

Simple and affordable health care protection for you and your family



Your guide to Flexcare® – Province of Quebec

FlexCare®

Table of contents

How to build your own plan 2-3

DrugPlus™ plan details 4-5

DrugPlus™ plan details – For Seniors 65+ 6-7

DentalPlus™ Basic plan details 8-9

DentalPlus™ Basic plan details – For Seniors 65+ 10-11

DentalPlus™ Enhanced plan details 12-13

DentalPlus™ Enhanced plan details – For Seniors 65+ 14-15

ComboPlus™ Starter plan details 16-17

ComboPlus™ Starter plan details – For Seniors 65+ 18-19

ComboPlus™ Basic plan details 20-21

ComboPlus™ Basic plan details – For Seniors 65+ 22-23

ComboPlus™ Enhanced plan details 24-25

ComboPlus™ Enhanced plan details – For Seniors 65+ 26-27

Add-On Options 28-30

Stand-Alone Options 30



Building your own plan is as easy as 1, 2, 3



Step 1 Choose your core plan and coverage level

Choose the core plan that's just right for your family, your needs and your budget.

DrugPlus™

DentalPlus™

ComboPlus™

- ✓ Basic plan
- ✓ Enhanced plan

- ✓ Starter plan
- ✓ Basic plan
- ✓ Enhanced plan

Step 2 Customize your Flexcare plan

Want to increase your coverage in certain areas? You can customize your core plan with Add-On options, including:

- ✓ Vision Enhanced¹
- ✓ Extended Health Care Enhanced
- ✓ Hospital Basic
- ✓ Hospital Enhanced
- ✓ Accidental Death & Dismemberment Enhanced
- ✓ Travel²

¹ Not available with the ComboPlus™ Starter Plan.

² Travel not available to persons age 65 and over; travel coverage ceases at age 65.

Or want to top up the health and dental coverage you already have?

Choose from these stand-alone plans:

- ✓ Hospital

Step 3 Apply today

Contact your Advisor today. Your coverage can begin as early as the first of the month following your application. Have this information on hand:

- ✓ The RAMQ numbers of everyone applying for coverage;
- ✓ Your Physician's name and telephone number;
- ✓ The name of any prescription medication you are taking;
- ✓ Your credit card information or bank information for a pre-authorized payment plan; and
- ✓ If you have or recently had group insurance, the name of the insurer, your group plan and subscriber ID, and the date the benefits end

