



belairdirect Voluntary Group Benefits Plan

November 27, 2025

Who we are

For your Members



belairdirect is the trusted insurance provider to over 400 Affinity organizations across Canada.

Intact Financial Corporation, is the largest provider of property and casualty insurance in Canada. As a result, belairdirects capabilities and product offerings are tremendously enhanced as the leading Affinity insurance provider across Canada.

belairdirect Group Benefits

Overview

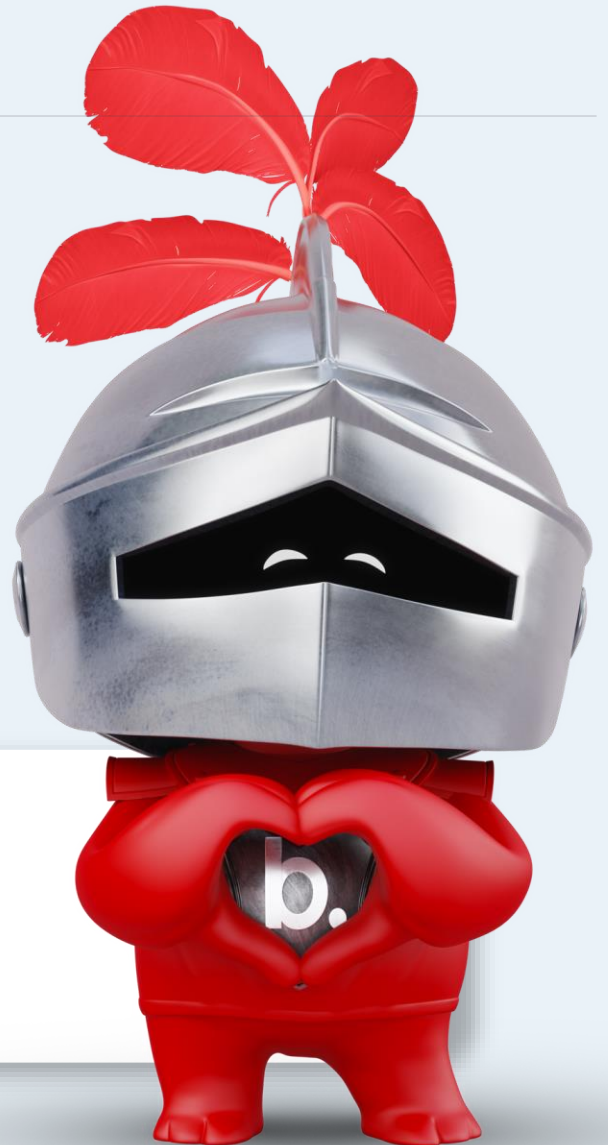
Enjoy **peace of mind** knowing the health, dental & travel needs of you and your family are covered.

Designed with you in mind, **belairdirect Group Benefits** is an affordable health, dental & travel plan, offering you a choice in coverage options.

The Plan provides a broad range of coverage for extended health care (with choice of 2 annual drug maximums), dental care and choice of 2 annual travel insurance plans (belairdirect travel and Journey).

Choose only the coverage you need:

- **Health only (choice of 2 annual drug maximums)**
- **Dental only**
- **Health + Dental**
- **Health, Dental & Travel**
- **Travel only**



belairdirect Group Health Plan

Benefits

80% of Eligible Expenses

Combined maximums of \$20,000 per insured per year

Prescription Drug Coverage

- Option A \$2,000 per insured, per year
- Option B \$4,000 per insured, per year
- Drugs on provincial formulary of province or residence with mandatory generic substitution, 8% mark-up to manufacture list price
- Dispensing fees (\$10 per script)
- Vaccines (\$100 per year)
- **Pay-Direct Card:** Eligible expenses can be submitted electronically through most pharmacies, dental offices, hospitals, and professional services offices.
- **Vision Care:** \$300 per person every 2 calendar years (frames, lenses, contact lenses) & an additional \$100 coverage for eye exams every 2 years
- **Hearing Aids:** \$1,400 per 4 calendar years
- **Paramedical Coverage:** 14 paramedical services (\$1,000 combined per calendar year) including dietician, nutritionist, athletic therapist, speech therapist, naturopath, acupuncturist, osteopath, podiatrist/chiropractor, psychologist, social worker, clinical counsellor, massage therapist, shiatsu therapist, physiotherapist, chiropractor, reflexologist

