

ALL COVERAGE IS PER PERSON INSURED.

Health Plan

Prescription Drugs - Direct billing available (per calendar year) (Terminates at age 70)

Telus National Formulary \$5,000@80% Reimbursement
(90% copay if dispensed through our online pharmacy, PocketPills.)

Healthcare Professionals - Direct billing available - 80% Reimbursement (Terminates at age 70)

Acupuncturist, Chiropractor, Massage Therapist, Naturopath, Occupational Therapist, Physiotherapist, Psychologist, Etc. \$350 / Paramedical Service / year
Fourteen Services Covered!

Life Insurance (Terminates at age 70 with the option to convert to an individual policy)

Employee Life Insurance \$25,000 (Reduces at age 65 by 50%)

Accidental Death & Dismemberment \$25,000 (Reduces at age 65 by 50%)

Major Health - 80% Reimbursement (Terminates at age 70)

| | | | |
|-----------------------------------|-------------------|---------------------------------------|---------------------|
| Accidental Dental | Unlimited (R&C*) | Ambulance | Unlimited (R&C*) |
| Cardiac Rehabilitation | \$500 / Year | Hearing Aids | \$700 / 4 Years |
| Private Duty Nursing | \$10,000 / Year | Private Hospital Room | Unlimited (R&C*) |
| Apnea Machine (CPAP) | \$2,000 / 5 Years | Artificial Eye/Limb Prosthesis | One / Lifetime |
| Apnea Machine Supplies | Unlimited (R&C*) | Artificial Eye/Limb Repair | \$1,000 / Year |
| Apnea Mask | One / Year | Blood Pressure Monitor | \$100 / Lifetime |
| Braces with Rigid Supports | One / Year | Compression Stockings | \$100 / Year |
| Crutches | Unlimited (R&C*) | Custom Foot Orthotics | \$300 / Year |
| External Breast Prosthesis | One / Year | Insulin Pump | \$5,000 / 5 Years |
| IPP Breathing Machine | Unlimited (R&C*) | Insulin Pump Supplies | \$3,500 / Year |
| Orthopaedic Shoes | \$300 / Year | Prosthetics | \$25,000 / Lifetime |
| Ostomy Supply | Unlimited (R&C*) | Surgical Bras | Two / Year |
| Surgical Bras | Two / Year | TENS | \$3,500 / Lifetime |
| Viscosupplementation | \$600 / Year | Wheelchair, Electric | \$3,000 / Lifetime |
| Wigs, post Chemotherapy | \$500 / Lifetime | Wheelchair, Manual | \$1,000 / Lifetime |
| Diagnostic Services | \$200 / Year | X-Rays | Unlimited (R&C*) |

Glucose Monitoring Equipment and Supplies - 80% Reimbursement (Terminates at age 70)

\$4,000 / Year. Includes Continuous Glucose Monitors (CGM); Blood Glucose Monitoring Systems (BMG), Glucose Monitoring Systems (GMS), and Flash Glucose Monitors (FGM). Including as well in the same maximum are sensors, receivers & transmitters. Patient must be insulin dependent Type 1 diabetic supported by a doctor's prescription.

Out of Country & Province Travel Insurance - 100% Reimbursement (Terminates at age 70)

Travel Insurance 60 Days Trip Limit with \$5,000,000 Lifetime Coverage (Unlimited number of trips)

Trip Cancellation \$5,000 / Trip

Medical Referral - 80% Reimbursement (Terminates at age 70)

Referral Coverage \$50,000 / Lifetime

Online Pharmacy (Terminates at age 70)

We've partnered with PocketPills, a mail order pharmacy that pre-sorts your medication into easy to open "PocketPacks". No more hard-to-open vials. No more sorting pills, no more missing doses. They work direct with the Government and your Insurer to direct bill.

- Add Vitamins to your "PocketPacks"
- Your refills automatically arrive together on the appropriate day.
- They work with your doctor to renew your prescriptions so you have them on time.



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Dental Plan

Dental Care - Direct billing available (\$1,000 Combined Maximum) (Terminates at age 70)

| | | | |
|----------------------|-------------------|------------------|----------|
| Basic Coverage | 80% Reimbursement | Units of Scaling | 10 Units |
| Endodontic Coverage | 80% Reimbursement | Months to Recall | 9 Months |
| Periodontic Coverage | 80% Reimbursement | | |

Includes clinical oral examinations, radiographs, lab examinations and tests, preventive services, restorative services, endodontic, periodontic, occlusal equilibration, oral surgery, local anesthesia, and conscious sedation.

Life Insurance (Terminates at age 70 with the option to convert to an individual policy)

| | |
|----------------------------------|-------------------------------------|
| Employee Life Insurance | \$25,000 (Reduces at age 65 by 50%) |
| Accidental Death & Dismemberment | \$25,000 (Reduces at age 65 by 50%) |

THE HEALTH & DENTAL PLAN INCLUDES ALL BONUS FEATURES AT NO ADDITIONAL COST!

Bonus Features

Member Assistance Program (Terminates at age 70)

An integrated mental and physical wellness service provider, with a compassionate, holistic, employee family centric care model. We provide access to clinically appropriate counselling to provide solutions to a short-term situation, this often means 4-8 counselling sessions but may require more or less. We will ensure the individual is supported appropriately.

Second Opinion (Terminates at age 70)

Through a simple phone call, you will reach Medical Experts who will be able to review your medical information to give you answers to critical questions to empower you to make the best decisions. Throughout the process you will be supported by a Nurse who can help make sense of the information and activate services and supports around you.

Eldercare (Terminates at age 70)

Our Eldercare Advisory service provides tools to help caregivers address their particular challenges. Nurse-led. A personal consultation and map of care report is customized to each member's specific needs. Coaching, support, and planning are provided in key areas:

- Current living situation and future planning
- Existing health condition
- Goals of care
- Resource navigation

Home care, including nursing and personal care, delivered by quality approved providers, is available on a 24/7 basis, across Canada.

Virtual Healthcare (Terminates age 70)

Our Virtual Healthcare connects you to a clinician 24/7 for all your urgent and long term healthcare needs, via phone and video chat. Save time and stress when you need convenient access to:

- Medical diagnosis
- Prescriptions and requisitions
- Specialist referrals
- Mental health support
- Chronic illness management and prevention
- Health coaching and advice

ALL PRICING IS MONTHLY & AUTOMATICALLY WITHDRAWN ON THE 11TH OF EACH MONTH.

Plan Pricing

| | HEALTH PLAN | DENTAL PLAN | HEALTH & DENTAL PLAN |
|-----------------|-------------|-------------|-------------------------|
| Solo Coverage | \$62.93 | \$67.26 | \$119.99 (Save \$10.19) |
| Duo Coverage | \$118.60 | \$129.26 | \$230.00 (Save \$17.85) |
| Family Coverage | \$133.51 | \$174.26 | \$279.99 (Save \$27.77) |