2025

The Legacy Plan

PRODUCT OF:

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health insurance inc

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Bridging the Gap in Retirement

Retirement should come with peace of mind—not insurance uncertainty. That's why Ecotone Health created The Legacy Plan, a high-coverage health insurance solution built exclusively for retirees who deserve more than the industry standard.

No medical questions. No exclusions for pre-existing conditions.

We've eliminated the traditional barriers to quality health coverage so you can enjoy retirement with the security you've earned.

Why choose The Legacy Plan?

- Exceptional coverage for health, dental, travel, vision, and more
- Guaranteed acceptance—no health underwriting or eligibility hoops
- Portability—keep your plan no matter where you live in Canada
- Tax-deductible premiums
- Simple digital enrollment and claims process

Whether you're retiring from a Crown Corporation, a private business, or public service—or simply looking for better post-employment benefits—The Legacy Plan was built for you.

Why Ecotone you ask?

An Ecotone is the gap or transitional space between two ecosystems. As it relates to nature, we develop products that narrow the gap, or "ecotone", between the health coverage needs of individuals and what the industry standard dictates.

As it pertains to Group Benefits, this style of plan is a first-of-its-kind. It is our greatest achievement to date! We now provide group benefits to individuals regardless of employer inputs. At Ecotone Health it is our mandate to create a new standard of coverage.

We are here to redefine the boundaries of health insurance and the service surrounding it.

Three Ways to Qualify

1

Convert

Apply within 60 days of losing group benefits to qualify with guaranteed acceptance and no medical questions required.

2

Open Enrollment

During open enrollment periods, individuals under age 75 are eligible for guaranteed acceptance and no medical questions.

3

Top-Up

Looking for more coverage? Apply anytime as a top-up to your existing group plan — it's guaranteed, and there are no medical questions.

Why Choose The Legacy Plan?

No Age Banding

At Ecotone, we believe in keeping things simple — that's why our health plans are the same price for everyone.

While our plans face the same market pressures as others — including inflation, rising drug costs, increased claims, and administration — we've eliminated age-based pricing increases. With Ecotone, your rate won't jump just because you've had a birthday.

Snowbird Friendly Coverage

Ecotone's Legacy Plans are designed for snowbirds who enjoy extended or frequent travel. Each plan includes up to 60 days of out-of-province emergency coverage with $1,000,000 in protection. Return home for a quick visit and your 60-day coverage resets — no limits on how often. Need more time away? Top-up options are available to extend your stay with confidence.

Plan Design Flexibility

We understand that your health insurance needs change over time. That's why every Legacy Plan includes a built-in Flex Benefit. Every two years, you can move up or down one plan level — including the option to add or remove dental coverage. It's our way of making sure you're never locked into a plan that no longer fits your lifestyle.

The Legacy Plan	Diamond Plan	Platinum Plan
Prescription Drugs - Direct billing available (per calendar year) (No age limit)		
Telus National Formulary	$10,000@80% Copay (90% if dispensed through PocketPills Online Pharmacy)	$5,000@80% Copay (90% if dispensed through PocketPills Online Pharmacy)
Healthcare Professionals (Paramedical) - 80% Coinsurance (R&C*) (No age limit)		
Acupuncturist, Audiologist, Chiropodist, Chiropractor, Dietician, Massage Therapist, Naturopath, Occupational Therapist, Osteopath, Physiotherapist, Podiatrist, Psychologist, Speech Therapist, Audiologist, and Social Worker.	$500 / Paramedical Service / Year	$350 / Paramedical Service / Year
Supplies and Services - 100% Coinsurance (No age limit)		
Apnea Machine and Supplies	Covered R&C*	Covered R&C*
Diagnostic Services	$500 / Year	$500 / Year
Foot orthotics	$300 / Year	$300 / Year
Hearing Aids	$500 / 5 Years	$500 / 5 Years
Cardiac Rehabilitation	$500 / Year	$500 / Year
Orthopedic Shoes	$300 / Year	$300 / Year
Ostomy Supplies	Unlimited R&C*	Unlimited R&C*
Prosthetics	$25,000 Lifetime	$25,000 Lifetime
TENS device	$3,500 Lifetime	$3,500 Lifetime
Wheelchair	$3,000 / Lifetime	$3,000 / Lifetime
Accidental Dental	$5,000 R&C*	$5,000 R&C*
Private Duty Nursing Care	$10,000 / Year	$10,000 / Year
Ambulance (Ground & Air)	Unlimited R&C*	Unlimited R&C*
Blood Pressure Monitor	$100 Lifetime	$100 Lifetime
Medical Equip, Services, and Supplies	Unlimited R&C*	Unlimited R&C*
Semi-private Hospital Room	Unlimited R&C*	Unlimited R&C*
Glucose Monitoring Equipment and Supplies	$4,000 / Year	$4,000 / Year
Vision Care - 100% Coinsurance (No age limit)		
Eye Exams	$100 / 2 Years	$100 / 2 Years
Glasses	$400 / 2 Years	$300 / 2 Years
Emergency Travel Benefits - Inlcuded in all plans. (Coverage terminates at age 85) (90 Day Stability Clause to age 85)		
Out-of-Province / Country	60 day trip limit	30 day trip limit
Travel Insurance	$1,000,000 / Lifetime	$1,000,000 / Lifetime
Optional Dental Care Benefits - $1,500 Combined Maximum. Can be added to any plan design. (No age limit)		
Basic, Endodontic & Periodontal Services	80% coverage: Includes exams, cleanings, fillings, scaling, polishing, surgery.	
Major Services	50% coverage: Includes crowns, bridges, and dentures.	

