



*Different people, different needs
We'll get you there.*

Extended Health Care rates start as low as \$46.76 for single coverage

Better*	
EHC	Medical Questions Required
Lifetime Maximum	\$250,000
Reimbursement	100%
Prescription Drugs Annual Maximums	\$3,500 per policy year; generic Drugs
Dispensing Fee Cap	\$7.50 per prescription
Pay-direct card	Yes
Hospital Room Daily Maximum	Semi-private \$150
Annual Maximum	\$4,500 per calendar year
Vision Care	6 month waiting period
Frames/Lenses	Eye glasses - \$150/24 months
Eye Exams	Eye Examinations - \$75/24 months
Paramedical Services (Acupuncturist; Chiropractor; Chiroprapist; Naturopath; Osteopath; Podiatrist; Physiotherapist; Registered massage Therapist; Psychologist; Speech Therapist)	
Per Practitioner Maximum	\$500 combined maximum per person per calendar year
Per Visit Maximum	\$25 per visit
Chiropractic X-Rays	\$35 per year
Medical Appliances & Support	
Private Duty Nursing, Durable Medical Equipment & Prosthetics	Combined calendar year maximum of \$3,000 for Home Support & Durable Medical Equipment, and Prosthetics
Orthopedic footwear or Orthotics	Combined Custom Orthotics \$300 per person per calendar year
Ambulance	Ground unlimited; \$4,000 air ambulance per calendar year
Accidental Dental	\$2,500 per calendar year
Hearing Aids	\$400/4 calendar years
Out-of-Country	100% up to \$2M for trips of up to 30 consecutive days
WTP Travel Insurance	Plus Emergency Travel Assistant Services
Dental	
Optional	
Limitations Preventative Services	3 month waiting period Co-Insurance 80% 6 units scaling, 9 month recall Oral Surgery, Fillings, X-rays, Flouride, Space Maintainers, Extractions, Anaesthesia, Denture Repair
Endodontics & Periodontics	Included
Maximum	\$750
Optional Benefits	
Accidental Death & Dismemberment	Program in units of \$50,000 to \$300,000 full benefit schedule
Critical Illness	\$50,000 covering TEN Life threatening conditions
Disability Insurance	Individual Disability Insurance Program available as an option
Catastrophic Drug Coverage	This rider increases prescription drug coverage to \$25,000 per family member per year

*Pre-existing medical conditions are subject to a premium surcharge



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Extended Health Care rates start as low as \$52.22 for single coverage

Best*	
EHC	Medical questions Required
Lifetime Maximum	\$250,000
Reimbursement Prescription Drugs	100%
Annual Maximums	\$5,000 per policy year; generic drugs unless physician specifies "No substitution"
Dispensing Fee Cap	N/A
Pay-direct card	Yes
Hospital Room	Semi-private
Daily Maximum	\$200
Maximum	\$10,000 per calendar year
Vision Care	6 month waiting period
Frames/Lenses	Eye glasses - \$200/24 months
Eye Exams	Eye Examinations - \$75/24 months
Paramedical Services (Acupuncturist, Chiropractor; Chiropodist; Naturopath; Osteopath; Podiatrist; Physiotherapist; Registered massage Therapist; Psychologist; Speech Therapist)	
Per Practitioner Maximum	\$750 combined maximum per calendar year
Per Visit Maximum	\$30 per visit
Chiropractic X-Rays	\$35 per year
Medical Appliances & Support	
Private Duty Nursing, Durable Medical Equipment & Prosthetics	Combined Calendar year maximum of \$6,000 for Home Support & Durable Medical Equipment, and Prosthetics
Orthopedic footwear or Orthotics	Combined Custom Orthotics \$400 per calendar year
Ambulance	Ground unlimited; \$4,000 air ambulance per calendar year
Accidental Dental	\$3,000 per calendar year
Hearing Aids	\$500/4 calendar years
Out-of-Country	100% up to \$2M for trips of up to 30 days
WTP Travel Insurance	Plus Emergency Travel Assistant Services
Dental	
Limitations Preventive Services	3 month waiting period Co-insurance 80% 6 units scaling, 9 month recall Oral Surgery, Fillings, X-rays, Fluoride, Space Maintainers, Extractions, Anaesthesia, Denture Repairs
Endodontics & Periodontics	Included
Maximum	\$1,000
Major Restorative	Co-insurance 50% Crowns, Bridges & Dentures
Optional Benefits	
Accidental Death & Dismemberment	Program in units of \$50,000 to \$300,000 full benefit schedule
Critical Illness	\$50,000 covering TEN Life threatening conditions
Disability Insurance	Individual Disability Insurance Program available as an option
Catastrophic Drug Coverage	This rider increases prescription drug coverage to \$25,000 per family member per year

* Pre-existing medical conditions are subject to a premium surcharge