

# PlanDirect™ can help keep you covered

You qualify for these plans with or without prior coverage.



	Core	Core Plus	Elite
<b>Prescription drugs*</b>			
Drugs that require a prescription from a doctor or dentist.	70% coverage up to \$500 per person each calendar year <b>Dispensing fee:</b> \$5 maximum per prescription	80% coverage up to \$10,000 per person each calendar year <b>Dispensing fee:</b> \$7 maximum per prescription	90% coverage on first \$10,000 per person each calendar year 100% for the next \$240,000 \$250,000 maximum per person each calendar year <b>Dispensing fee:</b> \$7 maximum per prescription
<b>Dental care</b>			
<b>Waiting period</b> May be waived with prior coverage for routine dental care only	3 months of no claims	3 months of no claims	3 months of no claims
<b>Deductible</b>	\$25 per person and up to \$50 per family each calendar year	\$25 per person and up to \$50 per family each calendar year	\$25 per person and up to \$50 per family each calendar year
<b>Routine dental care</b> Diagnostic services, preventative services, minor restorative services, endodontic and periodontal services, denture maintenance, oral surgery or adjunctive services	70% coverage up to \$350 per person each calendar year	80% coverage up to \$750 per person each calendar year	Option 1: without dental Option 2: with dental 80% coverage up to \$750 per person each calendar year
<b>Major restorative dental care</b> Dentures, bridgework, crowns, posts, onlays and inlays	No coverage (see optional coverage below)	No coverage (see optional coverage below)	50% coverage up to \$750 per person each calendar year
<b>Dental accident</b>	100% coverage	100% coverage	100% coverage
<b>Vision care</b>			
<b>Eye exams</b>	100% coverage for one eye exam up to \$75 every 2 years	100% coverage for one eye exam up to \$75 every 2 years	100% coverage for one eye exam up to \$75 every 2 years
<b>Eye glasses, contact lenses and laser eye surgery</b>	100% coverage up to \$150 per person every 2 years	100% coverage up to \$200 per person every 2 years	100% coverage up to \$250 per person every 2 years
<b>Health care</b>			
<b>Paramedical</b> 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	100% coverage up to \$40 per visit; maximum of \$400 per practitioner each calendar year	100% coverage up to \$50 per visit; maximum of \$500 per practitioner each calendar year
<b>Ambulance services</b>	100% coverage of reasonable and customary fees; includes air	100% coverage of reasonable and customary fees; includes air	100% coverage of reasonable and customary fees; includes air
<b>In-home nursing care and home health aide care</b>	100% coverage up to a combined maximum of \$2,500 per person per year Includes home health aide care	100% coverage up to a combined maximum of \$5,000 per person per year Includes home health aide care	100% coverage up to a combined maximum of \$7,500 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	100% 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	100% coverage up to maximum 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.

## 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**

