

Replacement Health Schedule of Benefits

Benefits	PremierPlan	ChoicePlan®	EssentialPlan®
Prescription Drugs	up to 80% to \$2,500/year	up to 80% to \$1,250/year	n/a
Dental Care	80% preventative & basic 50% major \$1,500 combined maximum	80% preventative & basic 50% major \$1,250 combined maximum	80% preventative & basic 50% major \$1,000 combined maximum
Accidental Dental	\$2,000 / injury	\$2,000 / injury	\$2,000 / injury
Private Duty Nursing	80% to \$5,000	80% to \$3,000	80% to \$1,000
Private & Semi-Private Hospital Accommodations	80% to \$10,000 combined maximum	80% to \$5,000 combined maximum	80% to \$2,000 combined maximum
Orthopedic Shoes & Custom Made Foot Orthotics	\$300	\$300	\$300
Health Practitioners (acupuncturist, chiropractor, chiropodist/podiatrist, massage therapist, naturopath, speech therapist and physiotherapist)	100% to \$600 combined maximum	80% to \$600 combined maximum	50% to \$600 combined maximum
Counselling Services (clinical psychologist, clinical counsellor, registered social worker, psychotherapist)	\$65/visit x 10 visits combined	\$65/visit x 10 visits combined	\$65/visit x 5 visits combined
Vision Care (eye wear and eye exams)	\$300/ 2 years combined maximum, including 1 eye exam / 2 years	\$150/ 2 years combined maximum, including 1 eye exam / 2 years	\$100/ 2 years combined maximum, including 1 eye exam / 2 years
Hearing Aids	\$800 / 5 years	\$500 / 5 years	\$500 / 5 years
Ambulance (road and air)	Unlimited	Unlimited	Unlimited
Medical Equipment & Supplies (including but not limited to blood pressure monitors, casts, compression stockings, crutches, mastectomy/ surgical bras, mobility aids and walkers)	\$3,000 combined maximum \$2,500 lifetime limit on sleep apnea machine	\$3,000 combined maximum \$2,500 lifetime limit on sleep apnea machine	\$3,000 combined maximum \$2,500 lifetime limit on sleep apnea machine
Wheelchairs, Motorized Scooters & Hospital Beds	80% to \$10,000 combined lifetime maximum	80% to \$10,000 combined lifetime maximum	80% to \$10,000 combined lifetime maximum
Artificial Limbs, Eyes & Larynx (includes myoelectric limbs)	\$10,000 combined lifetime maximum	\$10,000 combined lifetime maximum	\$10,000 combined lifetime maximum
Breast Prosthesis	\$325 single / 2 years \$650 bi-lateral / 2 years	\$325 single / 2 years \$650 bi-lateral / 2 years	\$325 single / 2 years \$650 bi-lateral / 2 years
Annual Travel (emergency medical coverage while travelling)	15 days out of Canada 183 days within Canada 90-day stability age 69 and under 180-day stability age 70+ Out-of-Canada travel ends at age 80 \$1,000,000 lifetime maximum	7 days out of Canada 183 days within Canada 90-day stability age 69 and under 180-day stability age 70+ Out-of-Canada travel ends at age 80 \$1,000,000 lifetime maximum	n/a

This is a summary of benefits only. Please refer to the policy wording for complete details. It is important that you read and understand your policy as your coverage may be subject to certain exclusions or limitations.