

Coverage Options



HEALTH & DENTAL PLANS

- **All-Inclusive:**
Multiple comprehensive plan levels to match your individual preference and need including Prescription Drug, Ambulance, Health Care, Dental, Hospital, Vision and Annual Travel
- No medical evidence required (if applied for within specified timeframe) if transitioning from a group plan
- No age restrictions
- Single/Couple/Family Premium Rates per province
- Option to change plan level with existing carrier at each renewal (limitations may apply)
- Drug card option
- Health Spending Account compatible (to reimburse expenses not fully covered, including individual insurance premiums)



TRAVEL

- Annual Multi-Trip plans
- Top-Up plans for existing coverage
- Single Trip plans for a quick getaway
- Unique products for Baggage Loss, Trip Cancellation, etc.



HUB

Risk & Insurance | Employee Benefits | Retirement & Private Wealth



Emerge
Let's make sure
you're ready for
tomorrow.



With HUB, your coverage possibilities are endless.
Visit hubinternational.com/emerge to get started today.



hubinternational.com





Emerge

Having proper health insurance in place is important at any stage in life. Through HUB's online Emerge portal, our insurance experts will help you review the insurance options available based on your needs.

Is Emerge for you?

If you answer yes to any of the below, scan the code under STEP 1 to access the Emerge portal.

- Leaving your current benefits plan due to retirement, layoff or self-employment?
- Overage dependent losing coverage under employee's group plan?
- International student, worker or visitor in need of health insurance?
- Individual or dependent with pre-existing conditions?
- Needing travel insurance?
- Part time or seasonal worker needing coverage?



Retired, Laid Off or Self-Employed

You no longer have coverage arranged by your employer. With HUB, we'll help you emerge through this time of need by obtaining the best coverage that protects what matters most to you.



Overage Dependent Losing Coverage

Do you have an overage dependent who will be losing their coverage under your employee group plan?



International Student, Worker or Visitor

You are in a new country as a student or worker, or your family is leaving their home country to visit you. With HUB, we'll help you emerge through this with confidence by providing a health package that protects what matters most to you.



Individual or Dependent with Pre-Existing Conditions

You or a dependent have a pre-existing health condition that is not covered through standard insurance packages. With HUB, we'll help you emerge through this by arranging a health package catered to your needs.



Needing Travel Insurance

You are planning a trip or are about to leave on a quick getaway and need insurance fast. With HUB, we'll help you emerge through this last-minute concern by obtaining a travel insurance package that protects what matters most to you.



Part Time or Seasonal Worker

You are a part time or seasonal worker who may not be eligible for your employer's group benefits plan, but still require coverage.



Using the Emerge portal is easy as 1, 2, 3!

STEP 1



Scan me!



Or visit hubinternational.com/emerge

STEP 2



Complete our online form and submit.

STEP 3



Our consulting experts will review your information and contact you within 2 business days.*

*Weekends and holidays excluded.