



Affordable and customizable health & dental insurance

Disability, travel and life insurance options

Designed for freelancers, creatives and small businesses

Available to members of collaborative spaces in Ontario

ONTARIO PLAN
COHIP.CA





Artists, Entrepreneurs and Independent Workers: We've got you covered

COHIP is the world's first *Coworking Health Insurance Plan*. It was launched in 2013 and was originally offered to spaces through the *Coworking Ontario* collective. In 2016 the COHIP program was expanded across the country and is now available to all members of collaborative workspaces in Canada.

COHIP is designed to provide accessible health, dental, disability, travel and life insurance coverage for independent workers. Artists, entrepreneurs, small businesses and freelancers are welcome to participate. If your collaborative space is listed on the COHIP.ca website, you are eligible to apply for COHIP. If you do not currently belong to a collaborative space, don't worry! It's a lot easier to join than you might think... Some spaces offer virtual memberships, and others offer Day Passes making it easy to connect with a space near you. Visit **www.COHIP.ca** for a current list of participants, and email us for more details.

There are multiple plans to choose from depending on the province in which you are located. When you request a quote for coverage you will be informed of all of the options available to you based on your home province. This Blue Cross plan is available in Ontario, while others may be available nation-wide.

COHIP insurance coverage is completely portable. It goes wherever you go, and it can be kept for life. Immediate family members may also apply. COHIP insurance packages are customizable and feature competitive premiums that are tax deductible.

If you decide to participate in this plan, you are also eligible to utilize the **Blue Advantage** program from Blue Cross. *Blue Advantage* is a value-added program that offers savings and discounts to Blue Cross members on Medical Care, Fitness Clubs and Vision Care. Visit **www.blueadvantage.ca** to see all of the features and benefits of the Blue Advantage program. Ontario Blue Cross members also receive health and legal assistance via the **Blue Cross Assistance** program.

Ontario Blue Cross was founded in 1941 by a group of hospital directors and prominent business people. Their mission was to provide Canadians with access to affordable Health Care Services. Ontario Blue Cross is a non-profit organization that is entirely Canadian owned.

COHIP was created by Ashley Proctor and is currently managed in partnership by Creative Blueprint and Caldwell Insurance Services Ltd.

In the spirit of coworking, COHIP is proudly offered to all collaborative spaces across Canada.
Contact us today for more information about the plans that are available to you!

COHIP.CA

Blue Cross® Benefit Plans

Sample Monthly Rates*

Personal Health Plan

Sample plan rates for regular and enhanced extended health care (EHC), basic prescription drugs & dental

EHC regular includes: Hospital, medical equipment, nursing, paramedical coverage such as chiropractors, plus many other benefits

EHC enhanced includes: All of the above benefits plus travel, vision and enhanced paramedical coverage

Coverage Type Male or Female 16-39 years of age	EHC & Prescription Drugs		EHC & Dental		EHC, Prescription Drugs & Dental	
	Regular EHC	Enhanced EHC	Regular EHC	Enhanced EHC	Regular EHC	Enhanced EHC
Single	\$63.50	\$76.62	\$66.68	\$79.80	\$116.11	\$129.23
Couple**	\$107.24	\$129.55	\$112.65	\$134.96	\$196.68	\$218.99
Single Parent (1-4 children)	\$86.43	\$111.59	\$113.36	\$138.52	\$173.68	\$198.84
Family (1-4 children)**	\$116.76	\$153.97	\$195.92	\$233.13	\$274.53	\$311.74

For detailed plan information, please refer to the benefits summary. Prescription drug coverage is \$1,500 per person, per year.

**For couple and family rates, it is assumed that the primary insured and spouse are both under 40 years of age

Disability Coverage for Accident & Illness

Sample plan rates for \$1,500 of disability due to accident or

\$1,500 for disability due to illness for a non-smoker

Age	Male	Female
25	\$30.20	\$35.15
35	\$42.65	\$48.20
45	\$71.00	\$74.90

Rates are based on \$1,500 per month up to age 65, class 3A, non-smoker, sixty (60) day waiting period, levelled premiums.

Critical Illness

Sample plan rates for \$25,000 of critical illness for a non-smoker and \$8,500 for assistance benefits (home modifications, travel expenses and household help)

Age	Male	Female
25	\$15.08	\$12.52
35	\$25.51	\$19.17
45	\$48.90	\$31.82

Critical Illness covers five conditions: cancer, heart, bypass, stroke and kidney disease.

Travel (15 day multi-trip plan)

Sample plan annual rates for a non-smoker, aged 18-54 years

Coverage Amount	Premium
\$5,000,000	\$6.20

Fracture Benefit***

Sample plan rates for persons aged 16-59 years

Coverage Amount	Premium
\$5,000	\$3.60
\$10,000	\$7.20

***Can only be added to coverage listed above.

Term Life 65

Sample plan rates for \$30,000 of coverage for a non-smoker

Age	Male	Female
25	\$7.40	\$5.32
35	\$9.88	\$7.18
45	\$15.90	\$10.66

Assistance
Program

BLUE
ADVANTAGE®

With a Blue Cross plan, you will have access to a variety of consulting services, assistance in your home, and exclusive offers to help you take control of your health.

To obtain a quote, please contact:

Brian McCreery

Vice-President

Caldwell Insurance Services Ltd.