Step 1 Choose your core plan		Step 2 Customize your plan		
		Add-On (to a core plan)		
<p>DrugPlus™ Plan Enhanced drug coverage (generic and brand-name). Includes Extended Health Care coverage.</p> <p>DentalPlus™ Basic Plan Basic dental coverage for services such as fillings, cleanings, scalings, examinations, polishing and select extractions. Includes Extended Health Care coverage.</p> <p>DentalPlus™ Enhanced Plan Provides basic dental coverage with additional coverage for oral surgery, periodontics, root canals, crowns, dentures and orthodontics. Includes Extended Health Care coverage.</p> <p>ComboPlus™ Starter Plan Provides coverage for generic drugs and basic dental services such as fillings, cleanings, scaling, examinations, polishing and select extractions. Includes Extended Health Care coverage.</p> <p>ComboPlus™ Basic Plan Provides the highest level of generic and brand-name drug coverage including birth control and fertility drugs, and basic dental services such as fillings, cleanings, scaling, examinations, polishing and select extractions. Includes Extended Health Care coverage.</p> <p>ComboPlus™ Enhanced Plan Provides the highest level of generic and brand-name drug coverage including birth control and fertility drugs, and basic dental coverage with additional coverage for oral surgery, periodontics, root canals, crowns, dentures and orthodontics. Includes Extended Health Care coverage.</p>	+	<ul style="list-style-type: none"> ✓ Vision Enhanced ✓ Travel +8 days ✓ Travel +21 days 	<ul style="list-style-type: none"> ✓ AD&D Enhanced ✓ EHC Enhanced 	<ul style="list-style-type: none"> ✓ Hospital Basic ✓ Hospital Enhanced
	+	<ul style="list-style-type: none"> ✓ Vision Enhanced ✓ Travel +8 days ✓ Travel +21 days 	<ul style="list-style-type: none"> ✓ AD&D Enhanced ✓ EHC Enhanced 	<ul style="list-style-type: none"> ✓ Hospital Basic ✓ Hospital Enhanced
	+	<ul style="list-style-type: none"> ✓ Vision Enhanced ✓ Travel +8 days ✓ Travel +21 days 	<ul style="list-style-type: none"> ✓ AD&D Enhanced ✓ EHC Enhanced 	<ul style="list-style-type: none"> ✓ Hospital Basic ✓ Hospital Enhanced
	+	<ul style="list-style-type: none"> ✓ Travel +8 days ✓ Travel +21 days 	<ul style="list-style-type: none"> ✓ AD&D Enhanced ✓ EHC Enhanced 	<ul style="list-style-type: none"> ✓ Hospital Basic ✓ Hospital Enhanced
	+	<ul style="list-style-type: none"> ✓ Vision Enhanced ✓ Travel +8 days ✓ Travel +21 days 	<ul style="list-style-type: none"> ✓ AD&D Enhanced ✓ EHC Enhanced 	<ul style="list-style-type: none"> ✓ Hospital Basic ✓ Hospital Enhanced
	+	<ul style="list-style-type: none"> ✓ Vision Enhanced ✓ Travel +8 days ✓ Travel +21 days 	<ul style="list-style-type: none"> ✓ AD&D Enhanced ✓ EHC Enhanced 	<ul style="list-style-type: none"> ✓ Hospital Basic ✓ Hospital Enhanced
<p>OR Choose Stand-Alone Plans (top up on existing coverage)</p>		<ul style="list-style-type: none"> ✓ Hospital Basic 	<ul style="list-style-type: none"> ✓ Hospital Enhanced 	

Step 3 Apply today

Apply at any age,* renewable coverage for a lifetime.

*For the applicant and co-applicant, minimum age for application is 18. For family plans, children age 20 and under can apply as dependants.



DrugPlus™



Prescription Drugs

- Brand-name or generic drugs, including birth control and fertility drugs
- Full coverage of reasonable and customary dispensing fees
- 100% of eligible prescription costs not covered by your provincial prescription drug insurance plan, to a maximum per person per calendar year equal to the current RAMQ deductible

Note: The prescription drug coverage available under this plan is limited to costs not covered by the RAMQ Prescription Drug Insurance Plan. It is not intended to be a replacement for the RAMQ Plan.

In order to be eligible for coverage under this Flexcare plan, you must have a provincial health card and be registered under the RAMQ Prescription Drug Insurance Plan, or have equivalent coverage under a group plan.

Exclusions – Smoking cessation drugs, over-the-counter drugs, erectile dysfunction drugs and drugs not requiring a prescription.

The following core benefits are also included with DrugPlus:

Vision (Basic)

- \$250 maximum per person per 2 consecutive benefit years to cover the costs towards prescription lenses, frames, contact lenses and laser eye surgery.
- \$50 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after the Government Health Insurance Plan maximum has been reached, if applicable).
- Eyeglasses are covered against breakage and scratches by a repair guarantee for a period of 2 benefit years. This warranty applies to lenses and frames purchased with the Flexcare Vision benefit.

No deductible is charged to you if your eyeglasses can be repaired. If beyond repair, your eyeglasses will be replaced and a \$50 deductible charged for eyeglasses originally purchased for up to \$250; a \$75 deductible, if the original purchase price was \$251 to \$300; and a \$100 deductible, if your eyeglasses originally cost \$301 or more.

