

# Personal Health Plans

	Premium	Plus	Standard	Basic
<b>Prescription Drugs - Direct billing available (per calendar year) (No age limit)</b>				
Telus National Formulary	\$10,000@80% Copay (90% if dispensed through PocketPills)	\$7,500@80% Copay (90% if dispensed through PocketPills)	\$5,000@80% Copay (90% if dispensed through PocketPills)	\$2,500@80% Copay (90% if dispensed through PocketPills)
<b>Healthcare Professionals - 100% Coinsurance (R&amp;C*) (No age limit)</b>				
Acupuncturist, Audiologist, Chiropractor, Chiropractor, Dietician, Massage Therapist, Naturopath, Occupational Therapist, Osteopath, Physiotherapist, Podiatrist, Psychologist, Speech Therapist, Audiologist, and Social Worker.	\$1,500 Combined per person per calendar year	\$1,250 Combined per person per calendar year	\$1,000 Combined per person per calendar year	\$750 Combined per person per calendar year
<b>Supplies and Services - 100% Coinsurance (No age limit)</b>				
Breast prosthesis	Unlimited R&C*	Unlimited R&C*	Unlimited R&C*	Unlimited R&C*
Oxygen and Oxygen Equipment	Unlimited R&C*	Unlimited R&C*	Unlimited R&C*	Unlimited R&C*
Diagnostic Services	\$500 / Year	\$500 / Year	\$500 / Year	\$500 / Year
Foot orthoses	\$300 / Year	\$300 / Year	\$300 / Year	\$300 / Year
Hair prosthesis (Wig)	\$500 Lifetime	\$500 Lifetime	\$500 Lifetime	\$500 Lifetime
Hearing Aids	\$500 / 5 Years	\$500 / 5 Years	\$500 / 5 Years	\$5000 / 5 Years
Hospital Beds (Semi-Private)	Unlimited R&C*	Unlimited R&C*	Unlimited R&C*	Unlimited R&C*
Cardiac Rehabilitation	\$500 / Year	\$500 / Year	\$500 / Year	\$500 / Year
Orthopedic Shoes	\$300 / Year	\$300 / Year	\$300 / Year	\$300 / Year
Ostomy Supplies	Unlimited R&C*	Unlimited R&C*	Unlimited R&C*	Unlimited R&C*
Post-surgical bra	Two / Year	Two / Year	Two / Year	Two / Year
Prosthetics	\$25,000 Lifetime	\$25,000 Lifetime	\$25,000 Lifetime	\$25,000 Lifetime
TENS device	Unlimited R&C*	Unlimited R&C*	Unlimited R&C*	Unlimited R&C*
Wheelchair	\$10,000 R&C*	\$10,000 R&C*	\$10,000 R&C*	\$10,000 R&C*
Accidental Dental	\$5,000 R&C*	\$5,000 R&C*	\$5,000 R&C*	\$5,000 R&C*
Nursing Care	\$10,000 / Year	\$10,000 / Year	\$10,000 / Year	\$10,000 / Year
Ambulance (Ground & Air)	Unlimited	Unlimited	Unlimited	Unlimited
Blood Glucose Monitor	\$200 / 3 Years	\$200 / 3 Years	\$200 / 3 Years	\$200 / 3 Years
Medical Equipment, Services, and Supplies	Unlimited R&C*	Unlimited R&C*	Unlimited R&C*	Unlimited R&C*
<b>Specialized Care - 100% Coinsurance (No age limit)</b>				
Semi-private Hospital Room	Unlimited R&C*	Unlimited R&C*	Unlimited R&C*	Unlimited R&C*
Convalescent Hospital	\$20/day-90 day Max	\$20/day-90 day Max	\$20/day-90 day Max	\$20/day-90 day Max
Diagnostic Services	\$500 / Year	\$500 / Year	\$500 / Year	\$500 / Year
<b>Vision Care - 100% Coinsurance (No age limit)</b>				
Eye Exams	\$100 / 2 Years	\$100 / 2 Years	\$100 / 2 Years	\$100 / 2 Years
Glasses	\$400 / 2 Years	\$300 / 2 Years	\$200 / 2 Years	\$100 / 2 Years
<b>Diabetic Supplies - Included in Prescription Drugs Coverage (No age limit)</b>				
Diabetic Supplies & Accessories	80% Copay - R&C*	80% Copay - R&C*	80% Copay - R&C*	80% Copay - R&C*
Diabetic Pumps & Equipment	\$4,000 / Year	\$4,000 / Year	\$4,000 / Year	\$4,000 / Year

