

# Health Care Plan Details

## *SmartChoice Health Care plans all contain the following benefits:*

- ✓ **Prescription drugs** (generic substitution) with a **Pay Direct Drug Card**
  - **Drug plan Deductible:** equal to the **Dispensing Fee** charged by the pharmacy
  - **Drug plan annual maximum** per person per calendar year: **\$2000 or \$5000**, *(depending on plan design chosen)*
  - **Drug plan Reimbursement Percentage: 100%**
  - **Drugs covered:** drugs that legally require a prescription, life sustaining drugs with a prescription, vaccines, injectable drugs, diabetic supplies (excludes fertility drugs, erectile dysfunction drugs, smoking cessation aids, weight loss drugs)
- ✓ **Semi-private hospital** accommodation payable at **100%**
- ✓ **Paramedical services** include: Chiropractor, Registered Massage Therapist (subject to doctor's approval), Naturopath, Physiotherapist, Psychologist, Osteopath, Speech Therapist, Podiatrist *(calendar year maximum varies with plan design)*
  - **Paramedical Reimbursement Percentage: 80%**
  - **Paramedical annual maximum per specialty** per person per calendar year: **\$350 or \$500** *(depending on plan design chosen)*
- ✓ **X-rays**
- ✓ **Vision Benefit** *(Optional benefit depending on plan design chosen): \$150 per 24 months* if 18 or over (per 12 months if under 18)
  - Includes: contact lenses, lenses & frames, prescription safety glasses, prescription sun glasses, laser eye correction surgery
- ✓ **Eye Examinations** payable at \$35 every 24 consecutive months
- ✓ **Private-duty Nursing** subject to \$10,000 every 5 years
- ✓ **Ambulance Services** subject to a \$1,000 maximum

## Health Care Plan Details

- ✓ **Medical Supplies, Aids and Appliances**
  - **Includes Orthotics: \$150 per calendar year** for custom inserts
  - **Includes Orthopaedic Shoes:**
    - **\$150 per calendar year** for stock item orthopaedic shoes/ modifications
    - **One pair** of custom made shoes per year
  - **Includes Hearing Aids** subject to a limit of **\$500/5 years**
  - Medical Supplies, Aids and Appliances **Reimbursement Percentage: 80%**
- ✓ **Emergency Travel Assistance Outside Canada:** insured members are entitled to **100%** coverage on prescription drug expenses and emergency health care to a lifetime maximum of **\$2,000,000**.
  - Includes:
    - **90 Day per trip limit**
    - Medical evacuation as required
    - Physician referral
    - Repatriation service to \$5,000 max.
    - Visit of Family Member
    - Vehicle Return
- ✓ **Out-of-Province Referral: 80%** of Doctor's Fees and Semi-Private Hospital accommodation
- ✓ Benefit **terminates** at Age **75**