Extended Health Care (Basic)

Lifetime Maximum	\$250,000
Health Service Navigator®	Offers evaluation of medical records upon diagnosis of serious illness or injury
Registered Specialists and Therapists: Chiropractor, Chiroprapist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist	\$20 maximum per visit 20-visit maximum per person per discipline per anniversary year
Chiropractic X-ray	\$35 maximum per person per anniversary year
Registered Psychologist	\$80 maximum first visit, \$65 maximum subsequent visits, 10-visit maximum per person per anniversary year
Registered Physiotherapist	\$250 maximum per person per anniversary year
Registered Speech Pathologist/Therapist	\$65 maximum first visit, \$45 maximum subsequent visits, 10-visit maximum per person per anniversary year
Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment	\$3,000 maximum per person per anniversary year for each of these 3 categories of benefits separately
Custom-made Orthotics	\$225 maximum per anniversary year
Lifeline® Personal Response Service	Lifetime maximum of 3 months of service per person, not including installation fee
Accidental Dental	\$2,000 maximum per person per anniversary year
Ambulance	Unlimited ground transportation to hospital and \$4,000 maximum for air ambulance transportation per person per anniversary year
Hearing Aid	\$400 maximum per person per 4 consecutive benefit years
CAT Scans	\$200 maximum per person per anniversary year
Ultrasound Scans	\$50 maximum per person per anniversary year
Audiologist	\$500 maximum per person per anniversary year
Magnetic Resonance Imaging	\$500 maximum per person per anniversary year
Laboratory Tests	Towards the cost of blood tests, urine tests and throat cultures which result from an accident, or for the diagnosis or treatment of an illness. \$100 maximum per category per person per anniversary year.
CA 125 Test	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.
Prostate Specific Antigen (PSA)	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.

Extended Health Care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

DrugPlus™



Travel

- \$5,000,000 emergency health coverage per person for trips lasting a maximum of 9 days. (A \$100 deductible applies per claim.)
- Additional coverage for either 8 or 21 days can be purchased as an Add-On.

Note: Coverage may be limited or excluded for any illness or condition which first manifested itself within the 9-month period preceding the effective date of coverage. Not available to persons age 65 and over.

Accidental Death & Dismemberment (Basic)

- Up to \$25,000 upon the Accidental Death or Dismemberment of an adult under 65 or up to \$10,000 for a dependent child.
- Additional coverage can be purchased as an Add-On.

Survivor Benefit

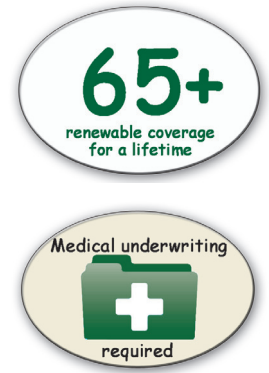
- Provides for coverage to be continued for 1 year, following the death of an adult policyholder.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

DrugPlus™ – For Seniors 65+



Prescription Drugs

- Brand-name or generic drugs, including birth control and fertility drugs
- Full coverage of reasonable and customary dispensing fees
- 100% of eligible prescription costs not covered by your provincial prescription drug insurance plan, to a maximum per person per calendar year equal to the current RAMQ deductible

Note: The prescription drug coverage available under this plan is limited to costs not covered by the RAMQ Prescription Drug Insurance Plan. It is not intended to be a replacement for the RAMQ Plan.

In order to be eligible for coverage under this Flexcare plan, you must have a provincial health card and be registered under the RAMQ Prescription Drug Insurance Plan, or have equivalent coverage under a group plan.

Exclusions – Smoking cessation drugs, over-the-counter drugs, erectile dysfunction drugs and drugs not requiring a prescription.

The following core benefits are also included with DrugPlus:

Vision (Basic)

- \$250 maximum per person per 2 consecutive benefit years to cover the costs towards prescription lenses, frames, contact lenses and laser eye surgery.
- \$50 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after the Government Health Insurance Plan maximum has been reached, if applicable).
- Eyeglasses are covered against breakage and scratches by a repair guarantee for a period of 2 benefit years. This warranty applies to lenses and frames purchased with the Flexcare Vision benefit.

No deductible is charged to you if your eyeglasses can be repaired. If beyond repair, your eyeglasses will be replaced and a \$50 deductible charged for eyeglasses originally purchased for up to \$250; a \$75 deductible, if the original purchase price was \$251 to \$300; and a \$100 deductible, if your eyeglasses originally cost \$301 or more.

