



**Effective August 1, 2022**

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# Health and Dental Savings Plan

Benefit Relief Plan for Canadian Residents

**Plan/Contract # A001**

**Group/Policy # 20200001**

**Division # 001**

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# Who Are We?

First Canadian Benefits (FCB) Health Network is a not-for-profit Ontario-based incorporated company. It is owned and operated by a dedicated group of health professionals. FCB's executive directors, along with its advisory board, are the managing umbrella for the Canadian Managed Care Association (CMCA) and the Ontario Managed Care Association (OMCA).

Health and dental providers, affiliated partners, and vendors have organized under the FCB banner to provide a benefit relief for health and dental services being offered by Savings Plan A001.

### By using Plan A001, you can expect:

- Savings of 20-30% on all treatments performed by FCB Network Providers
- Reduced copayments
- Access to 2500+ health and dental providers across the country
- More treatments under your annual maximum (if you have an existing benefits plan)
- Savings of 20-30% on the cost of treatments performed above your annual maximum (if you have an existing benefits plan)





**Plan Member**

Customer Service: 1 (888) 929-4685

**John Doe**

10000001500  
Member ID Number

A001  
Plan/Contract Number

20200001  
Group/Policy Number

001  
Division

**\*Company Name\***  
(if applicable)

[www.fcbhealthnetwork.ca](http://www.fcbhealthnetwork.ca)

# THE BENEFITS OF BEING A MEMBER

By being a member of the FCB Health Network you have access to:

## 1. FCB Health Network of Providers

With thousands of providers at your fingertips, the FCB Health Network gives you the freedom to select a provider nearest you and receive a benefit relief of 20-30% on all services. Under the Health and Dental Savings Plan, Members can utilize their benefits with or without current employee benefits coverages.

To find a health or dental provider near you, enrolled members may use the Provider Search function found at the top of our website. Provider search gives members the ability to find FCB Registered Providers nearest them for appointment booking, virtual consultations, and general inquiries.

If you are struggling to find a provider near you, members can nominate a provider by contacting us with the provider's contact details. An FCB representative will contact your nominated provider to bring them into the FCB Health Network for your access.

## 2. Affiliated Partners

The FCB Health Network has partnered with some of the industries best to provide you with goods and services at reduced rates.



### Clearly

FCB has partnered with Clearly for your vision needs. FCB Members can now purchase prescription lenses, frames, and contacts at reduced rates. Members will save 30% on all Clearly branded eyeglasses and \$20 off contacts helping you get the best bang for your buck.



### MedNow

With MedNow, order a new or refill old prescriptions from the comfort of your own home. With the lowest dispensing fees and free delivery across Canada, MedNow helps you get the pharma care you need. Members will also get a \$25 in-store credit for all wellness goods upon enrollment.



### Rexall

FCB Members can now visit Rexall Pharmacies to receive 20% off Rexall brands, reduced dispensing fees, and free ValueScripts membership (for applicable provinces).



### Orthotics Direct

Save on a pair of custom orthotics or orthotics paired with your favourite shoe brand by utilizing Orthotics Direct. FCB members are guaranteed the lowest price when purchasing from our affiliate partner.

In the event a member has an existing benefits plan, they may use their plan/policy in the FCB Health Network to receive:

1) 20-30% more treatments under your existing plans' annual maximum.

2) Reduced copayments.

# Savings Starting From Your Very First Visit!

## Non-Network Dental Provider

Examination:	\$148
X-Ray:	\$139
Cleaning:	\$116
Filling:	\$250

Total Payable: \$653

## Our Network



		SAVINGS
Examination:	\$104	\$44
X-Ray:	\$97	\$42
Cleaning:	\$81	\$35
Filling:	\$200	\$50

Total Payable: **\$482**

**Total Savings From 1 Visit: + \$171**

By utilizing the FCB Health Network of Providers, Plan Members will save 20-30% on health and dental treatments performed. In this specific example, the Plan Member has saved **\$171** on their dental treatment by visiting an FCB Health Network Provider.

