

Health & dental plans: Which is right for you?

Looking for health & dental insurance can be overwhelming—there are so many options, tiers, inclusions, exclusions... the list goes on and on. You might know the basics of what you need, but finding *the* plan that covers all your must-haves? Well, that can be complicated. It's not uncommon to start and stop your search for the perfect health & dental insurance plan—maybe even more than once.

What can you do to make the process easier on yourself? Step one is learning as much as possible about Canada's different kinds of health & dental insurance plans. In this guide, we're sharing everything you need to know about the two main categories of insurance—fully underwritten and guaranteed issue. What do they cover? What are the eligibility criteria? What can you expect from each kind of plan? We're breaking down the must-knows so you can fill in your must-haves. And if you still have questions, a team of non-commissioned advisors is standing by to help with expert advice. **[Book a call.](#)**

Once you have the answers to these questions, it will be much easier to make the right decision. Health & dental insurance is a very personal decision that should reflect the unique needs of you and your loved ones—and we're here to help make sure that happens.

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What is health & dental insurance?

Health & dental insurance plans help cover the costs of medical services not covered by your provincial or territorial health plan. Because Canada's healthcare system only funds certain things, having a personal health & dental insurance plan is essential to bridge the gap.

Every health & dental plan and plan covers different products and services, some more than others. Most health & dental insurance plans help pay expenses associated with regular healthcare, dental care, vision care, illness and accidents that aren't part of your government-funded benefits, plus other registered specialists.

What kinds of health & dental insurance are available in Canada?

Almost [two-thirds of Canadians](#) supplement the government health plan with personal health insurance. There are two main forms of personal health & dental insurance—group benefits through an employer, and personal insurance that's paid by the individual.

Many people have access to benefits through an employer-provided group plan. These benefits are a powerful tool in the insurance toolbox. But group benefits plans aren't available to all Canadians. Those who are self-employed, part-time workers, or retired often turn to health & dental insurance to keep their medical costs under control and give them the peace of mind that they're covered in case of any unexpected emergencies.

Employee benefits help make health & dental expenses more manageable, and can seem pretty appealing. But while it's nice to have an extended option, the question remains: are you getting enough coverage from your plan? Whether you're already employed or looking for a new opportunity, take the time to read through the benefits package information. You may find that the package won't be enough to significantly help manage costs if, say, your child needs a psychological assessment, or you need ongoing physical therapy after an accident.

Most plans will cover the same kinds of expenses, but are also subject to the same variability when it comes to annual maximums, service inclusions, premiums, and prescription percentages. You'll need to find a plan that meets your needs, both current and potential. Make sure you research your options and ask questions to get the best plan for you.

Luckily, it's not all complicated work plans and confusing terminology. CAA Health & Dental Insurance, provided by Securian Canada, provides three different plan types with various coverage levels, so there's a CAA Health & Dental plan for everyone, no matter your age or stage of life.

Let's look at the three CAA Health & Dental plan types.

Guaranteed issue health & dental insurance

Unlike fully underwritten plans, guaranteed issue health & dental insurance plans don't involve an intense medical assessment, medical questions, or providing access to your medical records. Instead, as the name suggests, acceptance is guaranteed regardless of your current or previous health.

Because guaranteed issue insurance plans are, well, guaranteed for all those who apply, the amount of coverage is often less than medically underwritten plans. For those with complicated medical histories and current medical issues, guaranteed issue health & dental plans are the best—and sometimes only—option.

Who is guaranteed issue health & dental insurance for?

As we mentioned above, if you have some pre-existing conditions you want coverage for, then a guaranteed issue health & dental insurance plan is for you.

Guaranteed issue health & dental insurance plans are also great for retirees. It's just a fact that age can work against you when applying for medically underwritten insurance plans. But guaranteed issue health & dental insurance gives you reliable access to coverage you qualify for without the medical questions.

For individuals without group benefits who have pre-existing conditions, guaranteed issue health insurance is often the best plan choice.

What can you expect from Guaranteed Issue CAA Health & Dental insurance?

Guaranteed Issue CAA Health & Dental plans, provided by Securian Canada, deliver comprehensive benefits without the medical questions.

Much like the application process for fully underwritten insurance plans, Guaranteed Issue CAA Health & Dental plans, provided by Securian Canada, have a simplified application process. Get [personalized plan recommendations](#) and [compare quotes](#) in 3 minutes, or [book a call](#) to speak with an advisor. When you're ready to move forward with your plan of choice, you can secure and activate your coverage in as few as 5 minutes—no medical questions, no in-person interviews, just complete coverage and the feeling of knowing you're protected.