Extended Health Care (Basic)

Lifetime Maximum	\$260,000
Health Service Navigator®	Offers evaluation of medical records upon diagnosis of serious illness or injury
Registered Specialists and Therapists: Chiropractor, Chiroprapist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist	\$20 maximum per visit 20-visit maximum per person per discipline per anniversary year
Chiropractic X-ray	\$35 maximum per person per anniversary year
Registered Psychologist	\$80 maximum first visit, \$65 maximum subsequent visits, 10-visit maximum per person per anniversary year
Registered Physiotherapist	\$250 maximum per person per anniversary year
Registered Speech Pathologist/Therapist	\$65 maximum first visit, \$45 maximum subsequent visits, 15-visit maximum per person per anniversary year
Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment	\$3,500 maximum per person per anniversary year for each of these 3 categories of benefits separately
Custom-made Orthotics	\$225 maximum per anniversary year
Lifeline® Personal Response Service	Lifetime maximum of 6 months of service per person, not including installation fee
Accidental Dental	\$2,000 maximum per person per anniversary year
Ambulance	Unlimited ground transportation to hospital and \$4,000 maximum for air ambulance transportation per person per anniversary year
Hearing Aid	\$500 maximum per person per 4 consecutive benefit years
CAT Scans	\$200 maximum per person per anniversary year
Ultrasound Scans	\$50 maximum per person per anniversary year
Audiologist	\$500 maximum per person per anniversary year
Magnetic Resonance Imaging	\$500 maximum per person per anniversary year
Laboratory Tests	Towards the cost of blood tests, urine tests and throat cultures which result from an accident, or for the diagnosis or treatment of an illness. \$100 maximum per category per person per anniversary year.
CA 125 Test	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.
Prostate Specific Antigen (PSA)	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.

Extended Health Care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

DrugPlus™ – For Seniors 65+

Accidental Death & Dismemberment (Basic)

- Up to \$10,000 upon the Accidental Death or Dismemberment of an adult 65 and over, or a dependent child.
- Additional coverage can be purchased as an Add-On.

Survivor Benefit

- Provides for coverage to be continued for 1 year, following the death of an adult policyholder.



Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

DentalPlus™ Basic



Dental

- Dental coverage is for fillings, cleanings, scalings, examinations, polishing and select extractions
- Recall visits every 9 months, per person

Year 1	Percentage paid	Anniversary year maximum per person
On your first \$1,150 of eligible services	50%	\$575
Total benefits payable per person in your first anniversary year		\$575
Year 2 and beyond		
On your first \$300 of eligible services	80%	\$240
On your next \$850 of eligible services	50%	\$425
Total benefits payable per person in your second and subsequent anniversary years		\$665

Coverages are designed to coincide with your current provincial Dental Association Fee Guide for General Practitioners. The Flexcare DentalPlus coverage will be adjusted to match any increases in the fee guide.

The following core benefits are also included with DentalPlus Basic:

Vision (Basic)

- \$250 maximum per person per 2 consecutive benefit years to cover the costs towards prescription lenses, frames, contact lenses and laser eye surgery.
- \$50 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after the Government Health Insurance Plan maximum has been reached, if applicable).
- Eyeglasses are covered against breakage and scratches by a repair guarantee for a period of 2 benefit years. This warranty applies to lenses and frames purchased with the Flexcare Vision benefit.

No deductible is charged to you if your eyeglasses can be repaired. If beyond repair, your eyeglasses will be replaced and a \$50 deductible charged for eyeglasses originally purchased for up to \$250; a \$75 deductible, if the original purchase price was \$251 to \$300; and a \$100 deductible, if your eyeglasses originally cost \$301 or more.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