# Honourable Acknowledgment

Respectfully thanking our health and dental providers who have diligently provided care throughout the pandemic as they endured risk, restrictions, financial stress, and heightened emotional distress. FCB Providers are truly the frontline heroes who continue to contribute not only to the health of the country but also to the economic recovery and well-being of all Canadians in need. FCB appreciates, and is grateful, to all its health and dental providers and affiliated vendors as they continue to contribute a benefit relief to all health and dental services under the Health and Dental Savings Plan A001.

## THE BENEFIT PLAN – HOW TO ENROLL

To utilize the FCB Health Network and all its benefits, prospective members must first enroll by visiting [www.fcbhealthnetwork.ca](http://www.fcbhealthnetwork.ca) and clicking "**Enroll Now**" found at the top right-hand side of the web page.

Prospective members will need to enter their contact info such as full name, DOB, phone number, email, and address. Members will also have to option to add a spouse or children (dependants) if applicable.

Following enrollment, an FCB Member ID #, as well as a temporary password, will be sent to the email on file. These credentials will be used to log in to our member portal, giving you full access to the health network and all its benefits.

Your membership enables the FCB Health Network to sustain and maintain this benefit relief.

Although there are no deductibles, annual maximums, and obligations, in order for First Canadian Benefits to support this plan and its network, members are subject to a monthly membership fee of \$10 for a single plan and \$20 for a family plan. Members will be prompted to provide their billing information following enrollment enabling FCB to process payments on a monthly or annual basis. All proceeds will be reintroduced into the FCB Health Network so we may sustain and maintain this benefit relief.

Once complete, an FCB Member ID Card will be sent. This Member ID Card is used to verify eligibility when visiting an FCB Registered Provider for treatment. You must always show your Member ID Card when visiting a registered provider to receive your benefit relief.



# PROTECTING YOUR PERSONAL INFORMATION

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At the FCB Health Network, we recognize and respect the importance of privacy. When you enroll, we establish a confidential file of personal information. We limit access to personal information in your file to FCB Health Network staff or persons authorized by FCB, persons to whom you have granted access, and to persons authorized by law.

Your personal information is used to manage the benefits under which you are receiving care. This includes:

1. Determining your eligibility for benefits under the plan
  2. Enrolling you for benefits to the program
  3. Managing your payments to the providers
  4. Verifying and auditing eligibility and claims
  5. Underwriting activities, such as determining the cost of the plan, and analyzing the design options of the plan
  6. Preparing regulatory reports
- 

We may exchange personal information with your healthcare providers, other insurance or reinsurance companies, administrators of government benefits or other benefit programs, other organizations, or service providers working with us when necessary to administer the plan.

For more information about our privacy guidelines, please visit our website [www.fcbhealthnetwork.ca](http://www.fcbhealthnetwork.ca)

# ON THE IMPORTANCE OF BEING ENROLLED

It is absolutely essential that you complete and/or send an enrollment form to the FCB Health Network.

Enrollment forms can be filled out online by visiting [www.fcbhealthnetwork.ca](http://www.fcbhealthnetwork.ca) and clicking "Enroll Now" found at the top right-hand side of the webpage. FCB provides this program and plan as a social contract to all Canadians to obtain a benefit relief following the pandemic.

Should you and your dependent(s) status change, you may update the status within your member portal, Alternatively, you may contact us by email at [solutions@fcbhealthnetwork.ca](mailto:solutions@fcbhealthnetwork.ca) or call us at 1(888) 929-4685.

No services can be performed unless an enrollment form has been completed and submitted to FCB. Services include submission of treatments performed by FCB Providers, video consultations, purchasing of goods and services through our affiliate vendors, and access to our hearing, vision, and online pharmacy.

## Following Enrollment

When enrollment is complete, an auto-generated email will be sent to you outlining your login credentials. This will comprise of an FCB Member ID Number and a temporary password. Using these credentials, enter your FCB Member Portal and select a plan type (single plan or family plan). Once you have chosen your desired plan type, simply select a payment method and you will gain full access to our online pharmacy, vision portal, affiliate vendor promo codes, and the ability to edit your personal information.

