

PlanDirect Comprehensive Health Plan

<u>Benefits</u>	<u>Coverage Maximums</u>	Monthly Rates (per person)	
		Age Group	Rate
Dental Services - paid at a percentage of the current Dental Association Fee Schedule or the reasonable and customary charge in your province of residence. <ul style="list-style-type: none"> Reimbursement on examinations, cleanings, fillings, scaling, polishing, diagnostic and other routine endodontic, periodontic, denture relines and rebases Anniversary year maximums Recall visits 	<ul style="list-style-type: none"> 80% co-payment \$1000 per calendar year 6 months 	INDIVIDUAL	
		0-54	\$115.53
Enhanced Prescription Drug Optional Rider <ul style="list-style-type: none"> Eligibility Deductible Annual maximum 	<ul style="list-style-type: none"> Age 65 and under. Choice of \$2,500 or \$5,000 \$250,000 	55-59	\$118.44
		60-64	\$121.13
		65-69	\$124.50
		70-74	\$130.10
		75-79	\$139.58
		80-89	\$147.86
		COUPLES (per couple)	
Vision Care - covers the cost towards prescription lenses, frames, contact lenses or laser eye surgery. This benefit does not include industrial safety glasses.	<ul style="list-style-type: none"> \$200 every 24 months One optometrist visit every 24 months. 	50-54	\$210.67
Accidental Death and Dismemberment – payment for a loss directly resulting from accidental bodily injury including loss of life where the loss occurs within a year of the date of the accident.	<ul style="list-style-type: none"> OPTIONAL Available from \$25,000 - \$250,000 	55-59	\$215.91
		60-64	\$220.76
Preferred Vision Services – offers a maximum discount of 20% on frames, prescription lenses, contact lenses, and lens extras (e.g. scratch guard, tints, etc.) purchased at participating outlets. Discount entitlement on laser eye surgery performed by an organization that is part of the PVS network.	<ul style="list-style-type: none"> Included 	65-69	\$226.79
		70-74	\$236.74
		75-79	\$253.71
		80-89	\$268.63
Registered Specialists and Therapists – includes visits to Chiropractors, Osteopaths, Podiatrists, Naturopaths, Chiroprodists, Physiotherapists, Psychologists or social worker, Registered Massage Therapist, and Speech Therapists.	<ul style="list-style-type: none"> 100% R&C up to policy stated maximums 	FAMILY (3+ person)	
In-Home Nursing, Prosthetic Appliances and Durable Medical Equipment – Orthopedic Shoes and foot orthotics: \$100 per year combined Diagnostic lab and x-ray services, breathing equipment, prosthetic equipment, and mobility aids Blood-glucose monitoring machines (limited to one per insured every 4 years)	<ul style="list-style-type: none"> For In-Home Nursing: 90% up to \$3500 per person every 36 months Equipment: 90% up to policy stated maximums 	0- 54	\$301.59
		55-59	\$309.22
		60-64	\$316.26
		65-69	\$325.09
		70-74	\$339.93
		75-79	\$364.76
Hearing Aids – covers the cost to purchase and/or repair up to the allowed amount (including batteries, tubing and ear moulds)	<ul style="list-style-type: none"> 100% Up to \$500 per person every 5 years 	80-89	\$386.66
Ambulance Services – covers trips to hospitals in a licensed ambulance. Covers charges up to the amount between what your provincial health plan covers and what is reasonable and customary.	<ul style="list-style-type: none"> 100% Ground and air 	Premiums are based on individual age at the time of application. Premiums will increase as an individual's age increases in accordance with published age groups.	
Accidental Dental – covers dental treatment required as a result of an accidental blow to the head or mouth. Treatment must be sought within 60 days following the accident.	<ul style="list-style-type: none"> 100% 		
Hospital Accommodation Benefit - This benefit pays the difference between a standard ward rate and the cost of semi-private accommodation.	<ul style="list-style-type: none"> 100% up to \$225 per day for up to 90 days per year 		
Emergency Travel Coverage: 30 Day Annual / Multi -Trip for under age 65 or 15 days for age 65 to 70.	<ul style="list-style-type: none"> OPTIONAL \$1 Million per trip 100% reimbursement 		

*Rates effective as of January 2011

† The plan will **only** reimburse medical expenses that are not covered by the insured person's provincial health care plan.