DentalPlus™ Basic

**Extended Health Care (Basic)**

Lifetime Maximum	\$250,000
Health Service Navigator®	Offers evaluation of medical records upon diagnosis of serious illness or injury
Registered Specialists and Therapists: Chiropractor, Chiroprapist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist	\$20 maximum per visit 20-visit maximum per person per discipline per anniversary year
Chiropractic X-ray	\$35 maximum per person per anniversary year
Registered Psychologist	\$80 maximum first visit, \$65 maximum subsequent visits, 10-visit maximum per person per anniversary year
Registered Physiotherapist	\$250 maximum per person per anniversary year
Registered Speech Pathologist/Therapist	\$65 maximum first visit, \$45 maximum subsequent visits, 10-visit maximum per person per anniversary year
Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: Year 1 Year 2 Year 3 Year 4 Year 5+ \$1,000 \$1,300 \$1,500 \$1,700 \$3,000
Custom-made Orthotics	\$225 maximum per anniversary year
Lifeline® Personal Response Service	Lifetime maximum of 3 months of service per person, not including installation fee
Accidental Dental	\$2,000 maximum per person per anniversary year
Ambulance	Unlimited ground transportation to hospital and \$4,000 maximum for air ambulance transportation per person per anniversary year
Hearing Aid	\$400 maximum per person per 4 consecutive benefit years
CAT Scans	\$200 maximum per person per anniversary year
Ultrasound Scans	\$50 maximum per person per anniversary year
Audiologist	\$500 maximum per person per anniversary year
Magnetic Resonance Imaging	\$500 maximum per person per anniversary year
Laboratory Tests	Towards the cost of blood tests, urine tests and throat cultures which result from an accident, or for the diagnosis or treatment of an illness. \$100 maximum per category per person per anniversary year.
CA 125 Test	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.
Prostate Specific Antigen (PSA)	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.

Extended Health Care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.

Travel

- \$5,000,000 emergency health coverage per person for trips lasting a maximum of 9 days. (A \$100 deductible applies per claim.)
- Additional coverage for either 8 or 21 days can be purchased as an Add-On.

Note: Coverage may be limited or excluded for any illness or condition which first manifested itself within the 9-month period preceding the effective date of coverage. Not available to persons age 65 and over.

Accidental Death & Dismemberment (Basic)

- Up to \$25,000 upon the Accidental Death or Dismemberment of an adult under 65 or up to \$10,000 for a dependent child.
- Additional coverage can be purchased as an Add-On.

Survivor Benefit

- Provides for coverage to be continued for 1 year, following the death of an adult policyholder.
- Available 1 year after policy effective date.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

DentalPlus™ Basic – For Seniors 65+



Dental

- Dental coverage is for fillings, cleanings, scalings, examinations, polishing and select extractions
- Recall visits every 9 months, per person

Year 1	Percentage paid	Anniversary year maximum per person
On your first \$1,150 of eligible services	50%	\$575
Total benefits payable per person in your first anniversary year		\$575
Year 2 and beyond		
On your first \$300 of eligible services	80%	\$240
On your next \$850 of eligible services	50%	\$425
Total benefits payable per person in your second and subsequent anniversary years		\$665

Coverages are designed to coincide with your current provincial Dental Association Fee Guide for General Practitioners. The Flexcare DentalPlus coverage will be adjusted to match any increases in the fee guide.

The following core benefits are also included with DentalPlus Basic:

Vision (Basic)

- \$250 maximum per person per 2 consecutive benefit years to cover the costs towards prescription lenses, frames, contact lenses and laser eye surgery.
- \$50 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after the Government Health Insurance Plan maximum has been reached, if applicable).
- Eyeglasses are covered against breakage and scratches by a repair guarantee for a period of 2 benefit years. This warranty applies to lenses and frames purchased with the Flexcare Vision benefit.

No deductible is charged to you if your eyeglasses can be repaired. If beyond repair, your eyeglasses will be replaced and a \$50 deductible charged for eyeglasses originally purchased for up to \$250; a \$75 deductible, if the original purchase price was \$251 to \$300; and a \$100 deductible, if your eyeglasses originally cost \$301 or more.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

DentalPlus™ Basic – For Seniors 65+



Extended Health Care (Starter)