Following enrollment, an FCB Member ID Card will be sent to you outlining your name, member ID #, plan number and policy number. You must always present this card when visiting a registered FCB Health and Dental Provider.

# Health and Dental Savings Plan (A001)

As a utilizer of the FCB Health and Dental Plan, health and dental care are made simple and problem-free.

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- Pre-existing conditions are treated under reference-based pricing (RBP)/contracted rates.
- No annual maximums.
- All network services being performed by FCB Providers are billed under RBP/contracted rates.
- The benefit savings you are receiving under RBP are between 20-30% less than the provider's fee guide and/or customary fee.
- Once your treatment is complete, an invoice outlining a summary of treatments performed will be provided to you at the point of service that outlines the provider's RBP fees for service and the total outstanding payment to be made.
- Only make payments to FCB Registered Providers when being presented with an RBP Treatment Summary showing the FCBHN logo along with an invoice from the provider outlining the RBP fees payable.
- In the event a member has an existing benefits plan, they may use their plan/policy in the FCB Health Network to receive:
  - 1) 20-30% more treatments under your existing plans' annual maximum.
  - 2) Reduced copayments.
  - 3) Savings on any services performed above your annual maximum.
  - 4) Savings of 20-30% on treatments not covered by your existing plan.

# SCHEDULE OF BENEFITS

## HEALTH CARE AND DENTAL BENEFITS SUMMARY

### Classification

All eligible active members and their dependents:

## A PRESCRIPTION DRUGS

NOTE:

\*\*FCB is not paying any percentage of cost towards pharmaceuticals/products.



As an FCB member, you have the ability to order new prescriptions online and refill existing ones by using our affiliated partner **MedNow**.

1. We guarantee the lowest prices and dispensing fees.
2. No delivery charges.
3. Virtual consultations.
4. \$25 store credit towards wellness goods

In order to receive these benefits, you must use the affiliated online pharmacy hosted on the FCB website. Please select the “Prescriptions” button found on our dashboard to shop and submit your Rx accordingly.



FCB members can now visit their local **Rexall Pharmacy** to receive the following:

1. Reduced dispensing fees.
2. Free next-day delivery.
3. 20% off Rexall brands.
4. Access to over 390 stores across Canada.
5. Free ValueScripts membership for Ontario and B.C members  
(Available to all FCB Members in 2023)

In order to receive these benefits, you must be a registered FCB Member and have downloaded a Rexall Exclusive Savings Card with the FCB Health Network's Group Access Code.

## B VISION CARE

### clearly

If you need corrective lenses and/or glasses, **Clearly** will help with the savings.

The Health and Dental Savings Plan, along with Clearly, allows you to purchase glasses, lenses, frames, and contacts at the lowest guaranteed prices with free delivery and no annual maximum.

This allowance can be claimed twice every 12 months for the same person.

In order to receive these benefits, you must use the FCB vision portal provided on the FCB Website. Please select the "Vision" tab found on your dashboard and follow the steps accordingly.



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## C HEARING AID SOLUTIONS AND CARE

**NOTE:**

\*Benefits are only applicable with contracted providers of the FCB Health Network and our partners\*

FCB members have access to hearing care through our contracted health providers. These services are 25% less when compared to the provider's current professional fees.

To utilize these benefits simply present your access card to the registered FCB Provider and you will automatically receive a benefit relief of 25%

Members may also visit any one of our partnered clinics to receive a benefit relief on hearing aid devices by showing their FCB access card.

## D HEALTH BENEFITS

NOTE:

\*Benefits are only applicable with contracted providers of the FCB Health Network\*

All FCB members have access to the various healthcare professionals who are in contract to accept FCB's reference-based pricing (contracted rates). These services are 25% less when compared to the provider's current professional fee guide.

To utilize these benefits simply present your access card to the registered FCB Provider and they will automatically provide you with a benefit relief of 25%

All members also have access to (where applicable):

- Home visits
- Virtual consultations

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## E DENTAL BENEFITS

NOTE:

\*Benefits are only applicable with contracted providers of the FCB Health Network\*

FCB has over 2000 dentists and specialists in contract with our health network. These dentists have agreed to accept FCB's reference-based pricing that provides a benefit relief of 20 to 30%.

