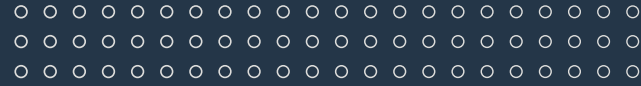


FlexSave™ ADDITIONAL COVERAGE



In conjunction with SSQ Insurance, HUB Financial offers optional supplementary coverage to all FlexSave™ applicants. For a minimal cost, this coverage provides clients with protection should a catastrophic medical event occur either in province or while traveling. Available exclusively to FlexSave™ clients, this plan offers two areas of protection in one plan.

1. TRAVEL MEDICAL¹

If you and/or your covered dependents require medical or surgical treatment outside your own province of residence, this policy will pay certain covered expenses to a **maximum of \$2,000,000**.

There is no deductible associated with this component; however, coverage is limited to a maximum trip length of 60 days.

2. IN-PROVINCE CATASTROPHIC¹

If you and/or your covered dependents require medical or surgical treatment due to injury, sickness or disease in your province of residence, this plan will pay for the following covered expenses after the annual deductible of **\$1,500** per person is satisfied.

The plan will then cover up to **\$25,000 per category** expense up to a combined **maximum of \$125,000** annually subject to a total lifetime maximum of \$250,000.

The expense categories are:



AVAILABLE PLAN VERSIONS	
Coverage to age 70	
Coverage to age 70-75 <small>Available for new clients or upon existing insured reaching age 70</small>	

PRE-EXISTING CONDITION CLAUSE	
TRAVEL COVERAGE No	CATASTROPHIC COVERAGE 6 months*
6 months*	6 months*

STOP LOSS TO AGE 70 RATES ²	
PLAN TYPE	MONTHLY
SINGLE	\$12.82
COUPLE	\$24.53
FAMILY	\$31.25

STOP LOSS AGE 70-75 PRODUCT RATES ²	
PLAN TYPE	MONTHLY
SINGLE	\$24.64
COUPLE	\$46.31
FAMILY	\$52.92

1. Please refer to the policy contract for full details on benefits and restrictions
 2. Rates are subject to change with notice
 *The 6 month pre-existing condition clause does not apply to the Coverage to Age 70 plan when there are 10 or more employees enrolled in the plan.