



COVERAGE OVERVIEW

	Standard Plan	Comprehensive Plan
Dental	50% up to \$400/year (Basic, Preventative and Major)	<ul style="list-style-type: none"> • 60% Basic • 60% Preventative • 60% Major • \$300 Basic/\$500 Preventive/Major (Years 1 & 2) • \$500 Basic/\$750 Preventive/Major (Associate Plan)
Prescription Drugs (For QC residents the requirements of RAMQ apply)	70% of drug cost up to \$400/year	<ul style="list-style-type: none"> • 70% of drug cost up to \$1,000/year (year 1) • \$2,000/year (year 2) • \$3,000/year (Associate Plan)
Hospital	<ul style="list-style-type: none"> • Semi-private • 70% first 5 days • 100% thereafter • \$150/day 	<ul style="list-style-type: none"> • Semi-private • 70% first 5 days • 100% thereafter • No per day maximum
Medical Supplies & Assistive Devices	70% of eligible expenses up to \$2,500/year combined with Private Duty Nursing	70% of eligible expenses
Accidental Dental	70% of eligible expenses	70% of eligible expenses
Private Duty Nursing	70% up to \$2,500/year combined with Medical Devices	70% up to \$2,500/year
Paramedical Care (Acupuncturist, Registered Massage Therapist, Chiropractor & more)	<ul style="list-style-type: none"> • 70% up to \$25/visit • \$350/year combined with Vision Care, includes physiotherapy 	<ul style="list-style-type: none"> • 70% up to \$45/visit • \$500/year (years 1, 2) • \$750/year (Associate Plan) combined with Vision Care
Vision Care (Prescription Eyeglasses, Eye Exam)	70% up to \$150 every 2 years combined with Paramedical Care (prescription eyeglasses and eye exam combined)	70% up to \$325 every 2 years combined with Paramedical Care (prescription eyeglasses and eye exam combined)
Speech Therapist/Audiologist	Included in Paramedical Care	70% up to \$750/year
Home Care	Not included	\$30/day for 30 days
Ambulance	<ul style="list-style-type: none"> • 70% up to \$4,000/year for air • In-province only (ground) • Out-of-province claims covered by Travel Emergency Medical policy 	<ul style="list-style-type: none"> • 70% up to \$4,000/year for air • In-province only (ground) • Out-of-province claims covered by Travel Emergency Medical policy
Orthotics	Not included	70% up to \$150/year
Physiotherapist	Included in Paramedical Care	70% up to \$750/year
Hearing Aids	<ul style="list-style-type: none"> • 70% up to \$500 every 4 years (adult) • \$500 every 2 years (child) 	<ul style="list-style-type: none"> • 70% up to \$500 every 4 years (adult) • \$500 every 2 years (child)
Life Insurance (Member only)	<ul style="list-style-type: none"> • \$10,000 (under age 65) • \$5,000 (ages 65 to 75) 	<ul style="list-style-type: none"> • \$10,000 (under age 65) • \$5,000 (ages 65 to 75)
Travel Emergency Medical Insurance	<ul style="list-style-type: none"> • 100% up to \$2 million for trips up to 90 days in duration (30 days for those 80-84 years old) • Unlimited trips 	<ul style="list-style-type: none"> • 100% up to \$2 million for trips up to 90 days in duration (30 days for those 80-84 years old) • Unlimited trips
Accidental Death & Dismemberment (AD&D) (Member only)	<ul style="list-style-type: none"> • \$10,000 (under age 65) • \$5,000 (ages 65 to 69) 	<ul style="list-style-type: none"> • \$20,000 (under age 65) • \$10,000 (ages 65 to 69)
Member & Family Assistance Program	Included	Included

