



Dear Member,

As a member of the Canadian Golf Superintendents Association (CGSA) we are pleased to provide you with a comprehensive yet simplified option for your health and dental needs. We understand that not everyone has access to health and dental coverage and with our continued focus on member support, we want to ensure the health and wellness of you and your family. The CGSA is pleased to provide you with an option through our employee benefits consultants Clear Health Benefits Inc. and their partnership with Canada Life.

PlanDirect from Canada Life can ensure that you and your family are covered for unexpected medical expenses should you not be eligible for coverage under a group plan. PlanDirect can offer coverage to the following individuals:

- Self Employed
- Contract worker
- Part-time or seasonal worker
- No longer eligible for group coverage (resignation, termination). Guaranteed coverage if applying within 60-days of losing coverage.
- Retired
- Limited or no current benefits

There are multiple plan designs available with numerous optional benefits, ensuring that there is a plan that will fit your unique situation.

We have also made applying quick and easy through the link provided at the end of this page. By clicking on the link below, you will be able to obtain quotes, compare plans, and apply online all in the time it takes to finish a cup of coffee!

[Click here](#) to visit the website and get a quote today!

If you prefer speaking to a benefits expert or require further assistance, please contact:

Adam Hudson, Senior Consultant
Clear Health Benefits Inc.
ahudson@clearhealthbenefits.com

Thank you for your continued support.

Regards,

Lori Micucci
Manager, Member Services