

REPLACEMENT HEALTH COVERAGE Plan Comparison

GMS Replacement Health Plan Options				
Benefit	PremierPlan	ChoicePlan	EssentialPlan	Details
Prescription Drugs	Up to 80% to \$2,500	Up to 80% to \$1,250	n/a	Tier 1 drugs: 80% generic Tier 2 drugs: 50% generic
Dental Care	Services: 80% preventative & basic, 50% major			Basic: checkups (every 6 months), polishing, fillings, etc.
	\$1,500 combined maximum	\$1,250 combined maximum	\$1,000 combined maximum	Major: inlays, onlays, crowns, bridges, dentures, etc.
Health Practitioners	100% to \$600 combined maximum	80% to \$600 combined maximum	50% to \$600 combined maximum	Acupuncture, chiropractic, chiropody/ podiatry, massage therapy, speech therapy, naturopath and physiotherapy treatments.
Counselling Services	\$65/visit x 10 visits combined	\$65/visit x 10 visits combined	\$65/visit x 5 visits combined	Clinical psychology, clinical counsellors, registered social workers and psychotherapists.
Vision Care	\$300/2 years combined maximum	\$150/2 years combined maximum	\$100/2 years	Includes prescription glasses and sunglasses, contacts and laser eye surgery.
Private Duty Nursing	80% to \$5,000	80% to \$3,000	80% to \$1,000	In-hospital or in-home care.
Private & Semi-Private Hospital Accommodations	80% to \$10,000 combined maximum	80% to \$5,000 combined maximum	80% to \$2,000 combined maximum	
Hearing Aids	\$800/5 years	\$500/5 years	\$500/5 years	Includes hearing aid repairs.
Orthopedic Shoes & Custom Made Foot Orthotics	\$300 combined maximum			Prescription required.
Ambulance	Unlimited			100% emergency transport to hospital 50% return of bedridden patients
Accidental Dental	\$2,000 / injury			
Medical Equipment & Supplies	\$3,000 combined maximum \$2,500 lifetime limit on sleep apnea machine			Including but not limited to casts, crutches, blood pressure monitors, mobility aids, walkers mastectomy/ surgical bras, compression stockings and diabetic supplies.
Wheelchairs, Motorized Scooters & Hospital Beds	80% to \$10,000 combined lifetime maximum			Prescription required.
Artificial Limbs,	\$10,000 combined lifetime maximum			Includes myoelectric limbs.
Breast Prosthesis	\$325 single / 2 years; \$650 bi-lateral / 2 year			
Annual Travel	15 days out of Canada 183 days within Canada	7 days out of Canada 183 days within Canada	n/a	Emergency medical coverage while travelling 90-day stability age 69 and under 180-day stability age 70+ Applicants age 80 and over are covered for in-Canada travel only \$1,000,000 lifetime maximum
GMS Care Network	Included	Included	Included	GMS Care Network provides access to telemedicine, cognitive behavioural therapy, and mental health and wellness services 24/7/365. Get help from GMS Care Network over the phone, on your desktop, or through the mobile app.