

# Welcome Plan

*Basic health insurance  
for temporary, new and  
returning Canadian  
residents*



**Great-West Life**

*your Benefits Solutions People*





## **Help your newest plan members feel at home**

Recognizing the skills and fresh perspectives that a diverse organization offers, many employers look outside of Canada to enhance their workforce.

Welcoming these individuals and helping them feel at home in a new country is important. They will likely have many questions about their new home, including healthcare coverage.

Through *Welcome Plan*, you can help ensure these individuals and their families receive healthcare coverage while in Canada.

Coverage under your group benefits plan is intended to enhance the basic healthcare services provided by a government healthcare plan. Government plan coverage may be available after a waiting period has been satisfied. During this period, individuals and their families who are new or returning to Canada are without coverage.

Great-West's *Welcome Plan* is designed to fill this gap.

*Welcome Plan* provides eligible individuals and their families with temporary coverage for expenses that would normally qualify for reimbursement under the government plan. This includes visits to the doctor, lab services, hospital ward accommodations, eye exams, emergency dental services and more. Your existing group benefits plan then supplements the *Welcome Plan* coverage.

## **Welcome Plan coverage**

*Welcome Plan* benefits are available to the plan member's spouse and dependants, providing they meet all eligibility requirements. Temporary residents of Canada on student or work visas, Canadian citizens returning home after living in a foreign country, and landed immigrants are some of the people *Welcome Plan* may cover.

### **Plan sponsor eligibility**

Your organization is eligible for *Welcome Plan* if you have a Great-West supplemental health benefits plan in place.

### **Plan member eligibility**

To be eligible for *Welcome Plan* coverage, the plan member and any eligible dependants:

- must live in Canada
- must be covered under a Great-West supplementary health plan or under a spouse's group healthcare plan
- must be ineligible for coverage under the government healthcare plan in their province or territory of residence.

### **Plan maximum**

*Welcome Plan* provides coverage to a maximum of \$1,000,000 (Canadian) per person, per lifetime, with no deductible, for reasonable and customary submitted expenses.

### **Physician services**

100 per cent coverage for:

- in-home, office, hospital or institution services
- one annual health examination
- diagnosis, treatment and surgery for illness and injury
- administration of anaesthetics
- X-rays
- obstetrics.

## ***Hospital services***

100 per cent coverage for the following in-patient services:

- standard ward accommodation and meals
- drugs prescribed by a physician
- use of operating and delivery rooms, radiotherapy facilities, respiratory equipment and anaesthetic and surgical supplies
- nursing services
- lab and X-ray services
- services of personnel paid by the hospital (e.g. nursing assistants)
- use of home renal dialysis and home hyperalimentation equipment, supplies and medications which are available at the hospital, prescribed by a staff physician
- occupational therapy, speech therapy or physiotherapy, when prescribed by a physician.

100 per cent coverage for the following outpatient services:

- lab and X-ray services
- use of hospital:
  - radiotherapy, occupational or speech therapy and physiotherapy facilities
  - operating rooms and anaesthetic facilities
- surgical supplies
- nursing services
- meals, if required during a treatment program
- drugs prescribed by a physician and administered in hospital.

100 per cent coverage for lab services provided out of hospital, which are authorized by a physician and performed in a licensed lab.

100 per cent coverage for X-rays provided out of hospital, which are authorized by a physician for diagnosis and treatment.



## ***Ambulance services***

100 per cent coverage for land or air ambulance provided by a licensed ambulance company, to the nearest centre where essential treatment is available.

## ***Eye exams***

100 per cent coverage for:

- one eye exam every 12 months for children age 19 and under
- one eye exam every 24 months for all other plan members.

## ***Home care***

100 per cent coverage, to a maximum of \$5,000 per illness, for home care that requires the skills and training of a professional nurse (who is not a member of the patient's family).

## ***Dental services***

100 per cent coverage for in-hospital procedures where:

- the patient is at medical risk
- the procedure is performed in an operating room by a dental surgeon.



### **Out-of-country coverage**

Out-of-country emergency care is covered when it is required as a result of a medical emergency arising while outside of Canada.

Coverage is available for the first 60 consecutive days after departure from Canada for emergency care required as a result of a medical emergency up to the following specified maximums:

- in-patient services, to a maximum of \$400 per day
- outpatient services, to a maximum of \$200 per day
- physician services, to a maximum of 15 per cent of the total submitted amount.

### **Out-of-province coverage**

100 per cent coverage for **emergency** care, required as a result of a medical emergency, including physician services and hospital standard ward accommodations.

### **Welcome Plan exclusions**

*Welcome Plan* does **not** provide coverage for:

- expenses incurred in a private health care facility, except on the written referral of a physician
- services or supplies received outside Canada, or outside the person's province or territory of residence, on a non-emergency basis
- organ transplants, whether expenses are incurred as a donor or a recipient
- expenses arising from war, insurrection or voluntary participation in a riot
- services or supplies associated with recreation or sports, rather than with other regular daily living activities
- services or supplies associated with treatment for cosmetic purposes only
- fertility or weight control treatments, or related drugs
- expenses incurred after the date of termination of coverage, except as provided under the extension of benefits provision.

For more information on *Welcome Plan* coverage, contact your benefits advisor or Great-West representative.

### **Important notice**

*This is not a contract. Actual terms and conditions are set out in the policy issued by Great-West upon application approval. The policy contains important information concerning terms, conditions, limitations, exceptions and exclusions. Please read carefully upon receipt.*

*Great-West is a leading provider of group benefits. Our clients deserve high performance and value, which we consistently provide through innovative product and technology-based solutions. We are*  
***your Benefits Solutions People.***



[www.greatwestlife.com](http://www.greatwestlife.com)

Great-West Life and the key design are trademarks of The Great-West Life Assurance Company.

©The Great-West Life Assurance Company ("Great-West Life"), all rights reserved. Any modification of this document without the express written consent of Great-West Life is strictly prohibited.