

The TESL Ontario Association Health and Dental Plan offers members the security that extended healthcare coverage brings.

Many TESL Ontario members are concerned about rising healthcare costs. They are anxious because they're not covered by a group health and dental plan as they are self-employed or small business owners. Members are worried that unexpected healthcare expenses could impact their family's future if a family member suffers a serious illness, chronic health problem or serious injury? They have reason to be nervous — but the TESL Ontario Association Health and Dental Plan can help.

Because of gaps in government health insurance plans, TESL Ontario members may have to pay for many everyday healthcare expenses out of their own pocket. These include dental care and check-ups, prescription drugs, eyeglasses, preferred hospital accommodation, visits to a chiropractor, and more. Add on the extra expenses of a potential health crisis and their financial health could suffer greatly.

Fortunately, you can buy affordable coverage under the TESL Ontario Association Health and Dental Plan, and help put an end to your worries. TESL Ontario members deserve the peace-of-mind that comes from knowing that many of their medical expenses, both routine and unexpected, will be covered. Prescription drug coverage, dental coverage, or a combination of both – the choice is theirs.

Members who are self-employed or own their own business may even be able to claim their premiums as tax deductions!

Why choose a TESL Ontario Association Health and Dental plan?

- Affordable premiums make this coverage easy to budget for
- Fast, convenient claims submission with no waiting periods
- Applying for coverage is fast and easy
- Guaranteed acceptance in many cases
- Families enjoy preferred rates
- Best Doctors[®] Solutions Services included – at no additional cost
- Convenient payment option

To take advantage of the TESL Ontario Association Plan, members may choose to sign on the TESL website or visit <http://www.owenandassoc.com/> for information and registration. Members may also choose to contact Owen and Associates personally, and are encouraged to call 1.866.251.2841.

Underwritten by The Manufacturers Life Insurance Company (Manulife Financial)
Conditions, Exclusions and Limitations may apply.