Lifetime Maximum	\$260,000										
Health Service Navigator®	Offers evaluation of medical records upon diagnosis of serious illness or injury										
Registered Specialists and Therapists: Chiropractor, Chiroprapist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist	\$20 maximum per visit 20-visit maximum per person per discipline per anniversary year										
Chiropractic X-ray	\$35 maximum per person per anniversary year										
Registered Psychologist	\$80 maximum first visit, \$65 maximum subsequent visits, 10-visit maximum per person per anniversary year										
Registered Physiotherapist	\$250 maximum per person per anniversary year										
Registered Speech Pathologist/Therapist	\$65 maximum first visit, \$45 maximum subsequent visits, 15-visit maximum per person per anniversary year										
Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: <table border="1"> <thead> <tr> <th>Year 1</th> <th>Year 2</th> <th>Year 3</th> <th>Year 4</th> <th>Year 5+</th> </tr> </thead> <tbody> <tr> <td>\$1,100</td> <td>\$1,500</td> <td>\$1,700</td> <td>\$2,000</td> <td>\$3,500</td> </tr> </tbody> </table>	Year 1	Year 2	Year 3	Year 4	Year 5+	\$1,100	\$1,500	\$1,700	\$2,000	\$3,500
Year 1	Year 2	Year 3	Year 4	Year 5+							
\$1,100	\$1,500	\$1,700	\$2,000	\$3,500							
Custom-made Orthotics	\$225 maximum per anniversary year										
Lifeline® Personal Response Service	Lifetime maximum of 6 months of service per person, not including installation fee										
Accidental Dental	\$2,000 maximum per person per anniversary year										
Ambulance	Unlimited ground transportation to hospital and \$4,000 maximum for air ambulance transportation per person per anniversary year										
Hearing Aid	\$500 maximum per person per 4 consecutive benefit years										
CAT Scans	\$200 maximum per person per anniversary year										
Ultrasound Scans	\$50 maximum per person per anniversary year										
Audiologist	\$500 maximum per person per anniversary year										
Magnetic Resonance Imaging	\$500 maximum per person per anniversary year										
Laboratory Tests	Towards the cost of blood tests, urine tests and throat cultures which result from an accident, or for the diagnosis or treatment of an illness. \$100 maximum per category per person per anniversary year.										
CA 125 Test	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.										
Prostate Specific Antigen (PSA)	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.										

Extended Health Care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.

Accidental Death & Dismemberment (Basic)

- Up to \$10,000 upon the Accidental Death or Dismemberment of an adult 65 and over, or a dependent child.
- Additional coverage can be purchased as an Add-On.

Survivor Benefit

- Provides for coverage to be continued for 1 year, following the death of an adult policyholder.
- Available 1 year after policy effective date.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

DentalPlus™ Enhanced



Dental

- Dental coverage is for fillings, cleanings, scalings, examinations, polishing and select extractions
- Recall visits every 6 months, per person

Year 1	Percentage paid	Anniversary year maximum per person
On your first \$1,200 of eligible services	70%	\$840
Total benefits payable per person in your first anniversary year		\$840
Year 2 and beyond		
On your first \$500 of eligible services	100%	\$500
On your next \$700 of eligible services	60%	\$420
Total benefits payable per person in your second and subsequent anniversary years		\$920

The following 6 dental services have a combined maximum of \$1,250 per person per 3-year period. For oral surgery, periodontics and endodontics (root canal), benefits are available beginning Year 2; for orthodontics, crowns, bridges and dentures, no benefit is available until Year 3. The payment percentage increases from the effective date of the contract as follows:

	Anniversary Year 1	Anniversary Year 2	Anniversary Year 3 & beyond
Oral Surgery	0%	60%	80%
Periodontics	0%	60%	80%
Endodontics (Root Canal)	0%	60%	80%
Orthodontics	0%	0%	60%
Crowns, Bridges	0%	0%	60%
Dentures	0%	0%	60%

Coverages are designed to coincide with your current provincial Dental Association Fee Guide for General Practitioners. The Flexcare DentalPlus coverage will be adjusted to match any increases in the fee guide.

The following core benefits are also included with DentalPlus Enhanced:

Vision (Basic)

- \$250 maximum per person per 2 consecutive benefit years to cover the costs towards prescription lenses, frames, contact lenses and laser eye surgery.
- \$50 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after the Government Health Insurance Plan maximum has been reached, if applicable).
- Eyeglasses are covered against breakage and scratches by a repair guarantee for a period of 2 benefit years. This warranty applies to lenses and frames purchased with the Flexcare Vision benefit.

