

WE'VE GOT YOU COVERED

COHIP: A Health Insurance Program for Collaborative Space Members



- ✓ Designed for freelancers, creatives and small businesses
- ✓ Available to members of collaborative spaces in Canada
- ✓ Affordable and customizable

EXTENDED HEALTH INSURANCE

3 plans available

- Hospitalization
- Specialists
- 90-day travel insurance
- Vision care, and so much more...

DENTAL INSURANCE

2 plans available

- Basic care and prevention
- Minor restorations
- Major restorations
- Prosthetics



NATIONAL PLAN WWW.COHIP.CA



INSURER

Assumption Life



Finally, a health insurance plan for independent workers.

Focus on the important things; we've got your insurance covered. COHIP provides members across Canada with affordable, accessible options for health, dental, disability, term life and travel insurance, along with prescription drug coverage and extended health benefits.

Take care of yourself & your family. Take care of your business.



Simple

- Find your collaborative space on the website
- Pick your plan and apply for COHIP (www.cohip.ca)
- Once you have COHIP it stays with you, even if you move within Canada



Flexible

- No medical exam necessary
- Design a package that meets your needs and budget
- Customizable for singles, couples and families, and single parents



Affordable

- Competitive rates and benefits packages
- Group discounts
- Good-health discounts

COHIP was created for artists, entrepreneurs, makers,
small businesses and independent workers.
COHIP was created for you.

EXTENDED HEALTH INSURANCE

- Options suited for singles, couples, single parents or families
- You pay no deductible
- All maximums listed below are per calendar year (unless otherwise specified)

3 PLANS AVAILABLE

BASIC
DELUXE
OPTIMUM

BENEFIT	BASIC	DELUXE	OPTIMUM
PART I	HOSPITALIZATION		
HOSPITALIZATION	SEMI-PRIVATE HOSPITAL ROOM COVERED AT 100%. MAXIMUM \$200 PER DAY MAXIMUM OF \$3,000 PER YEAR	SEMI-PRIVATE HOSPITAL ROOM COVERED AT 100% MAXIMUM OF \$200 PER DAY	
CONVALESCENCE HOSPITAL	\$40 PER DAY, MAXIMUM OF 120 DAYS PER YEAR		
PART II	PRESCRIPTION DRUGS WITH DIRECT PAY CARD GENERIC DRUGS MANDATORY PRESCRIPTION DRUGS ARE NOT AVAILABLE FOR RESIDENTS OF THE PROVINCE OF QUEBEC		
PRESCRIPTION DRUGS	COVERED AT 75% MAXIMUM OF \$850 PER YEAR	COVERED AT 80% MAXIMUM OF \$5,000 PER YEAR	COVERED AT 90% MAXIMUM OF \$10,000 PER YEAR
PART III	SPECIALISTS ACUPUNCTURIST, AUDIOLOGIST, CHIROPRACTOR, DIETETIAN, HOMEOPATH, KINESITHERAPIS MASSAGE THERAPIST*, NATUROPATH, OSTEOPATH, PHYSIOTHERAPIST*, PODIATRIST OR CHIROPDIDIST, PSYCHOLOGIST, SPEECH-LANGUAGE THERAPIST, OCCUPATIONAL THERAPIST		
SPECIALISTS	Eligible costs covered at 75%. Maximum of \$300 per specialist. Maximum of \$35 per visit. Overall maximum of \$1,000 for all specialists.	Eligible costs covered at 80%. Maximum of \$400 per specialist. Overall maximum of \$1,200 for all specialists.	Eligible costs covered at 90%. Maximum of \$500 per specialist. Overall maximum of \$1,500 for all specialists.

EXTENDED HEALTH INSURANCE

BENEFITS	BASIC	DELUXE	OPTIMUM
PART IV	OTHER EXPENSES (UPON MEDICAL RECOMMENDATION)		
	COVERED AT 75%	COVERED AT 80%	COVERED AT 90%
RENTAL, PURCHASE OR REPAIR OF NON-MOTORIZED WHEELCHAIR AND HOSPITAL BED (EXCLUDING MATTRESS)		LIFETIME MAXIMUM OF \$5,000	
OXYGEN AND RENTAL EQUIPMENT		UNLIMITED	
DIAGNOSTIC TESTS AND X-RAYS		\$500	
PRIVATE NURSE		\$10,000	
RENTAL OR PURCHASE		UNLIMITED	
ORTHOPEDIC CORSETS AND HERNIA TRUSSES		UNLIMITED	
CERVICAL COLLARS		ONE PER CALENDAR YEAR	
WALKERS OR OTHER MOBILITY AIDS: CRUTCHES, CANES		UNLIMITED	
ORTHOPEDIC DEVICES		ONE PER 60 MONTHS	
DEXTROMETER OR A GLUCOMETER FOR INSULIN-DEPENDANT DIABETICS		\$200 PER 36 MONTHS	
DIABETIC SUPPLIES		UNLIMITED	
MAGNETIC RESONANCE IMAGING (MRI)		\$1,000	
ORTHOSES OR ARCH SUPPORTS		\$200	
SUPPLIES FOR COLOSTOMY, AN ILEOSTOMY OR AN UROSTOMY		UNLIMITED	
RENTAL OR PURCHASE OF A TENS UNIT		\$500	
PURCHASE OF AN IUD		\$100 PER CALENDAR YEAR	
PURCHASE OF REAGENT STRIPS, SYRINGES, AND NEEDLES		UNLIMITED	
BRASSIERES (FOLLOWING MASTECTOMY)		2 PER CALENDAR YEAR	
STOCKINGS FOR VARICOSE VEINS AND PHLEBITIS		2 PAIRS PER CALENDAR YEAR	
PURCHASE OF PRESSURE GARMENTS FOR BURNS		\$500 PER 12 MONTHS	
MAXI-MIST MACHINE, INCLUDING THE MASKS, OR A CPAP MACHINE		LIFETIME MAXIMUM OF \$1,500	

