

## Hospital accommodation

A semi-private or private room can make a hospital stay much more comfortable, but like many other healthcare costs, the portion you are required to pay out of your pocket has been increasing. Without coverage for semi-private or private accommodation in hospital, your costs can add up quickly.

This benefit, available to PlanDirect Core, Core Plus and Elite plans, pays all or a portion of the difference between a standard ward rate, which may be eligible for payment under your provincial plan, and the cost of semi-private or private accommodation.

### Coverage levels

This is an optional benefit that provides up to \$175 per day for up to 60 days each year.

### Detailed coverage information

#### PlanDirect covers:

- Private accommodation in a hospital in Canada if:
  - The stay starts while the insured is covered under the policy; and
  - The care the insured receives is acute care, convalescent care or palliative care
- The difference between the standard ward rate for the hospital and the government authorized allowance under the government plan in the Insured's home province or territory for hospital accommodation in Canada, but outside the Insured's home province or territory of residence

- The hospital facility fee related to dental surgery for an Insured
- Charges by a hospital for services on an outpatient basis, incurred outside the insured's home province or territory but in Canada when not covered by the government plan in the insured's home province or territory

Hospital means an institution that meets the following criteria:

- Is legally termed a hospital
- Is open at all times
- Offers in-patient accommodation
- Has a staff of one or more physicians available at all times
- Continuously provides 24-hour nursing by graduate registered nurses

Canada Life covers accommodation in a nursing home if:

- The stay starts while the insured is covered under the policy;
- The care the Insured receives is acute care, convalescent care or palliative care; and
- Canada Life has approved the accommodation prior to commencement of care

Nursing home means an institution or part of an institution that meets the following criteria:

- Offers in-patient accommodation
- Has a staff of one or more physicians available at all times
- Continuously provides 24-hour medical care by or under the supervision of professional nurses

For greater certainty, nursing home does not include a facility established primarily as a residence for senior citizens or which provides personal rather than medical

care.

For nursing home accommodation, benefits payable are limited to the government-authorized co-payment under the Government Plan providing coverage in the Insured's home province or territory for a maximum of 60 days in a calendar year.

For private accommodation in a hospital, benefits payable are limited to the difference between the hospital's semi-private or private and standard ward rates up to \$175 per day for a maximum of 60 days in a calendar year.

For greater certainty, the limitations set out in the Limitations section in the policy and the exceptions set out in the Exceptions section in the policy also apply to this rider.