



Fully-Pooled Catastrophic Hybrid Plan

Exclusive to Canadian Group Insurance Brokers (CGIB) Members

This unique, fully-pooled catastrophic hybrid plan combines essential Extended Health Care (EHC) coverage with the flexibility of a Health Care Spending Account (HCSA), creating a one-of-a-kind solution within the Canadian benefits market.

What's Different About this Fully-Pooled Hybrid Plan?

This fully-pooled catastrophic option provides Advisors and their clients unique advantages, including:

- **Fully-Pooled:** all groups are placed into a single large pool in order to spread the risk, providing additional stability and allowing for a single set of rates, rather than tiered pricing based on claims experience.
- **One Rate:** one set of rates each for Pharmacare and Non-Pharmacare provinces, allowing you and your clients to obtain a quick and accurate pricing estimate.
- **Transparent:** in an industry first for a fully-pooled product, we share claims experience on the overall performance of the pool, providing transparency.
- **Exclusivity:** this product is available exclusively to Canadian Group Insurance Brokers (CGIB) members, given their knowledge and expertise, unique ability to field underwrite, and their full understanding of pooled benefits programs.

The Plan Design

This fully-pooled catastrophic hybrid plan includes Essential Health Coverage, Emergency Medical Travel coverage, and a Health Care Spending Account (HCSA), alongside a Single or Family Coverage deductible. This product naturally pairs well with additional pooled options such as Life Insurance, Accidental Death and Dismemberment (AD&D), Short Term Disability (STD), and Long Term Disability (LTD) to provide great coverage with affordable and stable rates.

Essential Health Coverage

- Prescription Drugs
- Accidental Dental
- Private Duty Nursing
- Medical Equipment & Supplies
- Semi-Private Hospital
- Ambulance

Travel Coverage

100% Emergency Medical Travel, up to a maximum of 60 days, and \$5,000,000 per incident.

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Single or Family Coverage Deductible

Coverage	Deductible Cost
Single Coverage Deductible	\$1,000 per plan member
Family Coverage Deductible	\$1,000 per plan member \$1,000 combined for eligible dependents \$2,000 total family coverage

Employees must satisfy their deductible before access to the essentials are covered at 100%.

See the Fully-Pooled Catastrophic Hybrid Plan in Action

Looking for examples of how all of this works? Look no further. We've developed case studies to illustrate each of the unique situations that can arise based on plan member coverage.

- [Single and Family Coverage \(with no spousal benefits\)](#)
- [Family Coverage \(with spousal benefits\)](#)