Once you've activated your guaranteed issue dental & health insurance plan, you can rest assured that you and your family are covered for the expected—and unexpected—medical and dental expenses.

So, what can you expect when you sign up with Guaranteed Issue CAA Health & Dental Insurance?

- Access to prescription drugs (for pre-existing conditions), dental, vision, and extended health benefits
- Generous prescription drug coverage, even with our basic plan
- Comprehensive guaranteed issue extended health coverage
- Coverage for yourself and your family members
- 5% off Member Preferred Pricing

With Guaranteed Issue CAA Health & Dental plans, you can pick from three different coverage tiers to find one that fits your need or budget.

Ready to take the next step with the CAA Guaranteed Issue Health & Dental Insurance plan? **[Get a personalized quote online.](#)**

CAA Next Health & Dental Insurance

CAA Next Health & Dental insurance, provided by Securian Canada, is another “no medical questions required” insurance plan. The benefit of a Next plan versus one of our guaranteed issue plans is that Next plans typically have higher coverage.

The Next Health & Dental plan is uniquely designed to help those about to retire transition from their employer-provided benefits to a personal plan without a coverage gap. To be eligible for coverage under a Next Plan, you or your spouse must have been covered under a group health insurance plan within no more than 90 days before the day you submitted your application.

You can pre-schedule your plan to begin the day you retire so you’ll never find yourself in a position where you don’t have the coverage you need. Put your mind at ease, knowing you’ll be protected at all times.

Otherwise, CAA Next Health & Dental insurance has the same features as CAA Guaranteed Issue Insurance:

- Access to prescription drugs (for pre-existing conditions), dental, vision, and extended health benefits
- Generous prescription drug coverage, even with our basic plan
- Comprehensive extended health coverage
- Coverage for yourself and your family members
- 5% off Member Preferred Pricing

Ready to start your journey towards protection with the CAA Next Health & Dental Insurance plan? Get a **[personalized quote online.](#)**

Fully underwritten health & dental insurance

The main characteristic of fully underwritten health & dental insurance plans is that they’re subject to a medical underwriting process and because of this you can access higher coverage amounts.

Wondering what the underwriting process is? You’re not alone. The underwriting process is the process insurance companies use to rate the health and lifestyle of a health insurance applicant. Insurance companies use this information to decide if they can insure an applicant and, if they can, under what conditions.

The underwriting process involves the applicant answering various medical questions, potentially undergoing a medical exam, and giving the insurance company access to their medical records.

Who is fully underwritten health & dental insurance for?

Fully underwritten health & dental insurance is an excellent option for self-employed individuals and young families. If you want to cover your growing family or bridge the gap between your needs and government-funded healthcare, a fully underwritten plan may be the best choice.

If you're in good health, an underwritten plan can potentially offer you higher coverage amounts, especially for prescription drugs. Alternatively, if you have a pre-existing condition but aren't looking for coverage for it, you can apply for a fully underwritten plan. The pre-existing condition will simply be excluded.

For people who don't have access to group benefits and are in good health, fully underwritten health & dental insurance is a great option to maximize the coverage—and protection—you deserve.

What can you expect from CAA Fully Underwritten Health & Dental plans?

CAA Fully Underwritten Health & Dental plans, provided by Securian Canada, maximize your health benefits while reducing out-of-pocket health expenses.

Before you even sign up for CAA Health & Dental Insurance, we strive to make the application process as easy as possible. Get a **personalized quote** online in just 60 seconds, where you can compare 3 plans with different coverage levels.

You can also say goodbye to long, in-person application interviews. Instead, complete your application online in 20 minutes or less (yes, you read that right!).

Once you've signed up, CAA Fully Underwritten Health & Dental plans give you the coverage and confidence that you're covered for preventative care and unexpected emergencies. So, what can you expect when you sign up with CAA Fully Underwritten Health & Dental Insurance?

- Comprehensive prescription drug coverage
- Top-tier extended health coverage for telehealth, physiotherapy, psychotherapy, ambulance services, and other benefits
- Coverage tiers that match your needs and budget for prescription drug, dental, vision, and extended health protection
- 5% off Member Preferred Pricing

CAA Fully Underwritten Health & Dental plans, provided by Securian Canada, simplify the process of applying for and accessing underwritten insurance.

Do you still have questions about any of the CAA Health & Dental insurance? Learn more about **fully underwritten health & dental insurance plans**, **book a call** with a non-commissioned licensed advisor or get a personalized quote online.

