

Application Process

Together, we can discuss which type of coverage is suitable for you and your family. This is done through an electronic application. You will need to have your banking information in order to complete the application, and you will need to have a valid email address in order to confirm your application for coverage.

There are three different programs outlining the coverage for Health only, and Health & Dental coverage: **Basic**, **Deluxe**, and **Platinum** (details attached). Monthly premium is based on **Single**, **Couple** or **Family** rates.

Underwriting Process

The application and medications will be reviewed. You will be asked to list the medications taken over the last three months by the individuals to be insured, including refills which are currently authorized, and any medications expected in the near future.

Remember: Every insurance company reserves the right to do a claims investigation. For example, if a client withholds information about medication for a condition that requires ongoing treatment, and they submit a claim for it, Green Shield Canada may halt all claims and request an Attending Physician Statement (APS) to see if the claim is legitimate.

If a client is not going to be covered for a condition, insurance companies typically do not exclude the medication. They exclude coverage on the related medical condition, and the client will receive a letter of explanation which they will have to agree to before their coverage comes into effect.

In Force Date

All coverage starts the first of the next month following the acceptance of coverage.

Payment Process

Automatic premium withdrawals from your bank account are done on the first of each month.

Frequently Asked Questions

When will I get my benefits package?

Once your coverage has started, you will receive a package directly from The Edge Benefits containing the following:

- The policy booklet
 - Your personalized Drug Card
- } Receiving your cards and policy booklet usually takes three weeks, on average.

Are dependent adults covered if they are full-time students?

Children over the age of 21 will require proof of enrollment in a post-secondary institution to continue eligibility in this plan*. Coverage can go to the age of 25.

I am an adult with one child. What is my coverage type?

You and your child would qualify as a Couple rate.

What happens if my coverage starts on the first of the month, but I haven't received my Drug Card and I have claims to submit?

You will need to submit a paper claim in this case. I can forward you the necessary paper claim form when needed.

Can I get information about my coverage online?

Yes, once you are covered you can always use the Green Shield Canada website (www.greenshield.ca) to see your coverage details.

Contact your independent representative for more information: