

YOUR GUIDE TO COVERAGE2GO



Losing your group health coverage?

Whether you're retiring, leaving your current employer or moving on to do something new, Coverage2go® from Equitable Life® can fill the gap in your personal insurance needs when you're making a move.

Coverage2go provides affordable, month-to-month health coverage for individuals and families who no longer have group benefits health protection through their employer.

There are two levels of protection to choose from, so you can select the coverage to best fit your needs. You can also include dental coverage, provided you were covered for dental under your previous group benefits plan.

Best of all, there are no medical questions if you apply within 60 days of losing health coverage under your group benefits plan.



Coverage2go

Why Coverage2go?

With Coverage2go, you can:

- Get affordable and reliable health and dental coverage;
- Access online health and wellness resources that can help you and your family start to lead healthier, more balanced lives;
- View your benefits information and submit claims anytime, anywhere from your computer or mobile device; and
- Adjust or cancel your coverage as your needs change.

You pre-qualify for Coverage2go if:

- You were covered under a group health benefits plan and you apply within 60 days of losing your coverage;
- You are under age 75 when you apply for Coverage2go; and
- You have provincial health coverage* (you have a provincial government health card issued in your name).

* Quebec residents are not eligible for Coverage2go.

It's easy to apply:

Use our online [Quote Calculator](#) to review your coverage options and determine your rates. Once you've selected the option that's best for you, simply click "Apply" to begin the online application process.



No medical exam
if you apply within 60 days
of loss of coverage



**Month-to-month
coverage**



**Affordable benefits for
you and your family**
ADD DENTAL if you previously
had dental benefits.

What are my choices?

Benefit	Coverage2go	Coverage2go+
Overall plan maximum (includes Private Duty Nursing, Medical supplies/equipment, Dental Accident, Paramedical practitioners and/or Ambulance)	A maximum of \$200,000 over the lifetime of the policy	A maximum of \$300,000 over the lifetime of the policy
Prescription drugs (includes Pay-Direct Drug Card)	80% coverage of lowest cost alternative medication (typically a generic drug) up to \$1,100/year	80% coverage of lowest cost alternative medication (typically a generic drug) up to \$2,000/year
Vision (includes eye glasses, contact lenses, surgery and eye examinations)	100% coverage up to \$150/two years	100% coverage up to \$200/two years
Paramedical practitioners (includes chiropractor, registered massage therapist, naturopath, osteopath, physiotherapist, podiatrist/chiropractist, psychologist, acupuncturist and/or speech therapist)	\$500 combined maximum/year	\$650 combined maximum/year
Hospital care (semi-private)	85% coverage up to \$175/day and \$6,000/year. Maximum of 180 days per hospital stay.	85% coverage up to \$200/day and \$6,000/year. Maximum of 180 days per hospital stay.
Private duty nursing	85% coverage up to \$5,000/year, \$25,000 lifetime	90% coverage up to \$5,000/year, \$25,000 lifetime
Medical supplies/equipment (includes prosthesis, orthotics/orthopaedic shoes, wheelchairs, wigs and hairpieces, glucometers, casts, crutches, hospital bed, hearing aids)	85% coverage up to \$3,000/year	90% coverage up to \$3,500/year
Dental accident	\$5,000/lifetime	\$5,000/lifetime
Ambulance	100% coverage for ground services only, subject to the overall plan maximum	100% coverage for ground services, subject to the overall plan maximum Up to \$5,000 for air services
Emergency Travel Assistance (up to age 80)	A maximum of \$1 million over the lifetime of the policy Maximum 60-day trip duration	A maximum of \$1 million over the lifetime of the policy Maximum 60-day trip duration
Optional Dental	80% coverage for Basic Services (9 month recall exam) 50% Major Restorative Services* Up to a combined maximum of \$750/year	80% coverage for Basic Services (9 month recall exam) 50% Major Restorative Services* Up to a combined maximum of \$800/year

Please note: Coverage information provided in this document is for descriptive purposes only. Certain definitions and exclusions apply which are set out in the policy contract at time of issue. Reimbursement is based on reasonable and customary costs where services are provided. Different maximums apply to each covered type of Medical Equipment and Supply.