**Open Enrolment December 1, 2025 to
January 31, 2026**

belairdirect Group Health Plan

Benefits

- **Foot Orthotics:** \$300 per 3 calendar years
- **Orthopedic Shoes:** \$500 per 3 calendar years
- **Glucose Monitoring System:** 1 device every 3 calendar years up to a maximum of \$300 (must be insulin dependent)
- **Ambulance:** 100%. No maximum
- **Hospital:** Semi-private & Private room charges up to \$100 per day
- **And much more....**



Monthly rates for EHC plan

Age 65 and under	Single	Couple	Family
Option A (\$2,000 / year drugs coverage)	\$97	\$167	\$225
Option B (\$4,000 / year drugs coverage)	\$135	\$231	\$308
Age 66 and over	Single	Couple	Family
Option A (\$2,000 / year drugs coverage)	\$139	\$238	\$321
Option B (\$4,000 / year drugs coverage)	\$193	\$330	\$440

belairdirect Group Dental Plan

Benefits

- **80% Basic & Preventative Services- No annual Maximum**
 - Diagnostic, Preventative, and Denture Repairs
- **80% Minor Restorative**
 - Endodontic and Periodontics procedures
 - (\$750 combined maximum per calendar year)
- **50% Major Restorative** (must be authorized by mail)
 - Crowns, Posts, Inlays, Onlays (\$700 combined maximum per calendar year)
 - Bridges, Dentures and Implants (\$700 combined maximum per calendar year)



Monthly Rates for Dental Care Plan

	Single	Couple	Family
Age 65 and under	\$69	\$139	\$167
Age 66 and over	\$99	\$199	\$239

Affinity Group Insurance Program

belairdirect Travel Insurance & Journey Travel Coverage

belairdirect Travel Insurance and Journey Travel Coverage are leading-edge products in a highly competitive market. Their unique features make them excellent products of choice for travel insurance offering comprehensive coverage at competitive rates for every stage of life.



Here are a few reasons why having belairdirect travel and Journey travel insurance plan is essential:

- Coverage provided to members regardless of age or health status.
- Some hospitals and clinics may require up front payment.
- Medical emergencies can be very expensive.
- An emergency can happen anywhere and anytime. Includes \$10M of emergency medical coverage, providing ultimate peace of mind.
- Employer Health Care Plans may not cover all travel expenses or may not cover these expenses at all.
- Provides coverage for non-medical exposures including coverage for trip cancellation, interruption or delay, loss or theft of your baggage, and much more.

**Your ticket to a
stress-free
journey**



Journey Travel Coverage

A Travel Plan to Meet your Needs

Offers peace of mind knowing you are protected

- Annual Multi-Trip Plan
- Unlimited number of trips within Canada of any duration
- Unlimited number of trips outside of Canada of either 62- or 93-days
- \$10,000,000 Emergency Medical Coverage per person per trip
- \$8,000 Trip Cancellation/Interruption & Delay per person per trip
- In-province benefits for Trip Cancellation/Interruption & Delay
- No health questionnaire
- No stability clause (providing coverage for sudden & unforeseen medical emergencies)



Journey Travel Coverage

Covers Sudden and Unforeseen events

Sudden: An event or medical conditions that occurs abruptly, without warning, and required immediate attention. There is no prior indication that this event would happen.

Unforeseen: A condition that was not anticipated, expected, or known prior to your trip.

Example of a Covered Event

John has been living with heart disease but hasn't had any symptoms or hospitalization for years and visits his doctor for routine check-ups. During a trip, he suddenly suffers a heart attack. Since he has no pending investigations for his conditions, or referral to a specialist, this attack was sudden and unforeseen and would be eligible under the plan.