SimplyBenefits

Simply Benefits is a 100% digital Employee Benefits Third-Party Payor (TPP) that allows retirees to take better control of their benefits management on their own dedicated, user-friendly portal. Simply is responsible for:

- Adjudicating and Paying Claims
- Premium Billing
- Claims administration

Definitions

Reasonable & Customary (R&C)	Refers to the maximum allowable amount that an insurance carrier or claims payor will reimburse on a particular service or item. This amount reflects the average cost associated with this service or product in a specific geographical region.
Unlimited	Means there is no set limit but is subject to Reasonable and Customary Charges.
Coinsurance (Copay)	The portion, as a percentage of the claim, that the insurer is responsible for paying. The Insured is responsible for the remaining balance. For example: 80% coinsurnace means the insured is responsible for paying 20% of the claim.

Things To Consider

This is a summary of benefits and does not include all coverages. This summary may contain inaccuracies. Please review the full booklet wording prior to purchasing a plan. Please contact us directly for full coverage details or download the booklet from our website.

All calendar year or lifetime maximums are per person, unless otherwise stated.

You must be a resident of Canada and be covered under the provincial health plan in your province of residence to apply for this retiree plan. If you apply for family coverage, your spouse and dependent children must also have provincial healthcare coverage.

For individuals or dependents to be eligible for any benefits under the Emergency Travel Benefit, they must be age 84 or less. Travel coverage will terminate at age 85. Coverage must be in effect prior to departure. If individuals are out of the country when the plan goes into effect, the travel coverage will not go into effect until they return to their province of residence.

Extended healthcare coverage for a dependent who is hospitalized on the date they become eligible for coverage, other than a newborn child, will be delayed until the first day immediately following his/her discharge from the hospital. To qualify, you must be actively at work on the date of retirement. Persons on disability will not qualify.

Premium Payment

Premiums are withdrawn from your bank account on the 10th of every month by pre-authorized debit starting on the date your plan becomes active. All invoices are generated on the 1st of every month. Your plan will stay active as long as premiums are paid.

Cancellation of Coverage

You must notify us in writing of your intent to terminate coverage at least 30 days prior to the requested termination date.

Extended Health Care Pricing (Renews Annually, on June 1)

	Legacy Diamond	Legacy Platinum	Optional Dental
Solo	$225.00	$145.00	$93.00
Duo	$450.00	$290.00	$186.00
Family	$506.00	$326.00	$210.00

*A small amount of taxes may apply depending on which province you reside in.

Government Support Response Letter/s (Required for drug coverage)

BC: Fair Pharmacare

Please send your response letter from the government showing the level of benefit you receive to hello@ecotonehealth.ca.

*If you have lost your response letter, you can call 604-683-7151 and they will be able to send you out a new one.

* If you have not applied for this, please register online at https://my.gov.bc.ca/ahdc/msp-eligibility. Once you have recieved your response letter in the mail, please forward to hello@ecotonehealth.ca for processing.

SK: Special Support Program

Please send your response letter from the government showing the level of benefit you receive to hello@ecotonehealth.ca.

*If you have lost your response letter, you can call 1-800-667-7581 and they will be able to send you out a new one.

* If you have not applied for this, we can provide you with the form. Please fill it out and send to the address listed in the top right corner. Once you have recieved your response letter in the mail, please forward to hello@ecotonehealth.ca for processing.

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Health coverage shouldn't be a privilege — it should be a choice.
Join today and take control of your health.

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SimplyBenefits

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