

# my health my plan

## My Coverage

Here is an overview of your plan options:

**(Please note:** unless otherwise stated, all maximums are per insured person per plan year.)

Plan Options:	Standard	Enhanced
<b>Eligible expense limits</b>		
Lifetime maximum	\$250,000	\$300,000 – not applicable to emergency out-of-province/country coverage
<b>Drugs</b>		
Maximum for prescription drugs <sup>†</sup>	\$1,000	\$2,000
Dispensing fees <sup>†</sup>	Full, up to a reasonable and customary limit	Full, up to a reasonable and customary limit
Drugs co-insurance <sup>†</sup>	80%	80%
Drugs covered	Costs of drugs or supplies that are prescribed in writing by a dentist or physician and are obtained from a pharmacist are covered	Costs of drugs or supplies that are prescribed in writing by a dentist or physician and are obtained from a pharmacist are covered
<b>Vision care</b>		
Vision	80% co-insurance, maximum \$150 every two years	80% co-insurance, maximum \$200 every two years
Eye examination	Not covered	Up to \$30 for optometrist fees every two plan years
<b>Paramedical services</b>		
Paramedical services	\$300 per practitioner, up to a maximum of \$500 for all services combined.  Includes: physiotherapist, chiropractor, osteopath, podiatrist, naturopath, chiroprapist, registered massage therapist, & speech therapist	\$300 per practitioner, up to a maximum of \$650 for all services combined.  Includes: physiotherapist, chiropractor, osteopath, podiatrist, naturopath, chiroprapist, registered massage therapist, & speech therapist
Psychologist	\$60 per visit, maximum seven visits per plan year	\$60 per visit, maximum ten visits per plan year
<b>Semi-private hospital (in Canada)</b>		
Semi-private hospital (in Canada)	80% during the first 30 days, 50% of the balance to a maximum of \$5,000	80% during the first 30 days, 50% of the balance to a maximum of \$10,000
Convalescent hospital	\$20 per day, for a maximum of 180 days. Not custodial.	\$20 per day, for a maximum of 180 days. Not custodial.

Plan Options:	Standard	Enhanced
<b>Medical services and equipment</b>		
Ambulance (in Canada)	Unlimited ground ambulance	Unlimited ground ambulance. Air ambulance to a maximum of \$5,000 per instance
Private duty nursing	\$5,000 (\$25,000 lifetime maximum)	\$5,000 (\$25,000 lifetime maximum)
Accidental dental	\$5,000 lifetime maximum	\$5,000 lifetime maximum
Durable equipment	\$2,500 per insured per plan year Wheelchair: \$4,000 lifetime maximum (with some restrictions) Hospital beds: \$1,500 per lifetime	\$5,000 per insured per plan year Wheelchair: \$4,000 lifetime maximum (with some restrictions) Hospital beds: \$1,500 per lifetime
Hearing aids	\$350 every 5 plan years	\$500 every 5 plan years
Orthopedic shoes & supplies	Orthopedic shoes & orthopedic alterations & orthotics maximum \$200 (prescription required)	Orthopedic shoes & orthopedic alterations & orthotics maximum \$200 (prescription required)
<b>Medical services and equipment continued</b>		
Medical services & equipment	\$2,500 per insured person per plan year for all expenses listed in this category <ul style="list-style-type: none"> <li>Diagnostic services: Reasonable and customary</li> <li>Casts, splints, trusses, braces or crutches: \$300</li> <li>Wigs following chemotherapy: \$350 lifetime maximum</li> <li>Breast prosthesis: \$200</li> <li>Other: Reasonable and customary for artificial limbs and eyes; stockings; surgical brassieres; intraocular lenses following cataract surgery; stump socks; radiotherapy or coagulotherapy; oxygen, plasma and blood transfusion</li> </ul>	\$5,000 per insured person per plan year for all expenses listed in this category <ul style="list-style-type: none"> <li>Diagnostic services: Reasonable and customary</li> <li>Casts, splints, trusses, braces or crutches: \$500</li> <li>Wigs following chemotherapy: \$500 lifetime maximum</li> <li>Breast prosthesis: \$200</li> <li>Other: Reasonable and customary for artificial limbs and eyes; stockings; surgical brassieres; intraocular lenses following cataract surgery; stump socks; radiotherapy or coagulotherapy; oxygen, plasma and blood transfusion</li> </ul>
<b>Emergency out-of-province/country</b>		
Emergency out-of-province/country	Not covered	Up to \$1 million (lifetime maximum) of hospital expenses covered during the first 60-days of travel subject to a 9-month pre-existing condition limitation*.  Travel assistance, medical assistance, family service and support, additional service (i.e. assistance in finding lost luggage).  The emergency out-of-province/country (including travel assistance) coverage terminates when you reach age 80.
<b>Dental Care</b>		
Dental coverage	Not covered	80%, diagnostic and preventative dental procedures (oral examination, oral hygiene instructions, fluoride treatment, scaling and polishing)  50%, Basic dental procedures (filling, removal of teeth, oral surgery, minor restoration, endodontics and periodontics)  Maximum of \$750 in the first plan year of coverage, maximum of \$1,000 per plan year in subsequent years.

✦ This plan is second payor to any government - sponsored drug plan. In Quebec, this plan will be second payor to comply with RAMQ legislation.

\* Emergency travel medical does not cover any pre-existing condition. A pre-existing condition is a medical condition where symptoms have appeared or required medical attention, hospitalization or treatment (this includes changes in medication or dosage) during the nine-month period before you leave your province. Certain provisions may apply, please read your policy carefully before you travel.