Example of a Non-Covered Event

Mary has heart disease and has been experiencing chest pain for several weeks before her trip. Her doctor advised against travel, but she went anyway. While abroad, she suffers a heart attack. Her claim was denied as her symptoms were ongoing, and she ignored medical advice.

belairdirect Travel Insurance

Travel Insurance that's Ready to Go

- Annual Multi-Trip Plan
- Unlimited number of trips within Canada of any duration
- Unlimited number of trips outside of Canada of either 17- or 35-days
- \$10,000,000 Emergency Medical Coverage per person per trip
- \$8,000 Trip Cancellation/Interruption & Delay per person per trip
- In-province benefits for Trip Cancellation/Interruption & Delay
- No age or health limitations to purchase coverage
- Medical Questionnaire to be completed to determine discounted rate
- 90-day stability clause for pre-existing medical conditions

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travel insurance

belairdirect Travel Insurance

90-day stability Clause



Stability Clause: No new treatment or new prescribed medication, no change in treatment or prescribed medication, no new symptoms or change in frequency of symptoms, no hospitalization or referral to a specialist in the 90 days prior to travel (Trip Cancellation: 90 days prior to booking your trip).

- Members can apply regardless of age or health status
- Health Option Questionnaire is completed to determine rate discounts
- The 90-day stability clause applies before trip departure and to each individual covered on the plan

Affinity Group Insurance Program

belairdirect Travel Insurance & Journey Travel Coverage

Choose the right travel plan to meet your needs

	belairdirect Travel Insurance	Journey Travel Coverage
Days of Travel Within Canada	Unlimited travel (no set duration within Canada)	Unlimited travel (no set duration within Canada)
Days of Travel Outside Of Canada	Choice of 17 or 35 days outside of Canada	Choice of 62 or 93 days outside of Canada
Medical Questionnaire	Yes (discounted rates available)	No
Emergency Medical Coverage	\$10,000,000 per insured, per trip	\$10,000,000 per insured, per trip
Trip Cancellation and Interruption	\$8,000 per insured, per trip	\$8,000 per insured, per trip
Stability Requirement	90-day Stability period	Coverage for Sudden and Unforeseen medical emergencies

Affinity Group Insurance Program

belairdirect Travel Insurance & Journey Travel Coverage

Journey Travel Coverage Annual Rates (payments deducted monthly)

62-Day Base Plan (No Deductible)	Single	Couple	Family
Below Age 75	\$642	\$1,299	\$1,598
Age 75 - 84	\$1,986	\$3,897	\$4,883
93-Day Base Plan (No Deductible)	Single	Couple	Family
Below Age 75	\$809	\$1,637	\$2,014
Age 75 - 84	\$2,502	\$4,910	\$6,153

If you wish to apply for a \$1,000 deductible option, different base plan rates apply.

belairdirect Travel Insurance Category A Premium

Individual Premium

(Family premium is double the amount below)

Age	17-Day Plan	35-Day Plan
0 – 39	\$122	\$131
40 – 49	\$151	\$174
50 – 54	\$174	\$191
55 – 59	\$211	\$234
60 – 64	\$241	\$269
65 – 69	\$283	\$311
70 – 75	\$569	\$630
76 – 80	\$959	\$1,068
81+	\$1,869	\$2,079

A Supplemental Plan is also available for a trip of more than 35 consecutive days outside of Canada.

Home & Car Insurance



Home and Car Insurance

Product and Pricing Exclusively for Affinity Members



The best protection for your private-passenger vehicle:

- Take advantage of the **automerit program**, allowing you to benefit from a **personalized premium** based on your good driving habits
- **Roadside Assistance** offering you speedy help when you need it most
- **Accident Forgiveness** to protect your good driving record in the event of an accident in which you are deemed to be responsible
- **Discounts when you bundle** multiple vehicles or your vehicles with your property

Home, cottage, condo or apartment; we've got you covered:

- **Home Claim Forgiveness**, protecting your premium in the event of a claim to your primary residence
- **Enhanced water damage coverage**, offering protection against sewer back-up & overland water to eligible clients
- **No obligation to rebuild*** endorsement providing flexibility in the event of a total loss to an owner occupied home
- Up to \$25,000 coverage related to **identity theft & cyber protection**

* conditions apply

Affinity Exclusives:

- **Exclusive member discounts**
- **Interest-free monthly payments**
- Access to exclusive **Affinity Plus endorsement**:
 - Increased limits on certain coverages
 - Single deductible
 - Vanishing deductible (claims over \$25k*)
 - Critical Illness and Accidental Death & Dismemberment coverage
- **Assistance program** on property policies for affinity members:
 - Complimentary legal services and information
 - Complimentary home care services such as housekeeping when property is damaged, babysitting in case of the insured's hospitalization, and access to visiting nurses
- **Multi-policy discounts**: 5% off your home policy if you also have belairdirect Travel Insurance

belairdirect Mobile App

The Most Direct Link to your Insurance

The belairdirect app allows customers to tap into simplified car and home insurance – anytime, anywhere.

