

# Plan *InSite* : Plan Design Summary

Active as of: August 31, 20XX

ABC Company

Contract Number: 012345



Sep 25 20XX

## Dental

### Plan ID: 01 Member and Dependant

#### Benefit-Level Attributes

Attribute	Attribute Value
Waiting period	No waiting period
Fee guide	2009
Specialist coverage	No
Deductible (individual)	No deductible
Deductible (family)	No deductible
Dependent age limit (child)	19 year(s)
Dependent age limit (full-time student)	25 year(s)
Member termination	65 year(s)
Member termination at retirement	Other

#### Expense Type

##### Major Category / Minor Category

#### Diagnostic, Preventive / All

Attribute	Attribute Value
Coverage	Yes
Deductible applies	No
Co-insurance	100%
Benefit year maximum	Unlimited

#### Diagnostic, Preventive / Recall oral exam

Attribute	Attribute Value
Coverage	Yes
Frequency	9 month(s)

#### Diagnostic, Preventive / Fluoride treatment

Attribute	Attribute Value
Coverage	Yes
Adult coverage	Yes
Frequency	9 month(s)

#### Diagnostic, Preventive / Polishing (prophylaxis)

Attribute	Attribute Value
Coverage	Yes
Frequency	9 month(s)

#### Diagnostic, Preventive / Oral hygiene instruction

Attribute	Attribute Value
Coverage	Yes
Frequency	9 month(s)

#### Surgical, Restorative / All

Attribute	Attribute Value
Coverage	Yes
Deductible applies	No
Co-insurance	100%
Benefit year maximum	Unlimited

#### Surgical, Restorative / Composite Restorations

Attribute	Attribute Value
Coverage	Yes
Fillings on molars	Yes

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#### Periodontics, Endodontics / All

Attribute	Attribute Value
Coverage	Yes
Deductible applies	No
Co-insurance	100%
Benefit year maximum	Unlimited

#### Periodontics, Endodontics / Combined Scaling / Root planing

Attribute	Attribute Value
Coverage	Yes
Number of units (15 minutes) per benefit year	16 unit(s)

#### Major Restorative / All

Attribute	Attribute Value
Coverage	Yes
Deductible applies	No
Co-insurance	100%
Benefit year maximum	Unlimited

#### Orthodontics / All

Attribute	Attribute Value
Coverage	No

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# Plan *InSite* : Plan Design Summary

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## Extended Health Care

### Plan ID: 01 Member and Dependant

#### Benefit-Level Attributes

Attribute	Attribute Value
Waiting period	No waiting period
Dependent age limit (child)	19 year(s)
Dependent age limit (full-time student)	25 year(s)
Dependant age limit (Quebec RAMQ)	25 year(s)
Member termination	65 year(s)
Member termination at retirement	Other

#### Expense Type

##### Major Category / Minor Category

#### Contact lenses or eyeglasses / All

Attribute	Attribute Value
Coverage	Yes
Deductible (individual)	No deductible
Deductible (family)	No deductible
Co-insurance	100%
12 month maximum (child)	Unlimited
24 month maximum (adult)	Unlimited
Fixed period maximum	\$375

#### Hospital - In province / All

Attribute	Attribute Value
Coverage	Yes

#### Hospital - In province / Private

Attribute	Attribute Value
Coverage	No

#### Hospital - In province / Semi private

Attribute	Attribute Value
Coverage	Yes

#### Medical Services & Equipment / All

Attribute	Attribute Value
Coverage	Yes
Deductible (individual)	No deductible
Deductible (family)	No deductible
Co-insurance	50%

#### Medical Services & Equipment / Hearing Aids

Attribute	Attribute Value
Coverage	Yes
3 year maximum	Other
5 year maximum	Other

#### Medical Services & Equipment / Private Duty Nursing

Attribute	Attribute Value
Coverage	Yes
Benefit year maximum	\$5,000
3 year maximum	Other

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#### Medical Services & Equipment / Ultrasound/MRI/laboratory

Attribute	Attribute Value
Coverage	Yes
Benefit year maximum	Unlimited
Lifetime maximum	Unlimited

#### Medical Services & Equipment / Glucose monitors

Attribute	Attribute Value
Coverage	Yes
Benefit year maximum	Other
Lifetime maximum	\$700

#### Medical Services & Equipment / Orthotics

Attribute	Attribute Value
Coverage	No

#### Medical Services & Equipment / Orthopaedic shoes

Attribute	Attribute Value
Coverage	Yes
Benefit year maximum	\$250

#### Medical Services & Equipment / Wigs/hair piece

Attribute	Attribute Value
Coverage	Yes
Benefit year maximum	\$300

#### Medical Services & Equipment / Mammary prosthesis

Attribute	Attribute Value
Coverage	Yes
Benefit year maximum	\$500

#### Medical Services & Equipment / Surgical/mastectomy brassiere

Attribute	Attribute Value
Coverage	Yes
Occurrences per benefit year	Other

#### Medical Services & Equipment / Stump socks

Attribute	Attribute Value
Coverage	Yes
Occurrences per benefit year	5 occurrence(s)