*Major Restorative Services are only available after Dental benefits have been in place for one year. Major Restorative Services include: Endodontics and Periodontics (e.g. services associated with the restoration or reconstruction of teeth or missing teeth such as crowns, bridges and dentures).

Coverage2go

Affordable coverage:

Coverage2go is designed to help provide you with financial security at affordable rates. Simply use our online [Quote Calculator](#) to review your options and determine your monthly cost.

Rates** will remain in place for one year from your first day of coverage unless you request a change in your plan.

Each year, prior to the policy anniversary date of your coverage (or at the time of a change in coverage you have requested), a one-page summary of your coverage and your monthly premiums will be posted online for your review.

**Actual rates will be determined when an application is received and processed at the Equitable Life Head Office. Terms, rates, exclusions and conditions are subject to change.

Frequently Asked Questions

1. Are my dependents eligible for coverage?

Yes. Your spouse* (wife/husband/common-law partner) or dependent children** are eligible if they have provincial health coverage (i.e. they have a provincial government health card issued in their name) and were covered under a previous plan.

*A Spouse is someone living with you to whom you are legally married or have been cohabitating with in a common-law relationship for at least twelve months.

**A Dependent Child is your unmarried, natural or adopted child who is under 21 years old. Your child is still considered as a dependent up to age 25 if they are unmarried and are a full-time student. Disabled children are still eligible after age 25 as long as they are still financially dependent upon you.

2. I forgot to apply. What are my options if I apply late?

If you apply between 61 and 90 days after your group benefits plan coverage ends, you may still be eligible. You will be required to complete the Coverage2go Extended Eligibility Questionnaire to determine your eligibility. If it has been more than 90 days since your group benefits coverage ended, you are not eligible for Coverage2go.

3. What happens if I need to change my coverage?

If you ever experience a life change such as welcoming a new child into your family or a change in your marital status, simply submit a request within 31 days of the change to adjust your Coverage2go plan to your new situation.

4. What are my premium payment options?

Coverage2go monthly premiums will be automatically withdrawn from your bank account through a pre-authorized debit payment.

5. How do I access my benefit plan information and claims history?

As a Coverage2go plan member, you will have access to EquitableHealth.ca, your gateway to information on the benefits you are insured for, your coverage levels and your claims activity. Once you are approved for coverage, we will send you information on how to register for EquitableHealth.ca

6. How do I submit claims?

Submitting health and dental claims is easy, fast and secure with *EZClaim Online* and *EZClaim Mobile*:

A. *EZClaim Mobile*

- Submit claims anywhere, anytime from a mobile device
- Simply download the app, login, fill out the interactive claim form, snap a photo of your receipt and submit
- Available for iPhone®, iPad®, Android™ and BlackBerry®

B. *EZClaim Online*

- Available on any internet-connected device
- Simply login to your Equitable Life Group Benefits account, fill out the interactive claim form, attach your receipt and submit

Most claims are processed within three business days; some are processed in as little as 24 hours. You can get cash in your account quickly with direct deposit.

7. What other online resources are available?

Coverage2go includes online health and wellness resources that can help you and your family lead healthier, more balanced lives. EquitableHealth.ca®, Equitable Life's unique health and wellness web site is home to:

- **HealthConnector®** - provides you with up-to-date relevant health resources, available health care providers, as well as reliable information about prescription and over-the-counter medications.
- **Homewood Health® Online** - can help you better understand and cope with workplace or personal issues through the available resources, tips and articles that are provided by one of Canada's leading Employee and Family Assistance Program providers (Homewood Health).

Still have questions?

If you have any questions about the information above or would like any additional information about Coverage2go, please do not hesitate to email Equitable Life at coverage2go@equitable.ca or call the Coverage2go team at 1.866.963.C2go (2246).

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1574(2020/06/30)