


Sun Life "Personal Health Insurance" (PHI) Basic Plan

Benefits	Coverage Maximums	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, radiographs and other basic preventative dental services Anniversary year maximums Recall visits 3 month waiting period* 	<ul style="list-style-type: none"> 60% reimbursement \$500 per year 9 months 	INDIVIDUAL	
Prescription Drugs <ul style="list-style-type: none"> Drug Coverage † Shared Dispensing Fee Reimbursement per anniversary year. Pay Direct Drug card Covers smoking cessation medication (\$250 lifetime maximum) 	<ul style="list-style-type: none"> Generic coverage* \$5.00 maximum 60% up to \$750.00 annually 	21-44 45-54 55-59 60-64 65-69	\$67.82 \$78.46 \$83.47 \$89.51 \$74.03
Vision Care - covers the cost towards prescription lenses and frames and/or contact lenses. This benefit does not include industrial safety glasses.	<ul style="list-style-type: none"> No coverage 	COUPLES (per person)	
Best Doctor's® Solutions Services – offers evaluation of medical records upon suspicion of serious illness or injury. Includes unlimited use for member, spouse and children.	<ul style="list-style-type: none"> Included 	21-44 45-54 55-59 60-64 65-69	\$61.05 \$70.61 \$75.13 \$69.52 \$66.62
Survivor Benefit – allows continuous coverage for the surviving partner following the death of an adult Insured.	<ul style="list-style-type: none"> No coverage 		
Emergency Travel Coverage: For unlimited trips lasting a maximum of 15 days. Available until the age of 80	<ul style="list-style-type: none"> No coverage 	DEPENDENTS	
Registered Specialists and Therapists – includes visits to Chiropractors, Acupuncturist, Osteopaths, Podiatrists, Naturopaths, Chiropodists, Registered Massage Therapists, Physiotherapists Psychologists and Speech Therapists (see Note 1) <ul style="list-style-type: none"> Maximum claims paid per year Per visit maximum Chiropractic x-rays 	<ul style="list-style-type: none"> 60% reimbursement \$250 per specialist/therapist \$25 \$25 maximum 	0-20	\$31.44
In-home Nursing, Prosthetic Appliances and Durable Medical Equipment – Orthopedic Shoes: \$175 per year Blood Glucose Monitor \$150 per 5 year period Wheelchairs \$1,000 lifetime Medically necessary wigs or hair pieces \$100 annual Hospital bed, oxygen Splits, Casts, Crutches or braces	<ul style="list-style-type: none"> For In-home nursing,: \$2,500 per year Prosthetic Appliances and Durable Medical: \$2,500 per year \$20,000 lifetime maximum combined 	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. <div style="text-align: right; margin-top: 20px;">  <p>Rates effective as of September 1, 2009</p> </div>	
Accidental Dental – covers 24/7 service for people who have an accident and or are injured at home or work.	<ul style="list-style-type: none"> 60% reimbursement \$2,000.00 per fracture/injury 		
Hearing Aids – covers the cost to purchase and/or repair up to the allowed amount. 3 month waiting period*	<ul style="list-style-type: none"> \$400 per 5 year period 		
Ambulance Services – covers trips to hospitals in a licensed ground or air 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"> Ground/air transport 		

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

Drugs:

The amount we pay for the dispensing fee reimbursement is 100% but is limited to a maximum of \$5 per prescription.

***Waiting periods:**

An insured person becomes eligible for the benefit after the indicated period from the effective start date of the policy.

Note 1:

Services of a physiotherapist, registered massage therapist, and psychologist requires a referral letter from a licensed medical practitioner and can be included with first claim. The referral must be renewed and submitted to Sun Life every calendar year.