GREEN MOUNTAIN FINANCIAL SERVICES INC.

Health & Dental Comparison

Compare the coverage you need, not just the monthly premium. Tick each item after reviewing the policy wording.

- [ ] **Identify your situation**
  Never had benefits, workplace benefits ending, or replacing a current plan? Confirm who needs coverage and the start date.

- [ ] **Check eligibility and underwriting**
  Ask whether medical questions are required and how existing conditions and medications are treated. Guaranteed acceptance does not mean every expense is covered.

- [ ] **Compare prescription coverage**
  Check eligible drugs, reimbursement percentage, deductible, dispensing-fee limits and annual maximum. Confirm your actual medications.

- [ ] **Compare dental and vision benefits**
  Review covered services, reimbursement percentages, fee-guide basis, annual limits, waiting periods and vision frequency limits.

- [ ] **Review other health and travel benefits**
  Check practitioner limits, equipment and hospital benefits. For travel, confirm trip length, age limits, stability requirements and exclusions.

- [ ] **Understand restrictions and timing**
  Read exclusions, benefit schedules, claims deadlines and renewal provisions. If workplace coverage is ending, confirm any continuation application deadline.

- [ ] **Compare total cost and keep records**
  Compare annual premiums plus likely out-of-pocket costs. Keep the quote and policy details; confirm approval and effective coverage before cancelling an existing plan.

Questions to bring to your review:

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General information only. Use this checklist to prepare for a discussion; it is not personalized advice. Coverage, eligibility and deadlines depend on the policy and insurer.

Further reading: CLHIA consumer guides