



Is your group benefits plan coverage ending because you are retiring or leaving your job?

GREAT-WEST IS PLEASED TO OFFER YOU PLANDIRECT

An individual health and dental plan that continues when your group benefits plan ends

YOUR ACCEPTANCE IS GUARANTEED!

If you:

- have been covered under a group health and dental plan for at least six months;
- are covered by the Government Plan in your province or territory of residence;
- are between the ages of 50 and 75; and
- apply for PlanDirect within 60 days of losing your group coverage,

you can apply for a PlanDirect plan and will automatically qualify, without medical evidence, on a guaranteed rate basis.*

** We recommend all applicants complete the Medical and Lifestyle Questionnaire, as most individuals qualify for Preferred or Preferred Plus rates. Upon review of your PlanDirect application, if we determine that you do not qualify for Preferred rates, you will still qualify for coverage on a guaranteed acceptance rate basis.*

PLANDIRECT OFFERS FIVE COMPREHENSIVE PLANS:

- **Value Plan** – healthcare coverage including hospital, paramedical, medical supplies, nursing care, hearing aids, and eye exams (but no drug or dental coverage)
- **Basic Plan** – healthcare coverage including drugs, hospital, paramedical, medical supplies, nursing care, and eye exams (but no hearing aids or dental coverage)
- **Advantage Plan** – healthcare coverage including hospital, paramedical, medical supplies, nursing, hearing aids, visioncare, and basic dental (but no drug coverage)
- **Comprehensive Plan** – everything in the Advantage plan PLUS drug coverage
- **Premier Plan** – everything in the Comprehensive plan PLUS increased drug and dental maximums and some major dental coverage

| If your group benefits plan had: | You automatically qualify for these PlanDirect plans: |
|---|---|
| Health coverage only | Value, Basic or Advantage |
| Health and dental coverage | Value, Basic, Advantage or Comprehensive |
| Health and dental coverage, including major restorative | Value, Basic, Advantage, Comprehensive or Premier (all plans) |

YOU CAN ALSO CHOOSE FROM FIVE OPTIONAL BENEFITS:

Emergency Travel Medical Benefit

- for people age 70 and younger
- provides coverage for medical services and supplies needed as a result of a medical emergency when travelling outside Canada
- you're covered for up to \$1,000,000 Cdn for trips of:
 - 30 consecutive days or less if under age 65
 - 15 consecutive days or less if age 65-70

Accidental Death & Dismemberment Benefit

- for people age 71 and younger
- available in units of \$25,000, up to \$250,000
- your spouse and children are also eligible for some coverage

Hospital Cash Benefit

- available only with initial purchase
- provides \$50 per day for discretionary spending, starting on the fourth day of hospitalization, for a maximum of 60 days
- helps you cover costs to make your hospital stay as comfortable as possible, such as a television in the room, parking, cafeteria or child care expenses

Major Dental Services and Supplies Benefit

- available only with initial purchase of Advantage or Comprehensive Plan coverage

- provides coverage for major dental services such as crowns, onlays, dentures, denture-related surgery and dental appliance maintenance up to \$500 per person per calendar year
- benefits payable are reimbursed at 50 per cent
- you must provide proof of prior major restorative dental coverage

Enhanced Prescription Drug Benefit

- available only with initial purchase; not available on guaranteed acceptance rate plans
- for people age 65 and under
- provides up to \$250,000 of prescription drug coverage per person per calendar year
- you can choose either a \$2,500 or \$5,000 deductible
- benefits payable are reimbursed at 100 per cent

You're covered with PlanDirect for as long as you want.

A PlanDirect policy is issued for a term of one year and will automatically renew every year for successive one-year terms, as long as premium is paid when due and the policy is in force on the day before the annual renewal.

Great-West Life insures PlanDirect clients and PAdmin Group performs the administrative functions on behalf of Great-West Life. These functions range from processing individual application forms to assembling and distributing renewal material, as well as assisting with changes after the policy is in place.

To request additional information or apply for PLANDIRECT

Additional plan information and rates are available on the Great-West Life website at www.greatwestlife.com/plandirect or by contacting PAdmin Group:

In the Toronto area: (416) 490-0072

Toll-free anywhere in Canada: 1-800-565-4066

email: plandirect@pdadmin.com

This is intended only as a brief summary of the coverage provided. The policy contains important definitions, limitations and exceptions. Please read your policy carefully when you receive it.