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| **Coverage** | **75044 A - B** | **75044 C** |
| **Extended Health & Dental** | Direct Billing | Direct Billing |
| Prescription Drugs | 80%  | 80% up to $1,000 per year |
| Hospital Benefits / Accommodation | 100% Direct Payment/ private and semi-private rooms | 100% Direct Payment/ Private and semi-private rooms |
| Long Term Care Facility | $1, 000 per person per year | $1,000 per person per year |
| **Extended Health** |  |  |
| Accidental Dental | $2,000 per person per accident | $2,000 per person per accident |
| Ambulance | Yes | Covered as per guide |
| Home Nursing | $15,000 per person per year | $15,000 per person per year |
| Hospital Beds | $1,500 per person lifetime maximum | $1,500 per person, lifetime maximum |
| Wheelchairs (manual) | 1 per person, per 3 year period | 1 per person per 3 year period |
| Mastectomy Prosthesis | $200 per person per 2 years | $200 per person per 2 year period |
| Prosthetics | Conventional artificial limbs and eyes | Conventional artificial limbs and eyes |
| **Complementary Health** |  |  |
| Braces - Limbs | 70% of eligible expense per 2 years | 70% of eligible expense per 2 years |
| Diagnostic Services & Lab | $150 per person per year | $150 per person per year |
| Foot orthotics | 70% to a maximum of $300 per year | 70% to a max of $300 per year |
| Hearing Aids | $750 per person every 4 years | $750 per person every 4 years |
| Ileostomy, Colostomy, Urinary Catheters & supplies | 80% to a max of $1,200 per person per year | 80% to a max of $1,200 per person per year |
| Orthopaedic Shoes | $250 per person per year | $250 per person per year |
| \*Osteopath | $45 per visit, up to $300 per person per year | $45 per visit, up to $300 per person per year |
| Oxygen & Equipment | $2,500 per person per year | $2,500 per person per year |
| \*Physiotherapist | $45 per visit, up to $500 per person per year | $45 per visit, up to $300 per year |
| \*Podiatrist/Chiropodist | $30 per visit up to $500 per person per year | $30 per visit, up to $300 per year |
| \*Psychologist/Master of Social Work | $110 per visit, up to $750 per person per year | $110 per visit, up to $750 per year |
| \*Speech Pathologist | $60 per visit, up to $750 per person per year | $60 per visit, up to $750 per year |
| **Enhanced Health** |  |  |
| \*Acupuncturist | $45 per visit, up to $500 per person per year | $45 per visit, up to $300 per year |
| \*Chiropractor | $30 per visit, up to $500 per person per year | $30 per visit, up to $300 per year |
| \*Massage Therapist | $45 per visit, up to $500 per person per year | $45 per person, up to $300 per year |
| \*Naturopath | $45 per visit, up to $500 per person per year | $45 per visit, up to $300 per year |
| **Out of province Emergency Travel Benefits** | 100% 5 million payment, within 30 days of travel (see booklet for details)  | 100% 5 million coverage within a 30 day travel period (see booklet for details)  |
| **Vision Care** | 100% $150 per person per 2 year, child under 19 $150 per child per year |  |
| Eligible Expenses | Glasses, intraocular lenses, laser eye surgery |  |
| **Dental Benefits** |  Basic Dental $1,500 per person per year | 80% Basic Dental $1,000 per person per year |
| Periodontic | 80% - $1,500 per person per year | 50% $1,000 per person per year |
| Extensive Benefits | 50% - $1,500 per person per year |  |
| **Overall Extended Health & Dental** | Maximum of $2,000,000 per person per year | Overall max of 2 million per person per year |
| Life Insurance | $50,000, reduces by 50% at 65, ceases at retirement or age 70 | $50,000, reduces by 50% at 65, ceases at retirement or 70 |
| Dependent Life Insurance | Spouse $10,000 Each Child $5,000, ceases at retirement or age 70 | Spouse $10,000, Each Child $5,000, ceases at retirement or age 70 |
| Accidental Death & Dismemberment | $50,000, reduces by 50% at 65, ceases at retirement or age 70 | $50,000, ceases at retirement or age 70 |
| Long Term Disability | 66.67% of monthly earnings up to $5,000 per month, benefit ceases at age 65 | 66.67% of monthly earnings, up to $5,000 per month, ceases at age 65 |
| Basic Critical Condition | Employee $50,000, Spouse $10,000, Each Child $5,000, ceases at retirement or age 65 | Employee $50,000, Spouse $10,000, Each Child $5,000, ceases at retirement or age 65 |

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| **Coverage** | **75675** |
| **Extended Health** | Reimbursement |
| Prescription Drugs | 80% up to $1000 per year |
| Hospital Benefits & Accommodation | 100% Direct Payment/ Private and semi-private rooms, $1,000 per person per year |
| Long Term Care Facility | $1,000 per person per year |
| **Extended Health** |  |
| Accidental Dental | $2,000 per person per accident |
| Ambulance | Yes |
| Home Nursing | $10,000 per person per 3 year period |
| Hospital Beds | Lifetime max of $1,500 per person |
| Wheelchairs (manual) | 1 per person per 3 year period |
| Mastectomy Prosthesis | $200 per person per 2 year period |
| Prosthetics | Conventional artificial limbs and eyes |
| **Complementary Health** |  |
| Braces | 70% per 2 year period.  |
| Diagnostic Services & Lab | $150 per person per year |
| Foot Orthotics | 70% to a maximum of $200 per year |
| Hearing Aids | $750 per 4 year period |
| Ileostomy, Colostomy, Urinary Catheters & Supplies | 80% to a max of $1,200 per person per year |
| Orthopaedic Shoes | $250 per person per year |
| \*Osteopath | $35 per visit, up to $300 per person per year |
| Oxygen & Equipment | $2,500 per person per year |
| \*Physiotherapist | $35 per visit, up to $300 per person per year |
| \*Podiatrist/Chiropodist | $25 per visit, up to$300 per person per year |
| \*Psychologist/Master of Social Work | $75 per visit, up to $750 per person per year |
| \*Speech Pathologist | $50 per visit, up to $500 per person per year  |
| **Enhanced Health** |  |
| Acupuncturist |  |
| \*Chiropractor | $25 per visit, up to $300 per person per year |
| Massage Therapist |  |
| Naturopath |  |
| Out of province Emergency Coverage | 100% 2 million payment within 30 days of travel (see booklet for details)  |
| **Vision Care** |  |
| **Dental Benefits** | Basic Dental $1,000 per person per year |
| Periodontic |  |
| Extensive Benefits |  |
| **Overall Extended Health & Dental** | Maximum of $2 million per person per year |
| Life insurance | $10,000, ceases at retirement or age 65 |
| Dependent Life Insurance |  |
| Accidental Death & Dismemberment | $10,000, ceases at retirement or age 65 |
| Long Term Disability |  |
| Basic Critical Condition | Employee $10,000, Spouse $2,000, Each Child $1,000, ceases at retirement or age 65 |