

# Health Insurance Coverage Hierarchy

- **MSP** - Basic Provincial Health Services Plan
- **Long Term Disability Income Coverage** - Replacing earned income if you are sick or hurt and unable to work
- **Out of Province Travel** - An extension of coverage that complements MSP if you are outside of B.C. This is just like extended travel coverage that you might purchase before a trip.
- **Health-related Expenses Paid Out of Pre-Tax Income** - Many health-related expenses are not covered by the basic Provincial MSP programme or your group benefit plan. Through a private health services plan, an individual can have the cost of health related expenses be deductible to their corporation and yet have it not be a taxable benefit to them. These are run through a simple trust which charges 10% of expenses run through it.
- **Cash Available for a Critical Illness** - Critical Illnesses include Cancer, Stroke, Heart, Paralysis, Transplant Surgery, etc....up to 21 different conditions. Cash can be made available through insurance that allows you to pay for the treatment wherever you would like to arrange it, without having to suffer on a waiting list in our own province.
- **World Wide Access to Health Care Plan** - It is now possible to have access to the best coverage anywhere in the World for any illness or condition and have it covered by insurance.
- **Long Term Care** - Insurance that allows you to select the care and attention you may require in your later years.