

# PlanDirect™ can help keep you covered



If you're retired or have lost health and dental coverage in the last 60 days – there's a plan for you.

	Basic	Comprehensive	Premier
<b>Annual plan maximum</b>	\$30,000 per person each calendar year	\$50,000 per person each calendar year	\$50,000 per person each calendar year
<b>Drugs</b>			
<b>Prescription drugs*</b> Drugs that require a prescription from a doctor or dentist.	<b>Without drugs:</b> no drug coverage <b>Without drug card:</b> 90% coverage up to \$1,000 per person each calendar year <b>With drug card:</b> 80% coverage up to \$1,000 per person each calendar year <b>Dispensing fee limit:</b> none	<b>Without drugs:</b> no drug coverage <b>Without drug card:</b> 100% coverage up to \$1,500 per person each calendar year <b>With drug card:</b> 85% coverage up to \$1,500 per person each calendar year <b>Dispensing fee limit:</b> none	<b>With drug card:</b> 90% coverage up to \$2,400 per person each calendar year <b>Dispensing fee limit:</b> none
<b>Dental care</b>			
<b>Routine dental care</b> Diagnostic services, preventative services, minor restorative services, endodontic and periodontal services, denture maintenance, oral surgery and adjunctive services	No coverage	80% coverage up to \$1,000 per person each calendar year	85% coverage up to \$2,000 per person each calendar year
<b>Major restorative dental care</b> Dentures, bridgework, crowns, posts, onlays and inlays	No coverage	No coverage (see optional coverage below)	50% coverage up to \$1,000 per person each calendar year
<b>Dental accident</b>	100% coverage (covered under health care)	100% coverage	100% coverage
<b>Vision care</b>			
<b>Eye exams</b>	90% coverage up to \$75 for one eye exam every 2 years	100% coverage for one eye exam every 2 years	90% coverage for one eye exam every 2 years
<b>Eye glasses, contact lenses and laser eye surgery</b>	No coverage	100% coverage up to \$200 per person every 2 years	90% coverage up to \$275 per person every 2 years
<b>Health care</b>			
<b>Hospital accommodation</b>	100% coverage for a private room up to \$225 per day for a maximum of 90 days each calendar year	100% coverage for a private room up to \$225 per day for a maximum of 90 days each calendar year	100% coverage for a private room up to \$250 per day for a maximum of 90 days each calendar year
<b>Paramedical</b> Treatment by licensed chiropractor, dietician, osteopath, physiotherapist, podiatrist, psychologist, social worker, massage therapist, speech therapist, naturopath or acupuncturist	90% coverage up to \$300 per person, per practitioner, each calendar year	100% coverage up to \$350 per person, per practitioner, each calendar year	100% coverage up to \$400 per person, per practitioner, each calendar year
<b>Ambulance services</b>	100% of reasonable and customary fees; includes air	100% of reasonable and customary fees; includes air	100% of reasonable and customary fees; includes air
<b>In-home nursing care and home health aide care</b>	90% coverage up to \$2,500 per person per year	100% coverage up to \$3,000 per person per year	100% coverage up to a combined maximum of \$4,000 per person per year Includes home health aide care
<b>Medical supplies</b> Diagnostic lab and x-ray services, breathing equipment, orthopedic equipment, mobility aids, hearing aids, diabetic supplies and other medical supplies	90% coverage up to maximum outlined in policy for approved rental or purchase	100% coverage up to maximum outlined in policy for approved rental or purchase 90% for orthopedic equipment up to maximum outlined in policy	90% coverage up to maximum outlined in policy for approved rental or purchase

\* You may need a drug card to get reimbursed for some medications that are only available through an authorized pharmacy. If you live in Quebec, you're required to have drug coverage through your employer, your spouse's group insurance plan or the Quebec provincial plan, the Régie de l'assurance maladie du Québec (RAMQ). Lifestyle prescription drugs that are not covered are: smoking cessation, fertility and erectile dysfunction drugs.

## All plans include

- **Best Doctors®:** Expert medical specialists available to work with you to make medical decisions or understand your treatment options from the comfort of your home.
- **Consult+:** It's health care you can access through an app or online. It lets you talk to doctors, nurses or other health care professionals for non-urgent medical care. You can use it anywhere you're comfortable talking through phone call, video or chat.
- **GroupNet™ for plan members:** Submit claims, check your benefits information, see claims history and access health-related tools and resources.

## Tailor your plans with these options:

- **Emergency travel medical benefit**
- **Accidental death, dismemberment and specific loss benefit**
- **Hospital accommodation**
- **Hospital cash benefit**
- **Major dental services and supplies benefit for Core and Core Plus plans**

For more information and quotes,  
please call

Natalia Tatchkova  
Insurance Broker  
1-877-443-0101  
416-493-0101