth of a child
- One eye examination every two years
- Out-of-Canada emergency treatment for trips where the insured intends to return to Canada
- Maternity expense benefit
- Prescription Drugs legally requiring a prescription. (Drug option must be selected)