T: 416-862-8172 | 1-800-387-0859 | F: 416-862-2498

E: COHIP@caldwellsecurities.com | W: caldwelinsuranceservices.com

ONTARIO
BLUE CROSS™

COHIP
COWORKING
HEALTH INSURANCE PLAN

Caldwell
Insurance
Services

*/**The Blue Cross and Blue Advantage name and Ontario Blue Cross symbol are registered trademarks of the Canadian Association of Blue Cross plans, used under license by the Canassurance Hospital Service Association, carrying on business as Ontario Blue Cross. *Sample rates only. Monthly premiums are subject to change at any time.

Regular or Enhanced Extended Health Benefits Summary

This benefit covers costs of medical and hospital expenses incurred by you or a member of your family in case of illness, pregnancy or injury.

ELIGIBILITY

16 years of age and over

Available with a shortened declaration

ELIGIBLE EXPENSES COVERED AT 100% WITHOUT DEDUCTIBLE

Hospitalization (private or semi-private accommodations), up to a maximum refund of \$200 per day, for a maximum duration of 90 days per calendar year.

- **A written recommendation from a physician is not required for items 1 through 9 below.**
- Benefits are payable only after the yearly maximum allowed under the Ontario Health Insurance Plan (OHIP) has been reached.

SPECIALIST	FIRST VISIT		SUBSEQUENT VISIT		YEARLY MAXIMUM	
	Regular	Enhanced	Regular	Enhanced	Regular	Enhanced
1. Chiropractor X-rays, up to a maximum refund of \$30 / \$40	\$20	\$25	\$20	\$25	\$500	\$625
2. Acupuncturist	\$20	\$25	\$20	\$25	\$500	\$625
3. Osteopath	\$20	\$25	\$20	\$25	\$500	\$625
4. Physiotherapist	\$20	\$25	\$20	\$25	\$500	\$625
5. Podiatrist	\$20	\$25	\$20	\$25	\$500	\$625
6. Psychologist	\$80	\$80	\$65	\$65	\$795	\$1,315
7. Speech therapist	\$65	\$65	\$45	\$45	\$560	\$560
8. Chiropodist	\$20	\$25	\$20	\$25	\$500	\$625
9. Naturopath	\$20	\$25	\$20	\$25	\$500	\$625
10. Ophthalmologist or Optometrist (for insured under 65 years of age), up to a maximum refund of \$50 per two calendar years.						
11. Massage therapist	\$20	\$25	\$20	\$25	\$400	\$500

ELIGIBLE EXPENSES COVERED AT 80% WITHOUT DEDUCTIBLE

(Regular or Enhanced coverage)

Dental treatment due to an accident, up to a maximum refund of \$2000 per calendar year

Ambulance, amount equals costs not covered by the government plan

Purchase or rental of equipment (crutches, walkers, canes, etc.), up to a maximum refund of \$2500 per calendar year

Orthopedic shoes or podiatric orthoses, up to a maximum refund of \$200 per calendar year for both combined

Surgical stocking, up to a maximum refund of \$100 per calendar year

Nursing services and home care services, up to a maximum refund of \$2500 per calendar year

Prostheses and accessories, up to a maximum refund of \$2500 per calendar year

Hearing Aids, up to \$300 (excluding batteries) every 60 months, subject to a 3-month waiting period

FOR ENHANCED COVERAGE ONLY COVERED AT 100% WITHOUT DEDUCTIBLE

Vision care (lenses, frames, contact lenses or visual training including eye patches), up to a maximum refund of \$150 per two calendar years. This benefit is subject to a 3-month waiting period.

A unique program of services and benefits for your well-being! Developed especially for Blue Cross® members, the Assistance Program offers you an array of services and benefits. From now on, you can have quick access to a variety of consulting services, assistance in your home and exclusive offers to help you take control of your health. **The Assistance Program – Your partner in health.**



Consulting Services

Health Information

When it comes to services, our team offers special expertise and informed advice to guide and reassure you with:

- Personalized information on a health condition, a surgery or a medical exam
- References for accessing a variety of family health resources
- Help making an appointment with a specialist or for a medical exam
- Support in planning home care

These services are offered Monday to Friday, 8:30 a.m. to 5 p.m.

Legal Information

Unlimited free telephone consultations with a lawyer regarding:

- Labour law
- Civil, family and marital law
- Corporate and commercial law
- Mediation and litigation
- Tenant rights

If need be, 1/2 hour free in office consultation with a lawyer.

Service available Monday to Friday, 9 a.m. to 5 p.m.

Support and Services

Just what the doctor ordered after hospitalization of 2 days or more or following childbirth.

Hospitalization

To help get you back on your feet, take advantage of:

- A housekeeper to take care of light housework for a 30-day period (maximum 15 hours)
- Medication home delivery service (up to 30 days after your return home)
- Health monitoring system (bracelet with an emergency device) for a 3-month period after your return home
- Transportation of a parent or friend to visit you (up to \$250 per hospitalization)
- Tutoring for your child if he or she misses more than two weeks of school (elementary and high school – maximum 90 hours)

Birth

The birth of a child is one of the best times of your life... and the most exhausting

After giving birth, benefit from the support of a registered nurse and other services (maximum of 8 hours per day, during 3 days):

- Nursing care depending on your condition
- Help in regaining your strength
- Professional advice to guide you in your new role as parents
- Homecare assistance

No limit regarding number of hospitalizations

Information and Prevention

We believe strongly in health prevention.

To ensure you're well informed about health issues and medical conditions, we offer you access to various educational tools, including:

- Useful resources in your area to help you take your health in hand.
- Personalized health information for you and your family.

Member Discounts



Member discounts from providers across Canada on many health products and services, such as:

- Medical care, supplies and equipment
- Eye care and hearing aids
- Home care and monitoring
- Fitness centers and spas

And much more on www.blueadvantage.ca