Which health & dental insurance plan is right for you?

There are pros and cons to every health & dental insurance plan. If you've read this far and you still aren't sure whether fully underwritten or guaranteed issue health & dental insurance is right for you, try answering these questions:

- Do you have any pre-existing medical conditions?
- Do you want coverage for any pre-existing medical conditions?
- Are you currently covered under an employer group plan and are about to retire?
- Do you need a high level of prescription drug coverage?

The answers to these questions should point you in the right direction. If you are still wondering what insurance best suits your unique needs, complete a [**2-minute quiz**](#) online to get personalized plan recommendations.

Whichever insurance plan you purchase or are eligible for, you're investing in your physical and financial well-being. No more stressing over dental appointments or physiotherapy bills—you can feel confident accessing the health and wellness care you need, knowing you won't be stuck with an unmanageable bill.

*Say goodbye to unexpected medical bills and hello to financial protection with a health & dental insurance plan that protects you and your loved ones. [**Learn more about CAA Health & Dental Insurance**](#)*

Health & dental insurance plans FAQs

Why do Canadians need personal health & dental insurance in addition to government-funded healthcare?

Canadians need access to personal health & dental insurance plans because government healthcare doesn't cover all your basic health needs. The Canadian universal healthcare plan covers:

- Doctor's visits
- Some specific tests like blood work, pap smears, EKGs
- Emergency room visits
- In- and out-patient surgeries
- Immunizations
- Prescription drugs provided in the hospital

There's minimal consideration for dental or vision care, most prescription drugs, or extended healthcare like psychological counseling, massage therapy, physiotherapy, chiropractic, etc.

A personal health & dental insurance plan gives you access to all of these services so you can protect your family's needs and enjoy peace of mind knowing you have access to comprehensive healthcare.

Is personal health & dental insurance right for everyone?

For some people, government-funded benefits paired with their employer-provided group benefits are enough for them to cover their medical and dental needs.

But for Canadians without employer group insurance, or employer group insurance that doesn't offer enough coverage, there's a gap between what's funded by their provincial or territorial health plan and their actual needs. Depending on where you live, dental care is one of the most expensive out-of-pocket costs not covered by the government. Paying these costs yourself can be a huge—and often unexpected—financial burden.

By investing in a personal health & dental plan, Canadians can incorporate more manageable monthly payments into their household budgets. Personal insurance can also give them the peace of mind that if they're faced with an unexpected emergency, they won't have to stress over how to cover the associated costs.

What are the eligibility criteria for health & dental plans?

There is no set eligibility criteria that insurance companies are required to follow. Most companies will look at your age and health as the two main eligibility factors, but the specifics of what age and health status they consider acceptable vary.

For all CAA Health & Dental Insurance plans, applicants must currently be covered under a provincial or territorial health plan and be between the ages of 18 and 79.

What's the difference between guaranteed issue and fully underwritten health & dental insurance?

The main difference between guaranteed issue and fully underwritten health & dental insurance is that fully underwritten requires a medical assessment. The medical assessment may include answering medical questions, a physical assessment, and/or granting access to your medical records.

All fully underwritten health & dental insurance plans include some form of medical evaluation to assess what kind of coverage and premiums you'll receive. Because of the medical component, fully underwritten plans can offer higher levels of coverage—especially for prescription drugs.

On the other hand, guaranteed issue health & dental insurance doesn't require a medical assessment. As its name suggests, you're guaranteed to be approved as long as you meet the plan's eligibility criteria. These plans often have lower levels of coverage, but are excellent if you have a pre-existing condition that you require coverage to treat.

Which type of health & dental insurance is best if I am self-employed?

If you're self-employed and in good health, fully underwritten health & dental insurance is the best option. It will give you the highest amount of coverage. With CAA Fully Underwritten Health & Dental plans, provided by

Securian Canada, you can skip the drawn-out, in-person medical assessments and instead complete your application in 20 minutes or less.

If you're self-employed and have some pre-existing health conditions that you need coverage for, you may be better suited to guaranteed issue health & dental insurance plans.

Which type of health & dental insurance is best if I am about to retire?

If you're retired, CAA Guaranteed Issue Health & Dental Insurance will be your best choice. With CAA Guaranteed Issue Health & Dental Insurance, if you're eligible for coverage, you can be confident that you'll be approved and protected.

If you are about to retire (or have retired within the last 90 days) CAA Next Health & Dental Insurance can help you put a plan in place to protect you from the first day your group benefits expire. Close the gap in your coverage and never miss an appointment or stress about a potential emergency.



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