


Sun Life Financial Personal Health Insurance (PHI) Standard

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<u>Benefits</u>	<u>Coverage Maximums</u>	Monthly Rates (per person)	
<p>Dental Services - paid at a percentage of the current Dental Association Fee Schedule or the reasonable and customary charge in your province of residence.</p> <ul style="list-style-type: none"> Reimbursement on examinations, cleanings, fillings, scaling, polishing, diagnostic and other basic dental services Anniversary year maximums Recall visits 3 month waiting period* 	<ul style="list-style-type: none"> 70% reimbursement \$750 max annually 9 months 	Age Group	Rate
		INDIVIDUAL	
		<p>Prescription Drugs</p> <ul style="list-style-type: none"> Drug Coverage † Shared Dispensing Fee Pay Direct Drug card Reimbursement per anniversary year. 	<ul style="list-style-type: none"> Generic coverage* Full coverage 70% for first \$7000; 100% on next \$93,000
<p>Vision Care- covers 100% the cost towards prescription lenses and frames and/or contact lenses. This benefit does not include industrial safety glasses. 1 year waiting period*</p>	<ul style="list-style-type: none"> \$150 per 2 benefit years inclusive of \$50 for eye examination. 	COUPLES (per person)	
<p>Best Doctors® Solutions Services – offers evaluation of medical records upon diagnosis of serious illness or injury.</p>	<ul style="list-style-type: none"> Included 	21-44	\$88.03
<p>Survivor Benefit – allows continuous coverage for the surviving partner following the death of an adult Insured.</p>	<ul style="list-style-type: none"> Included 	45-54	\$103.23
<p>Emergency Travel Coverage: For unlimited trips lasting a maximum of 60 days. Available until the age of 80</p>	<ul style="list-style-type: none"> \$1 Million lifetime 100% reimbursement 	55-59	\$110.62
<p>Registered Specialists and Therapists – includes visits to Chiropractors, Osteopaths, Podiatrists, Naturopaths, Chiropractors, Acupuncturist, Registered Massage Therapists*, Physiotherapists*, Psychologists and Speech Therapists (See Note 1).</p> <ul style="list-style-type: none"> Maximum claims paid Chiropractic, osteopathic, podiatric x-rays 	<ul style="list-style-type: none"> 100% reimbursement up to annual maximum \$300 per specialist/therapist One per year 	60-64	\$120.62
<p>Homecare and Nursing, Prosthetic Appliances and Durable Medical Equipment –</p> <p>Orthopedic Shoes: \$150 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 (List to be supplied)</p>	<ul style="list-style-type: none"> For Homecare & Nursing: \$5, 000 per year combined; \$25,000 lifetime maximum Appliances and Durable Equipment: \$5, 000 annual maximum 	65-69	\$84.47
<p>Accidental Dental – covers 24/7 service for people who have an accident and or are injured at home or work.</p>	<ul style="list-style-type: none"> 100% reimbursement \$2,000.00 per fracture/injury 	CHILDREN	
<p>Hearing Aids – covers the cost to purchase and/or repair up to the allowed amount</p>	<ul style="list-style-type: none"> \$400 per 5 year period 	0-20	\$41.41
<p>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.</p>	<ul style="list-style-type: none"> Ground/air transport 	Semi-Private Hospital (per person based on individual rates)	
<p>Hospital Care – In a semi-private hospital room, you'll share a room with one other person. This option will provide you with 85% reimbursement, up to \$200.00 daily, up to 120 days per year.</p>	<ul style="list-style-type: none"> OPTIONAL 	0-20	\$6.38
		21-44	\$14.02
		45-54	\$16.42
		55-59	\$25.77
		60-64	\$31.32
		65-69	\$45.95
		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.	
			
		Rates effective as of October 1, 2009	

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

Drugs:

Current prescriptions being taken may be excluded from coverage based on underwriting

***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.