

# Compare the Benefits

## Health Benefits

**REQUIRED:**  
please choose  
ONE (1) of  
these modules.

Accidental Death and Dismemberment  
Accidental Dental  
Ambulance  
Chronic Disease Management  
Diabetic Supplies  
Health Practitioners  
Acupuncturist  
Audiologist  
Chiropodist/Podiatrist  
Chiropractor  
Dietician  
Massage Therapist  
Naturopath  
Occupational Therapist  
Osteopath  
Physiotherapist/Athletic Therapist  
Psychologist/Social Worker  
Speech Therapist  
Hearing Aids  
inConfidence for Individual  
Medical Equipment  
Mobility Aids  
Nursing Care  
Orthotics/Orthopedic (custom)  
Ostomy Supplies  
Oxygen  
Prosthetics  
Semi-Private Hospital  
Travel  
Vision Care



### Entry

60% coverage

—  
\$7,000 / LT

—  
\$250

—  
\$250 / yr  
\$250 / yr  
\$250 / yr  
\$250 / yr

—  
\$250 / yr  
\$250 / yr  
\$250 / yr  
\$250 / yr  
\$250 / yr

—  
✓

—  
✓

—  
✓

—  
\$150 / yr

—  
—

—  
—

—  
—

—  
—

\$100 / 2 yr (6 mo wait)



### Essential

70% coverage

\$10,000 & \$5,000  
\$7,000 / LT

\$420  
\$400

✓

\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr

\$400 / 5 yr (6 mo wait)

✓

✓

✓

\$3,500 / 2 yr  
\$150 / yr

✓

\$10,000 / LT

—

\$150 / 2 yr (6 mo wait)



### Enhanced

80% coverage

\$15,000 & \$5,000  
\$7,000 / LT

\$420  
\$500

✓

\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr

\$500 / 5 yr (6 mo wait)

✓

✓

✓

\$5,600 / 2 yr  
\$225 / yr

✓

\$10,000 / LT  
100% / 90 days  
100% / 30 days

\$300 / 2 yr (6 mo wait)

## Drug Benefits

**OPTIONAL:**  
you may choose  
ONE (1) of  
these modules.

100% coverage after \$4,500 eligible claims /yr  
Maximum co-pay per prescription  
Maximum out of pocket co-pay /yr  
No overall benefit maximum /yr  
Birth Control  
Fertility Drugs  
Allergy Serums



### Essential

70% coverage

✓  
\$50  
\$1,350

✓

✓

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—



### Enhanced

80% coverage

✓  
\$50  
\$900

✓

✓

\$1,500 / yr up to \$3,000 / LT  
\$500 / yr

## Dental Benefits

**OPTIONAL:**  
you may choose  
ONE (1) of  
these modules.

Dental Exam and Cleaning  
X-rays  
Fillings  
Extractions  
Root Canals  
Periodontal services  
Major Dental  
Orthodontics (age 18 and under)



### Entry

60% coverage - \$500 / yr

✓ (6 mo wait)  
✓ (6 mo wait)  
✓ (6 mo wait)

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—

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### Essential

70% coverage

✓ (6 mo wait)  
✓ (6 mo wait)  
✓ (6 mo wait)  
✓ (6 mo wait)  
✓ (6 mo wait)

—

—

—



### Enhanced

80% coverage

✓ (6 mo wait)  
✓ (6 mo wait)  
✓ (6 mo wait)  
✓ (6 mo wait)  
✓ (6 mo wait)

60% - \$1,200 / yr (24 mo wait)

60% - \$500 / yr (24 mo wait)

60% - \$1,500 / LT (24 mo wait)

## Additional Modules

**OPTIONAL:** you may  
choose ANY of these modules.



### Critical Illness

Critical Illness pays cash in the event of an unexpected illness. Covered conditions include Alzheimer's Disease, Blindness, Burns, Coma, Deafness, Life Threatening Cancer, Loss of Speech, Major Organ Failure, Major Organ Failure requiring transplant, Motor Neuron Disease, Multiple Sclerosis, Paralysis, Parkinson's Disease, Senile Dementia, Severe Heart Attack, Severe Stroke.



### Hospital Cash

\$100 per day for up to 100 days per year when hospitalized. If over the age of 65, benefit is limited to 30 days per year.



### Assured Access

Assured Access allows you to put your coverage on hold should you acquire group health benefits and to reactivate your health plan later without needing to qualify again medically.

Maximums and restrictions may apply.