EXTENDED HEALTH INSURANCE

BENEFITS	BASIC	DELUXE	OPTIMUM
PART IV	OTHER EXPENSES (WITHOUT MEDICAL RECOMMENDATION)		
	COVERED AT 75%	COVERED AT 80%	COVERED AT 90%
AMBULANCE	LIFETIME MAXIMUM OF \$5,000		
PURCHASE OF OPTICAL PROSTHESES OR ARTIFICIAL LIMBS	LIFETIME MAXIMUM OF ONE PER EYE OR LIMB		
EXTERNAL BREAST PROSTHESES FOLLOWING A MASTECTOMY	\$150 PER 24 MONTHS		
PURCHASE OF A PLASTER CAST	UNLIMITED		
HEARING AIDS	\$500 PER 36 MONTHS		
WIGS (REQUIRED FOR PATHOLOGICAL CONDITIONS OR FOLLOWING CHEMOTHERAPY TREATMENTS)	LIFETIME MAXIMUM OF \$400		
COST OF SCLEROTHERAPY	15 VISITS PER YEAR		
DENTAL CARE AS THE RESULT OF AN ACCIDENT	\$5,000		
BEST DOCTORS	INCLUDED		
SURVIVOR BENEFITS	24 MONTHS		
PART V	VISION CARE		
	\$50 PER 24 MONTHS	\$50 PER 24 MONTHS	\$75 PER 24 MONTHS
FRAMES, LENSES AND CONTACT LENSES	N/A	COVERED AT 100% \$150 PER 24 MONTHS	COVERED AT 100% \$200 PER 24 MONTHS

GLOBAL LIFETIME MAXIMUM FOR PART I, II, III, IV, AND V

LIFETIME MAXIMUM	\$250,000	\$350,000	\$500,000
------------------	-----------	-----------	-----------

EXTENDED HEALTH INSURANCE

TRAVEL INSURANCE INCLUDED (UNTIL THE AGE OF 70) FOR ALL TRAVEL OF 90 DAYS OR LESS
 (POSSIBILITY TO ADD ADDITIONAL DAYS)

BENEFITS	BASIC	DELUXE	OPTIMUM
PART VI	TRAVEL INSURANCE		
	MAXIMUM PER INSURED PERSON		
REIMBURSEMENT	COVERED AT 100%		
MEDICAL EMERGENCY	LIFETIME MAXIMUM \$5,000,000		
TRIP CANCELLATION	N/A	\$2,500 PER TRIP	\$2,500 PER TRIP
ASSISTANCE	INCLUDED		
TRIP LENGTH	90 CONSECUTIVE DAYS (POSSIBILITY TO ADD DAYS)		

DENTAL CARE

TO SUBSCRIBE TO ONE OF THE DENTAL PLANS, YOU MUST FIRST SUBSCRIBE TO ONE OF THE EXTENDED HEALTH INSURANCE PLANS.
 THERE IS NO DEDUCTIBLE FOR EITHER OF THE 2 PLANS.

BENEFITS	BASIC	DELUXE
DIAGNOSTIC AND PREVENTION	80%	80%
MINOR RESTORATIONS	80%	80%
ORAL SURGERY	80%	80%
PARODONTICS	80%	80%
ENDODONTICS	80%	80%
MAJOR RESTORATIONS	N/A	50%
MAJOR SURGERY	N/A	50%
PROSTHETICS	N/A	50%
GLOBAL MAXIMUM PER INSURED PERSON		
FIRST YEAR	\$500	\$750
FOLLOWING YEARS	\$1,000	\$1,500

PERSONALIZE YOUR PLAN WITH OUR ADDITIONAL SERVICES



- Disability insurance
- Life insurance
- Critical Illness insurance
- Long Term Care
- Investments
- Group RRSPs

Additional products and services are available to COHIP members.
Contact us for a quote and to discuss your options.

ADMISSIBILITY

- You must be between the ages of 16 and 75.

STARTING DATE

- When the application is accepted by the insurer.

RATES

- Premiums are determined by the primary insured's age.

RENEWAL

- The contract is renewed each year, on the anniversary date.
- Assumption Life cannot terminate a contract before the insured reaches the maximum age written in the contract for each benefit and as long as the owner pays the premium.

CONTRACT MODIFICATION

- Every renewal, the insurer sets the premium for the next 12 months. Any changes in rates must be sent to the insured at least 30 days before the renewal date.
- Assumption Life has a right to change the unit rates at the renewal date as long as the rates for all identical contracts are changed as well.

APPLY TODAY: WWW.COHIP.CA

EMAIL: INFO@COHIP.CA

The benefit description in this pamphlet does not create or confer any contractual rights.
The wording of your insurance policy issued by the insurer governs this pamphlet's conditions.



Caldwell
Insurance
Services

Ask For: Brian D. McCreery

1 (800) 387-0859 • 1 (416) 387-0859

Mobile : 1 (416) 527-1580

bmccreery@caldwellsecurities.com
www.caldwellsecurities.com