

TORONTO REAL ESTATE BOARD MEMBER BENEFITS

COMPREHENSIVE HEALTH & DENTAL PLANS: COMPARISON CHART

BENEFIT DETAILS	PLAN DIRECT Comprehensive Plan	PLAN DIRECT Comprehensive Plan + Drug Benefit	SUN LIFE FINANCIAL Basic Plan	SUN LIFE FINANCIAL Standard Plan
PRESCRIPTIONS	No coverage	Choice of 100% without -OR- 90% with Drug Card	Excludes Fertility Drugs & Contraceptive Drug Card \$5.00 Dispensing Fee 60%	Excludes fertility drugs & contraceptive; Drug card; Full dispensing fee
Annual Maximum	—	\$1,200 Annually	\$750	70% for first \$7000; 100% on next \$93,000
Enhanced Prescription Drug Deductible	Optional Rider. Age 65 & Under Choice of \$2,500 / \$5,000	Optional Rider. Age 65 & Under Choice of \$2,500 / \$5,000	No Coverage	
Annual Maximum	\$250,000	\$250,000		
HOSPITAL	Semi Private 100% \$225 / day for 90 days	Semi Private 100% \$225 / day for 90 days	Optional Coverage 85% \$200 per day / Annually \$5,000	OPTIONAL coverage 85% up to \$200 per day Annually \$5,000
IN-HOME NURSING				
Co - Insurance	100%	100%	Annually \$2,500	
Maximum	Every 36 Months \$3,500	Every 36 Months \$3,500	Includes: Medical Equipment \$20,000 Combined Lifetime Max.	25,000 lifetime
PARAMEDICAL:	100%	100%	60%	100%
Physiotherapist, Osteopath, Chiropractor, Naturopath, Podiatrist, etc.	R&C to \$250 Annually per practitioner	R&C to \$250 Annually per practitioner	\$25 / visit \$250 Annually per practitioner	\$300 per specialist/therapist
Psychologists	100% R&C to \$320 Annually	100% R&C to \$320 Annually	Included in Paramedical Amount	Included in Paramedical Amount
Speech Therapist	100% R&C to \$270 Annually	100% R&C to \$270 Annually	Included in Paramedical Amount	Included in Paramedical Amount
VISION CARE				
Maximum	100%	100%	No Coverage	100%
Waiting Period	Every 24 Months \$200 No Waiting Period	Every 24 Months \$200 No Waiting Period		\$150 per 2 benefit years inclusive One Year Waiting Period
HEARING AIDS				
Annual Maximum	100% Every 5 Years \$500	100% Every 5 Years \$500	60% Every 5 Years \$400	100% Every 5 year period \$400
AMBULANCE	100%	100%	60% Unlimited Air/ Ground	100% Ground/air transport
EMERGENCY TRAVEL HEALTH	Available as an Optional Rider 30 consecutive day multi-trip Coverage under age 65; 15 consecutive day multi-trip coverage for age 65-70	Available as an Optional Rider 30 consecutive day multi-trip Coverage under age 65; 15 consecutive day multi-trip coverage for age 65-70	No Coverage	\$1 Million lifetime Unlimited number of trips lasting up to 60 days Available up to age 80
MEDICAL SUPPLIES	100% - Some Internal Maximums	100% - Some Internal Maximums	100% - Some Internal Maximums	100% - Some Internal Maximums
ACCIDENTAL DENTAL – covers 24/7 service for people who have an accident and or are injured at home or work.				100% reimbursement \$2,000.00 per fracture/injury
DENTAL CARE: Basic Services	Includes Endodontic, Periodontic and Oral Surgery	Includes Endodontic, Periodontic and Oral Surgery	Includes: Periodontal Services	Includes.: examinations, cleanings, filings, scaling, polishing.
Deductible	Nil	Nil	Nil	Nil
Co-Insurance	80% Basic	80% Basic	60%	70% reimbursement
Annual Maximum	\$1,000	\$1,000	\$500	\$750
Waiting Period	No waiting Period	No waiting Period	3 Month waiting Period	3 months
Recall	6 Months	6 Months	9 Months	9 months
DENTAL CARE: Major Restorative	Available as an Optional Rider 50% to \$500 Annually No waiting Period	Available as an Optional Rider 50% to \$500 Annually No waiting Period	Not Available	Not Available
Waiting Period			3 Month waiting Period	
LIFETIME MAXIMUM	NO LIFETIME MAXIMUM	NO LIFETIME MAXIMUM	Internal Coverage Maximums	Internal Coverage Maximums
METHOD OF UNDERWRITING	Short form declaration. Accept or Decline. Rate basis approach, Guaranteed acceptance if coming from similar coverage in the last 60 days	Short form declaration. Accept or Decline. Rate basis approach, Guaranteed acceptance if coming from similar coverage in the last 60 days	Short form declaration. Accept or decline.	Medically underwritten benefits
PRE-EXISTING MEDICAL CONDITIONS	Covered if accepted	Covered if accepted	Covered if accepted	Pre-existing Medical Conditions usually excluded or rated
UNDERWRITTEN BY	Great-West Life	Great-West Life	Sun Life Financial Canada	Sun Life Financial Canada

Note: The above information is a summary only. Please click here now to fill out your personal information form to receive a detailed plan illustration based upon your own personal needs. Call Comprehensive Health at 1-877-624-4559 for more information.

Disclaimer - please read terms of use governing use of this and other documents located in this site at: <http://www.comprehensivebenefits.ca/terms.asp>