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<b>Emergency Travel Benefits - Included in all plans. (Coverage terminates at age 85)</b>				
<b>Out-of-Province / Country</b>	90 day trip limit	90 day trip limit	90 day trip limit	90 day trip limit
<b>Travel Insurance</b>	\$5,000,000 / Trip	\$5,000,000 / Trip	\$5,000,000 / Trip	\$5,000,000 / Trip
<b>Optional Dental Care Benefits - \$1,500 Combined Maximum. Can be added to any plan design. (No age limit)</b>				
Basic, Endodontic & Periodontal Services	100% coverage: Includes exams, cleanings, fillings, scaling, polishing, and oral surgery.			
Major Services	60% coverage: Includes crowns, bridges, and dentures.			
<b>Member Assistance Program - Included in all plans. (Coverage terminates at age 71)</b>				

HumanaCare is an integrated mental and physical wellness service provider, with a compassionate, holistic, employee family centric care model. HumanaCare provides 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. HumanaCare will ensure the individual is supported appropriately.

## Second Opinion - Included in all plans. (Coverage terminates at age 71)

Through a simple phone call to HumanaCare, you will reach Medical Experts who will be able to review your medical information to give you answers to critical questions to empower you 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 - Included in all plans. (Coverage terminates at age 71)

HumanaCare's 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 - Included in all plans. (Coverage to age 71)

Maple 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

## Online Pharmacy - Included in all plans. (No age limit)

Pocketpills is 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.

## SimplyBenefits

Simply Benefits is a 100% digital Employee Benefits Third-Party Payor (TPP) that allows retirees to take better control of their benefits management on their own dedicated, user-friendly portal. Simply is responsible for:

- Adjudicating and Paying Claims
- Premium Billing
- Claims administration

## Definitions

### Reasonable & Customary (R&C)

Refers to the maximum allowable amount that an insurance carrier or claims payor will reimburse on a particular service or item. This amount reflects the average cost associated with this service or product in a specific geographical region.

### Unlimited

Means there is no set limit but is subject to Reasonable and Customary Charges.

### Coinsurance (Copay)

The portion, as a percentage of the claim, that the insurer is responsible for paying. The Insured is responsible for the remaining balance. For example: 80% coinsurance means the insured is responsible for paying 20% of the claim.

## Things To Consider

This is a summary of benefits and may contain inaccuracies. Please review the full booklet wording prior to purchasing a plan. Please contact us directly for full coverage details or download the booklet from our website.

All calendar year or lifetime maximums are per person, unless otherwise stated.

You must be a resident of Canada and be covered under the provincial health plan in your province of residence to apply for this retiree plan. If you apply for family coverage, your spouse and dependent children must also have provincial healthcare coverage.

For individuals or dependents to be eligible for any benefits under the Emergency Travel Benefit, they must be age 79 or less. Travel coverage will terminate at age 80. Coverage must be in effect prior to departure. If individuals are out of the country when the plan goes into effect, the travel coverage will not go into effect until they return to their province of residence.

Extended healthcare coverage for a dependent who is hospitalized on the date they become eligible for coverage, other than a newborn child, will be delayed until the first day immediately following his/her discharge from the hospital. To qualify, you must be actively at work on the date of retirement. Persons on disability will not qualify.

## Premium Payment

Premiums are withdrawn from your bank account on the 10th of every month by pre-authorized debit starting on the date your plan becomes active. All invoices are generated on the 1st of every month. Your plan will stay active as long as premiums are paid.

## Cancellation of Coverage

You must notify us in writing of your intent to terminate coverage at least 30 days prior to the requested termination date.

## Extended Health Care Pricing (Renews Annually)

	Premium	Plus	Standard	Basic	Optional Dental
Solo	\$237.81	\$219.79	\$208.53	\$195.02	\$47.13
Family (2 or more)	\$477.11	\$440.35	\$417.37	\$389.79	\$94.26

## We Help Plant Trees

We plant five trees, on behalf of each Ecotone Member every year!