



Association of the Self-Employed

Health Spending Account

Additional Insurance Products

premiereplan[®]

The Premiere Plan product can be purchased through your Health Spending Account to further protect you and your family against a catastrophic loss or illness. This coverage is an **automatic issue** product however will not cover any pre-existing conditions you or your family may currently have. To determine your pre-existing conditions, you must fill out the Premiere Plan application form and submit it with your HSA application. If you answer 'yes' to any question on the application, this will qualify as a pre-existing condition. This means that the person who answered 'yes', will not be covered for anything relating to that condition.

Note: If you or your spouse are pregnant before purchasing the Premiere Plan, medical expenses incurred will not be covered as this is considered a pre-existing condition. The Premiere Plan does not cover individuals or dependents over age 69.

Annual Deductible

Coverage Type	Annual Deductible	Monthly Premium
Single	\$250	\$44
Family	\$500	\$66

The Premiere plan has an annual deductible that must be met before this plan will start reimbursement. The annual deductible works with your HSA to ensure that your expenses are being paid. Benecaid will reimburse you for medical expenses incurred from your HSA and apply the amount towards your annual deductible (as long as it is an eligible expense towards the Premiere Plan). Once the deductible has been met, Benecaid will no longer reimburse eligible Premiere Plan expenses from your HSA, as the Premiere Plan will reimburse you, protecting your HSA from catastrophic loss.

Schedule of Benefits

Coverage Type	Per Person Max	Family Max
Prescription Drugs	\$7,500/yr	\$25,000/yr
Eye Glasses / Contact Lenses (six month waiting period)	\$150/2 yrs	\$600/2 yrs
Paramedical Services (\$30 per visit Max on all paramedicals) <ul style="list-style-type: none"> •Physiotherapist •Registered Massage Therapist (Need Prescription) •Chiropractor •Chiropodist •Podiatrist •Nutritionist •Naturopath •Osteopath •Occupational Therapist •Speech Pathologist •Psychologist 	\$300/practitioner/yr	\$1,200/practitioner/yr
Hearing Aids	\$500/5 yrs	\$2,000/5 yrs
Orthopaedic Footwear	\$500/yr	\$2,000/yr
Semi-Private Hospital (\$200/day for maximum of 30 days / year) (six month waiting period – unless due to an accident)	\$6,000/yr	\$24,000/yr
Ambulance	\$500/yr	\$2,000/yr
Accidental Dental	\$2,500/yr	\$10,000/yr
Private Duty Nursing	\$2,500/yr	\$10,000/yr
Home Care Services	\$2,500/yr	\$10,000/yr
Medical & Surgical Supplies	\$1,500/yr	\$6,000/yr
Prosthetic Appliances	\$500/yr	\$2,000/yr
Assistive Devices	\$1,500/yr	\$6,000/yr
Out of Country Medical Coverage (max 30 days per trip)	\$5,000,000	\$5,000,000



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benecaid[®] LIFE & DEPENDENT LIFE INSURANCE

This is an automatic issue product and no medical application is required

Monthly Life Insurance Rates

Age	\$25,000	\$50,000	\$75,000
18 - 34	\$2.94	\$5.88	\$8.81
34 - 39	\$3.67	\$7.34	\$11.02
40 - 44	\$5.93	\$11.86	\$17.79
45 - 49	\$10.01	\$20.01	\$30.01
50 - 54	\$15.75	\$31.49	\$47.24
55 - 59	\$24.21	\$48.43	\$72.64
60 - 64	\$37.54	\$75.08	\$112.62

Dependent Life Rates

Monthly Rate	Coverage
\$2.10	Spouse- \$5,000 Per Child -\$2,500
\$4.20	Spouse- \$10,000 Per Child -\$5,000

benecaid[®] ACCIDENTAL DEATH & DISMEMBERMENT

Monthly Rate	Coverage
\$1.50	\$25,000
\$3.00	\$50,000
\$4.50	\$75,000



Monthly Rate	Coverage
\$2.54	Single
\$5.08	Family

\$5 Million worth of Coverage for unlimited # of trips as long as the trip does not exceed 30 days.

benecaid[®] CRITICAL ILLNESS INSURANCE (\$20,000 Coverage)

Age	Monthly Male Rate	Monthly Female Rate
18 - 24	\$4.37	\$4.05
25 - 29	\$5.42	\$5.35
30 - 34	\$6.53	\$7.40
35 - 39	\$7.61	\$9.23
40 - 44	\$10.85	\$11.93
45 - 49	\$17.44	\$16.25
50 - 54	\$29.21	\$21.75
55 - 59	\$32.67	\$22.73
60 - 64	\$57.97	\$32.42

19 Covered Conditions	
<ul style="list-style-type: none"> •Heart Attack •Paralysis •Stroke/Cerebral Vascular Accident •Motor Neuron Disease •Cancer (life Threatening) •Coma •Coronary Artery Bypass Surgery •Blindness •Kidney (Renal) Failure •Alzheimer's Disease 	<ul style="list-style-type: none"> •Multiple Sclerosis •Parkinson's Disease •Severe Burns •Deafness •Loss of Limbs •Occupational HIV Injury •Benign Brain Tumor •Loss of Speech •Major Organ Transplant & Organ failure on Waiting List