No deductible is charged to you if your eyeglasses can be repaired. If beyond repair, your eyeglasses will be replaced and a \$50 deductible charged for eyeglasses originally purchased for up to \$250; a \$75 deductible, if the original purchase price was \$251 to \$300; and a \$100 deductible, if your eyeglasses originally cost \$301 or more.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.



DentalPlus™ Enhanced

Extended Health Care (Basic)

Lifetime Maximum	\$250,000
Health Service Navigator®	Offers evaluation of medical records upon diagnosis of serious illness or injury
Registered Specialists and Therapists: Chiropractor, Chiroprapist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist	\$20 maximum per visit 20-visit maximum per person per discipline per anniversary year
Chiropractic X-ray	\$35 maximum per person per anniversary year
Registered Psychologist	\$80 maximum first visit, \$65 maximum subsequent visits, 10-visit maximum per person per anniversary year
Registered Physiotherapist	\$250 maximum per person per anniversary year
Registered Speech Pathologist/Therapist	\$65 maximum first visit, \$45 maximum subsequent visits, 10-visit maximum per person per anniversary year
Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: Year 1 Year 2 Year 3 Year 4 Year 5+ \$1,000 \$1,300 \$1,500 \$1,700 \$3,000
Custom-made Orthotics	\$225 maximum per anniversary year
Lifeline® Personal Response Service	Lifetime maximum of 3 months of service per person, not including installation fee
Accidental Dental	\$2,000 maximum per person per anniversary year
Ambulance	Unlimited ground transportation to hospital and \$4,000 maximum for air ambulance transportation per person per anniversary year
Hearing Aid	\$400 maximum per person per 4 consecutive benefit years
CAT Scans	\$200 maximum per person per anniversary year
Ultrasound Scans	\$50 maximum per person per anniversary year
Audiologist	\$500 maximum per person per anniversary year
Magnetic Resonance Imaging	\$500 maximum per person per anniversary year
Laboratory Tests	Towards the cost of blood tests, urine tests and throat cultures which result from an accident, or for the diagnosis or treatment of an illness. \$100 maximum per category per person per anniversary year.
CA 125 Test	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.
Prostate Specific Antigen (PSA)	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.

Extended Health Care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.

Travel

- \$5,000,000 emergency health coverage per person for trips lasting a maximum of 9 days. (A \$100 deductible applies per claim.)
- Additional coverage for either 8 or 21 days can be purchased as an Add-On.

Note: Coverage may be limited or excluded for any illness or condition which first manifested itself within the 9-month period preceding the effective date of coverage. Not available to persons age 65 and over.

Accidental Death & Dismemberment (Basic)

- Up to \$25,000 upon the Accidental Death or Dismemberment of an adult under 65 or up to \$10,000 for a dependent child.
- Additional coverage can be purchased as an Add-On.

Survivor Benefit

- Provides for coverage to be continued for 1 year, following the death of an adult policyholder.
- Available 1 year after policy effective date.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

DentalPlus™ Enhanced – For Seniors 65+



Dental

- Dental coverage is for fillings, cleanings, scalings, examinations, polishing and select extractions
- Recall visits every 6 months, per person

Year 1	Percentage paid	Anniversary year maximum per person
On your first \$1,200 of eligible services	70%	\$840
Total benefits payable per person in your first anniversary year		\$840
Year 2 and beyond		
On your first \$500 of eligible services	100%	\$500
On your next \$700 of eligible services	60%	\$420
Total benefits payable per person in your second and subsequent anniversary years		\$920

The following 6 dental services have a combined maximum of \$1,250 per person per 3-year period. For oral surgery, periodontics and endodontics (root canal), benefits are available beginning Year 2; for orthodontics, crowns, bridges and dentures, no benefit is available until Year 3. The payment percentage increases from the effective date of the contract as follows:

	Anniversary Year 1	Anniversary Year 2	Anniversary Year 3 & beyond
Oral Surgery	0%	60%	80%
Periodontics	0%	60%	80%
Endodontics (Root Canal)	0%	60%	80%
Orthodontics	0%	0%	60%
Crowns, Bridges	0%	0%	60%
Dentures	0%	0%	60%

Coverages are designed to coincide with your current provincial Dental Association Fee Guide for General Practitioners. The Flexcare DentalPlus coverage will be adjusted to match any increases in the fee guide.

