

PlanDirect™ Core Guaranteed Acceptance plan

You qualify even if you have a pre-existing condition – and you don't have to answer medical questions.

Core Guaranteed Acceptance	
Prescription drugs*	
Drugs that require a prescription from a doctor or dentist	70% coverage up to \$500 per person each calendar year Dispensing fee: \$5 maximum per prescription
Dental care	
Waiting period May be waived with prior coverage for routine dental care only	3 months of no claims
Deductible	\$25/single; \$50/family
Routine dental care Diagnostic services, preventative services, minor restorative services, endodontic and periodontal services, denture maintenance, oral surgery and adjunctive services	70% coverage up to \$350 per person each calendar year
Major restorative dental care Dentures, bridgework, crowns, posts, onlays and inlays	No coverage; available as optional benefit
Dental accident	100% coverage
Vision care	
Eye exams	100% coverage for one eye exam up to \$75 every 2 years
Eye glasses, contact lenses and laser eye surgery	100% coverage up to \$150 per person every 2 years
Health care	
Paramedical Treatment by licensed chiropractor, dietician, osteopath, physiotherapist, podiatrist, psychologist, social worker, massage therapist, speech therapist, naturopath or acupuncturist	100% coverage up to \$30 per visit; maximum of \$300 per practitioner each calendar year
Ambulance services	100% coverage of reasonable and customary fees; includes air
In-home nursing care and home health care aid	100% coverage up to a combined maximum of \$2,500 per person per year
Medical supplies Diagnostic lab and x-ray services, breathing equipment, orthopaedic equipment, mobility aids, diabetic supplies and other medical supplies	100% coverage up to the maximums outlined in policy for approved rental or purchase.

*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 and anti-obesity drugs.



Included with this plan

- **Best Doctors®**: Expert medical specialists available to work with you to make medical decisions or understand your treatment options from the comfort of your own 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 plan 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**