Personal Health Insurance

Compare your options

Review the differences in the types of plan coverage below and determine what may best meet your needs.

The table below lists only those expenses for which there are differences in coverage between the various Personal Health Insurance plans. To view a comprehensive list of eligible expenses under the plans, please read about Personal Health Insurance.

	Basic plan	Standard plan	Enhanced plan
Coverage overview	• Core prescription drug coverage • Core dental coverage • No emergency travel medical coverage	• Higher prescription drug coverage • Optional dental coverage • Emergency travel medical coverage	• Highest prescription drug coverage • Optional dental coverage • Emergency travel medical coverage
Drugs Maximum for prescription drugs	• 60% reimbursement up to $750 per year	• 70% reimbursement on first $7,000 of annual eligible expenses ($4,900 paid expenses) • 100% reimbursement on the next $93,000 of annual eligible expenses	• 80% reimbursement on first $5,000 of annual eligible expenses ($4,000 paid expenses) • 100% reimbursement on the next $245,000 of annual eligible expenses
Dental coverage	**Included**	**Optional**	
	Preventive • 60% reimbursement up to $500 per year (3-month waiting period applies)	**Preventive** • 70% reimbursement up to $750 per year *(3-month waiting period applies)*	**Preventive** • 80% reimbursement up to $750 per year *(3-month waiting period applies)* **Restorative** • 50% reimbursement up to $500 per year *(1-year waiting period applies)* **Orthodontics** • 60% reimbursement up to a $1,500 lifetime maximum *(2-year waiting period applies)*
Healthcare Supplemental healthcare	• 60% reimbursement • Up to $25 per visit for paramedical practitioner services • Maximum $250 per year per type of practitioner • Psychologist/social worker: up to $35 per visit up to $500 per year	• 100% reimbursement • 100% reimbursement for paramedical practitioner services, no per-visit maximum • Maximum $300 per year per type of practitioner • Psychologist/social worker: no per-visit maximum up to $1,000 per year	• 100% reimbursement • 100% reimbursement for paramedical practitioner services, no per-visit maximum • Maximum $400 per year per type of practitioner • Psychologist/social worker: no per-visit maximum up to $1,500 per year
Vision coverage	• No coverage	• 100% reimbursement • $250 maximum every 2 years, including $50 maximum per eye exam *(1-year waiting period applies)*	• 100% reimbursement • $300 maximum every 2 years, including $50 maximum per eye exam *(1-year waiting period applies)*
Semi-private hospital room Optional on all plans	• 85% reimbursement • $200 daily maximum • $5,000 annual maximum • **Convalescent hospital:** $20 per day up to 180 days per incident	• 85% reimbursement • $200 daily maximum • $5,000 annual maximum • **Convalescent hospital:** $20 per day up to 180 days per incident	• 85% reimbursement • $200 daily maximum • $5,000 annual maximum • **Convalescent hospital:** $20 per day up to 180 days per incident

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