Benefit maximums for individual members and dependants are unlimited.

To utilize these benefits simply visit one of our participating Dentists, Denturists, or Specialist and show your member card to automatically receive your savings.

All members also have access to (where applicable):

- Virtual consultations

### Exclusion

Lab charges, devices, products and/or material are not covered.

# GENERAL PROVISIONS

## Member Eligibility

### To be eligible for coverage you must be:

- Enrolled in a 'Single' or 'Family' Plan under the FCB Health Network by filling out and submitting the online enrollment form found on our website.

### You will become eligible for coverage on:

- The date you have completed your enrollment form and paid for a single or family plan.

Following enrollment, you will receive an FCB Member ID card. Please present this card to all providers within the FCB Health Network to receive your benefit relief.

Only make payments to FCB Registered Providers when being presented with an RBP Treatment Summary showing the FCBHN logo along with an invoice from the provider outlining the RBP fees payable.





## Dependant Eligibility

You must be enrolled in order for your dependents to be covered. Each member of your family will be assigned a benefits card with their own ID number. This ID number will be linked to the primary account holder/member. FCB Members may add as many dependants as they need.

Dependent means:

- a spouse or unmarried child.

Spouse means:

- a husband or wife by virtue of a religious or civil marriage ceremony; except that, a person living with the member will be deemed to be the member's spouse, if such person:
  - is publicly represented as the member's spouse; and
  - has been living with the member for a period of at least 1 consecutive year.

Child means:

- at least 14 days of age but under 21 and solely dependent upon the member for support.
- a natural or legally adopted child; or
- a stepchild or other child, who is dependent upon the member for support and lives with the member in a regular parent-child relationship.

## Effective Date of Benefits

Effective August 1st, 2022, benefits for you and your dependents will become available on the date of enrollment.

## Termination of Benefits

Benefits for you and your dependents will terminate on the earliest of:

- The date this plan is discontinued.
- 30 days after your request to terminate

Benefits for your dependents will terminate on the date such dependents cease to be eligible.

Once enrolled, benefits for you and your dependents are automatically guaranteed for a term of one year. The benefit term period will renew automatically unless notified 30 days prior to the termination date. If you wish to terminate your benefits, we kindly ask you to give us a 30-day notice. For more information, you may contact us by email at [solutions@fcbhealthnetwork.ca](mailto:solutions@fcbhealthnetwork.ca) or call us at **1 (888) 929-4685**

# Who Benefits by this Plan?

If you are enrolled, this Plan covers:

- You (Single Plan)
- Your Spouse (Family Plan)
- Your Dependents (Family Plan)

NOTE:

If you and/or your spouse have an existing health and dental plan through your employer, you must notify your provider to input treatments through the FCB E-Portal first to establish the reference-based pricing for payment/claim submission.

## How do I Receive my Benefit?

Enroll online at [www.fcbhealthnetwork.ca](http://www.fcbhealthnetwork.ca)

Once enrolled you will be able to utilize your member benefits immediately after August 1st, 2022. You will receive your benefits package and your FCB membership card. When visiting a provider of the FCB Health Network simply show your member benefits card and they will automatically apply your benefit relief. You will be responsible for payments of services performed after the benefit relief has been applied. Only make payments to FCB Registered Providers when being presented with an RBP Treatment Summary showing the FCBHN logo along with an invoice from the provider outlining the RBP fees payable.

1. Following treatment, your health or dental provider will be electronically inputting the treatments performed into the FCB E-Portal.
2. Fees for treatments performed will be automatically calculated and returned back in real-time in the form of an RBP Treatment Summary.
3. The RBP Treatment Summary will dictate the reduced cost of treatment when visiting a registered FCB Provider
4. Service costs outlined in the RBP Treatment Summary will be manually entered into the Providers Practice Management Software to produce an invoice.
5. Members with an existing benefits plan must always have their FCB Provider input treatments through the FCB E-Portal first to establish the reference-based pricing to be submitted to your primary plan.