#### Medical Services & Equipment / Stockings

Attribute	Attribute Value
Coverage	Yes
Number of pairs per benefit year	2 pairs

#### Medical Services & Equipment / Optometrist/Ophthalmologist

Attribute	Attribute Value
Coverage	Yes
Combined practitioner benefit year maximum	Other

#### Out of country / All

Attribute	Attribute Value
Coverage	Yes

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#### Out of country / All

Attribute	Attribute Value
Deductible (individual)	No deductible
Deductible (family)	No deductible
Co-insurance (emergency)	100%
Lifetime maximum	Unlimited

#### Referral / All

Attribute	Attribute Value
Coverage	Yes
Co-insurance	100%

#### Out of province / All

Attribute	Attribute Value
Coverage	Yes
Co-insurance (emergency)	100%

#### Paramedical practitioners / All

Attribute	Attribute Value
Coverage	Yes
Deductible (individual)	No deductible
Deductible (family)	No deductible
Co-insurance	100%

#### Paramedical practitioners / Acupuncturist

Attribute	Attribute Value
Coverage	No

#### Paramedical practitioners / Audiologist

Attribute	Attribute Value
Coverage	No

#### Paramedical practitioners / Certified Athletic Therapy

Attribute	Attribute Value
Coverage	No

#### Paramedical practitioners / Massage Therapist

Attribute	Attribute Value
Coverage	Yes
Benefit year maximum	Not applicable
Combined practitioner benefit year maximum	\$500

#### Paramedical practitioners / Naturopath

Attribute	Attribute Value
Coverage	Yes
Benefit year maximum	Not applicable
Combined practitioner benefit year maximum	\$500

#### Paramedical practitioners / Osteopath

Attribute	Attribute Value
Coverage	Yes
Benefit year maximum	Not applicable
Combined practitioner benefit year maximum	\$500

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#### Paramedical practitioners / Physiotherapist

Attribute	Attribute Value
Coverage	Yes
Benefit year maximum	Not applicable
Combined practitioner benefit year maximum	\$500

#### Paramedical practitioners / Psychologist

Attribute	Attribute Value
Coverage	Yes
Benefit year maximum	Not applicable
Combined practitioner benefit year maximum	\$500

#### Paramedical practitioners / Speech Therapist

Attribute	Attribute Value
Coverage	Yes
Benefit year maximum	Not applicable
Combined practitioner benefit year maximum	\$500

#### Paramedical practitioners / Registered Dietician

Attribute	Attribute Value
Coverage	No

#### Paramedical practitioners / Occupational Therapist

Attribute	Attribute Value
Coverage	No

#### Paramedical practitioners / Podiatrist/Chiropracist

Attribute	Attribute Value
Coverage	Yes
Benefit year maximum	Not applicable
Combined practitioner benefit year maximum	\$500

#### Paramedical practitioners / Chiropractor

Attribute	Attribute Value
Coverage	Yes
Benefit year maximum	Not applicable
Combined practitioner benefit year maximum	\$500

#### Pay Direct Drugs / All

Attribute	Attribute Value
Coverage	Yes
Deductible (individual)	No deductible
Deductible (family)	No deductible
Co-insurance	100%
Sliding co-insurance	No
Dispensing fee cap	Unlimited
RAMQ (Régie de l'assurance maladie du Québec)	Generous
Generic substitution	Yes

#### Reimbursement Drugs / All

Attribute	Attribute Value
Coverage	No

#### Travel Assistance / All

Attribute	Attribute Value
Coverage	Yes
Co-insurance	100%

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**Long Term Disability**

**Plan ID: 01 Member**

**Benefit-Level Attributes**

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<b>Attribute</b>	<b>Attribute Value</b>
Taxable	Yes
Waiting period	No waiting period
Elimination period	Salary continuance
Basic earnings	Salary
Payment type and amount	Single - pre-disability earnings 60%
All source cap	Basic earning (taxable)
Cap percentage	85%
Transition period months (COD)	24 month(s)
COLA percentage	No COLA
Member termination	65 year(s)
Termination age applied	End of month
Benefits cease at retirement	End of month

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## Short Term Disability

Plan ID: 01 Member

### Benefit-Level Attributes

Attribute	Attribute Value
Taxable	Yes
Waiting period	No waiting period
Elimination period (sickness)	21 day(s)
Elimination period (accident)	First day (no)
Elimination period (hospital)	First day (no)
Basic earnings	Salary
Payment type and amount	Single - pre-disability earnings 66.70%
All source cap	Basic earning (taxable)
Cap percentage	85%
Maximum benefit period	23 week(s)
Member termination	65 year(s)
Termination age applied	Same day
Benefits cease at retirement	Yes

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