Customers can access and manage their car and home insurance policies, request belairdirect roadside assistance, submit or track a claim, and review and pay bills.



- Manage policies
- Documents
- Digital proof of insurance
- Billing
- Claims
- Roadside assistance



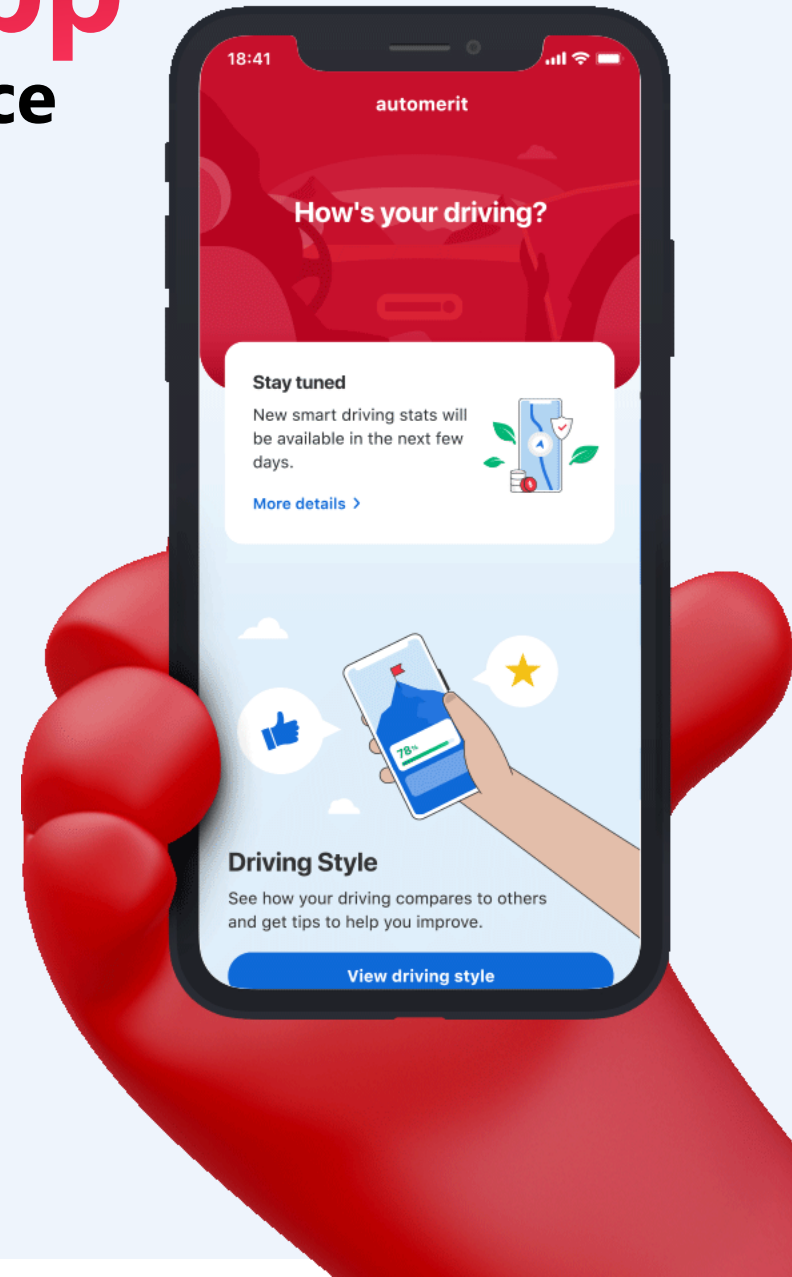
Easy to use



Smart



Secure



Affinity Group Insurance Program

Useful Links

Group Benefits

[Group benefits | belairdirect](#)

Travel

[Travel insurance for group members | Formerly known as MEDOC[®] | belairdirect](#)

Home & Auto

[Car and home insurance for group members | belairdirect](#)





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- **Dental**
- **Travel**
- **Home**
- **Car**

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Thank You!



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Questions?