Only make payments to FCB Registered Providers when being presented with an RBP Treatment Summary showing the FCBHN logo along with an invoice from the provider outlining the RBP fees payable.

## Coordination of Benefits (C.O.B)

There is no coordination of benefits when utilizing the Health and Dental Savings Plan A001.

In the event you have an existing benefit plan, you may utilize your plan/policy in the FCB Health Network as you normally would. Just ensure your FCB Provider establishes the reduced RBP fee for service before submitting a claim.



**Savings being produced are 20-30% if they are performed by an FCB Registered Provider: See Schedule A**

# SCHEDULE A

## FCB Schedule of Services for Dentists, Specialists, and Denturists

### **Diagnostic Services**

Benefit Relief of 30%

### **Preventative Services**

Benefit Relief of 30%

### **Adjunctive Services**

Benefit Relief of 30%

\*\*\* FCB Members are responsible for payment of services at 70% \*\*\*

### **Restoration Services**

Benefit Relief of 20%

### **Endodontics Services**

Benefit Relief of 20%

### **Periodontics Services**

Benefit Relief of 20%

### **Removable Prosthodontics**

Benefit Relief of 20%

### **Fixed Prosthodontics**

Benefit Relief of 20%

### **Surgical Services**

Benefit Relief of 20%

### **Orthodontics**

Benefit Relief of 20%

### **Laboratory Charges**

Laboratory charges are not covered

### **Other Charges**

Other charges are not covered

\*\*\* FCB Members are responsible for payment of services at 80% \*\*\*

All services and percentages outlined are based on the provider's current provincial association's suggested fee guide.

FCB Eligible Members will be saving 20-30% on all services outlined.

\*Only make payments to FCB Registered Providers when being presented with an RBP Treatment Summary showing the FCBHN logo along with an invoice from the provider outlining the RBP fees payable.

# SCHEDULE B

Acupuncturists  
Audiologists/Hearing  
Chiropodists  
Chiropractors  
Clinical Psychologists  
Massage Therapists  
Naturopaths  
Occupational Therapist  
Optometrists  
Osteopaths  
Physiotherapists  
Speech Therapists

## **Examinations and Diagnostic services**

Benefit Relief of 25%

## **Treatments**

Benefit Relief of 25%

## **Adjunctive Services/Dispensing Fees\***

Benefit Relief of 25%

## **Laboratory Charges, Products, and Devices\***

Are not covered

## **\*Where Applicable**

\*\*\* FCB Members are responsible for payment of services at 75% \*\*\*

All services and percentages outlined are based on the provider's current provincial associations and/or colleges' suggested fee guide/normal or customary fees.

FCB Eligible Members will be saving 25% on all services outlined.

\*Only make payments to FCB Registered Providers when being presented with an RBP Treatment Summary showing the FCBHN logo along with an invoice from the provider outlining the RBP fees payable.

# Exclusions

**There are no benefits for the following:**

1. Reimbursement to another health or dental office for the cost of services secured from non-network health care providers or plan sponsors.
2. The cost of any health and dental services covered under your provincial health plan. Your provincial health plans payment is all that you will receive for services covered since the Health Services Insurance Act prevents private plans from making any payment.
3. Fees charged in excess of the current FCB Schedule of Services under RBP.
4. Any charges for time spent travelling, broken appointments, and transportation costs.
5. Laboratory fees, products, and devices (some exceptions apply).
6. Services performed by a provider not enrolled in the FCB Health Network.
7. Reimbursement for all pharmaceuticals and associated products.
8. Coordination of Benefits.

Call  
us  
today!



If you have any questions regarding your Health and Dental Savings Plan, please contact us by email at [info@fcbhealthnetwork.ca](mailto:info@fcbhealthnetwork.ca) to ensure a quick response for all questions and concerns. Alternatively, if you prefer to contact us by phone, we have set up prompts to aid you as effectively as possible as we are currently experiencing higher than normal call volume.

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