

Personal Health Schedule of Benefits - All provinces except for Saskatchewan

Benefits	OmniPlan®	ExtendaPlan®	BasicPlan
Vision Care eye exams and frames/lenses	1 eye exam / 2 years 90% to \$250 / 2 years for frames / lenses	80% to \$250 / 2 years combined	n/a
Health Practitioners	90% to \$300 maximum per specialty Acupuncturist, Chiropractor, Chiropodist/Podiatrist, Massage Therapist, Naturopath, Dietitian, Osteopath, Physiotherapist / Athletic Therapist	80% to \$350 combined maximum Acupuncturist, Chiropractor, Chiropodist/Podiatrist, Massage Therapist, Naturopath, Dietitian, Osteopath, Physiotherapist / Athletic Therapist	70% to \$250 combined maximum Acupuncturist, Chiropodist/ Podiatrist, Naturopath, Dietitian, Osteopath
Speech Pathologist/Therapist	\$45 / visit, 10 visits combined	\$45 / visit, 10 visits combined	\$45 / visit, 5 visits combined
Counselling Services Psychologist, Psychotherapist, Clinical Counsellor, and Registered Social Worker	\$65 / visit, 15 visits combined	\$65 / visit, 10 visits combined	n/a
Hearing Aids	\$800 / 5 years	\$500 / 5 years	n/a
Health Supplies & Equipment	\$500	\$500	n/a
Diabetic Supplies & Equipment	\$300	\$300	n/a
Oxygen Equipment	\$500 / year; \$2,500 lifetime maximum	\$500 / year; \$1,500 lifetime maximum	n/a
Blood Pressure Monitors	1 / policy / 5 years	1 / policy / 5 years	n/a
Custom Made Foot Orthotics	80% 1 / 3 years / adult; 1 / year / for children under 16	80% 1 / 5 years / adult; 1 / year / for children under 16	n/a
Orthopedic Shoes	\$225	\$225	n/a
Mobility Aids	\$300	\$300	n/a
Ostomy Supplies	\$300	\$300	n/a
Ambulance	Road & air: unlimited	Road & air: unlimited	Road: \$2,000; air: unlimited
Casts & Crutches	Unlimited	Unlimited	Unlimited
Preferred Hospital Rooms	45 days to \$3,500	\$1,000	\$500
Private Duty Nursing	80% to \$5,000	80% to \$3,000	80% to \$1,500 (in-hospital only)
Accidental Dental	\$5,000 / injury	\$2,000 / injury	\$500 / injury
Wheelchairs, Motorized Scooters & Hospital Beds	\$1,000 / 5 years	\$750 / 5 years	\$500 / 5 years
Prosthetic Appliances	Artificial eyes, limbs, breast prostheses, surgical bras	Artificial eyes, limbs, breast prostheses, surgical bras	Artificial eyes, limbs, breast prostheses, surgical bras
Patient Walkers	80% to \$300 / 5 years	80% to \$300 / 5 years	80% to \$300 / 5 years
LifeWorks	Included	Included	Included

Additional Coverage Options

Basic Prescription Drug [†]	Up to \$3,500 for drugs prescribed to treat newly-diagnosed conditions, including hormonal contraceptives.	Hospital Cash*	\$100 / day up to a maximum of \$3,000 per policy year
Enhanced Prescription Drug [†]	Up to \$5,000 for drugs prescribed to treat newly-diagnosed conditions, including hormonal contraceptives. Includes \$800 for drugs to treat pre-existing conditions.	Annual Travel	Out-of-country and out-of-province coverage \$2,000,000; 15, 30, 48 days
Dental Care*	Preventative Care, Basic and Major Services. Year 1 \$500, Year 2 \$750, Year 3+ \$1,000		

This is a summary of benefits only. Please refer to the policy wording for complete details.

[†] Drugs prescribed to treat newly-diagnosed conditions are limited to those covered under your provincial drug plan (formulary).

*Subject to a waiting period.

Personal Health Coverage

Some words in this policy have very specific meanings, which are set out in the Definitions section. These words appear in italics throughout this policy document.

Personal Health Schedule of Benefits - Saskatchewan Only

Benefits	OmniPlan®	ExtendaPlan®	BasicPlan
Vision Care eye exams and frames/lenses	1 eye exam / 2 years 90% to \$250 / 2 years for frames / lenses	80% to \$250 / 2 years combined	n/a
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Health Supplies & Equipment	\$500	\$500	n/a
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Orthopedic Shoes	\$225	\$225	n/a
Mobility Aids	\$300	\$300	n/a
Ostomy Supplies	\$300	\$300	n/a
Ambulance	Road & air: unlimited	Road & air: unlimited	Road: \$2,000; air: unlimited
Casts & Crutches	Unlimited	Unlimited	Unlimited
Preferred Hospital Rooms	45 days to \$3,500	\$1,000	\$500
Private Duty Nursing	80% to \$5,000	80% to \$3,000	80% to \$1,500 (in-hospital only)
Accidental Dental	\$5,000 / injury	\$2,000 / injury	\$500 / injury
Wheelchairs, Motorized Scooters & Hospital Beds	\$1,000 / 5 years	\$750 / 5 years	\$500 / 5 years
Prosthetic Appliances	Artificial eyes, limbs, breast protheses, surgical bras	Artificial eyes, limbs, breast protheses, surgical bras	Artificial eyes, limbs, breast protheses, surgical bras
Patient Walkers	80% to \$300 / 5 years	80% to \$300 / 5 years	80% to \$300 / 5 years
LifeWorks	Included	Included	Included
Annual Travel (emergency medical coverage while travelling)	30 days, \$2,000,000 maximum out-of-country and out-of province	48 or 63 days, \$500,000 to a \$2,000,000 maximum, out-of- country and out-of-province	n/a
Additional Coverage Options			
Basic Prescription Drug [†]	Up to \$3,500 for drugs prescribed to treat newly-diagnosed conditions, including hormonal contraceptives.	Hospital Cash*	\$100 / day up to a maximum of \$3,000 per <i>policy year</i>
Enhanced Prescription Drug [†]	Up to \$5,000 for drugs prescribed to treat newly-diganosed conditions, including hormonal contraceptives. Includes \$800 for drugs to treat pre-existing conditions.	Dental Care*	Preventative Care, Basic and Major Services. Year 1 \$500, Year 2 \$750, Year 3+ \$1,000

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