

Member Exclusive Benefits Plan

JOIN TODAY with no medical evidence required!



TESL CANADA

Teachers of English as a Second Language - Canada

Benefit	Coverage
Life and AD&D	\$25,000
Dependent Life	\$10,000 spouse / \$5,000 child
Drugs	80% co-insurance
Hospital	100% semi-private room coverage
Vision	80% co-insurance incl. eye exam + \$200 frames & lenses
Paramedical	80% co-insurance to an annual maximum of \$500 per practitioner type (\$1,000 combined maximum for mental health providers)
Health	80% co-insurance which includes coverage for nursing care, ambulance transportation, hearing aids, diabetic equipment & supplies, accidental dental, compression garments, durable medical equipment, prostheses, orthotics and much more
Travel	100% emergency medical coverage with \$5,000 trip cancellation/interruption and \$500 baggage coverage
Dental	80% co-insurance to an annual maximum of \$1,500, with 1 recall exam per 12 months
Additional Services	Employee & Family Assistance Program Services from Lifeworks Second Opinion Services from WorldCare Consortium Online Doctor Services from Maple

Effective September 1, 2025

Total Monthly Single Premium = \$647.29

Total Monthly Family Premium = \$1,439.20

**** Plus, applicable Provincial Tax**

Optional Benefits

- **Additional Life and AD&D Insurance** – up to \$250,000 (\$20,000 with no medical evidence required)
- **Critical Illness Insurance** – up to \$200,000 (\$20,000 with no medical evidence required)

Find out more and secure your coverage today by reaching out to the Gallagher Benefits Services at 1 (506) 452-1891 or by email at theresa_hayward@ajg.com