The following core benefits are also included with DentalPlus Enhanced:

Vision (Basic)

- \$250 maximum per person per 2 consecutive benefit years to cover the costs towards prescription lenses, frames, contact lenses and laser eye surgery.
- \$50 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after the Government Health Insurance Plan maximum has been reached, if applicable).
- Eyeglasses are covered against breakage and scratches by a repair guarantee for a period of 2 benefit years. This warranty applies to lenses and frames purchased with the Flexcare Vision benefit.

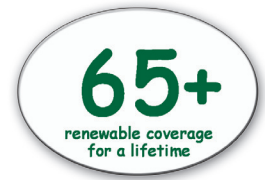
No deductible is charged to you if your eyeglasses can be repaired. If beyond repair, your eyeglasses will be replaced and a \$50 deductible charged for eyeglasses originally purchased for up to \$250; a \$75 deductible, if the original purchase price was \$251 to \$300; and a \$100 deductible, if your eyeglasses originally cost \$301 or more.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

DentalPlus™ Enhanced – For Seniors 65+



Extended Health Care (Starter)

Lifetime Maximum	\$260,000
Health Service Navigator®	Offers evaluation of medical records upon diagnosis of serious illness or injury
Registered Specialists and Therapists: Chiropractor, Chiroprapist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist	\$20 maximum per visit 20-visit maximum per person per discipline per anniversary year
Chiropractic X-ray	\$35 maximum per person per anniversary year
Registered Psychologist	\$80 maximum first visit, \$65 maximum subsequent visits, 10-visit maximum per person per anniversary year
Registered Physiotherapist	\$250 maximum per person per anniversary year
Registered Speech Pathologist/Therapist	\$65 maximum first visit, \$45 maximum subsequent visits, 15-visit maximum per person per anniversary year
Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: Year 1 Year 2 Year 3 Year 4 Year 5+ \$1,100 \$1,500 \$1,700 \$2,000 \$3,500
Custom-made Orthotics	\$225 maximum per anniversary year
Lifeline® Personal Response Service	Lifetime maximum of 6 months of service per person, not including installation fee
Accidental Dental	\$2,000 maximum per person per anniversary year
Ambulance	Unlimited ground transportation to hospital and \$4,000 maximum for air ambulance transportation per person per anniversary year
Hearing Aid	\$500 maximum per person per 4 consecutive benefit years
CAT Scans	\$200 maximum per person per anniversary year
Ultrasound Scans	\$50 maximum per person per anniversary year
Audiologist	\$500 maximum per person per anniversary year
Magnetic Resonance Imaging	\$500 maximum per person per anniversary year
Laboratory Tests	Towards the cost of blood tests, urine tests and throat cultures which result from an accident, or for the diagnosis or treatment of an illness. \$100 maximum per category per person per anniversary year.
CA 125 Test	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.
Prostate Specific Antigen (PSA)	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.

Extended Health Care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.

Accidental Death & Dismemberment (Basic)

- Up to \$10,000 upon the Accidental Death or Dismemberment of an adult 65 and over, or a dependent child.
- Additional coverage can be purchased as an Add-On.

Survivor Benefit

- Provides for coverage to be continued for 1 year, following the death of an adult policyholder.
- Available 1 year after policy effective date.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

ComboPlus™ Starter



Prescription Drugs

- Generic drug plan (brand-name allowed, benefit paid will be the generic equivalent price)
- 70% of the first \$750 to a maximum of \$525 per calendar year

Note: The prescription drug coverage available under this plan is limited to costs not covered by the RAMQ Prescription Drug Insurance Plan. It is not intended to be a replacement for the RAMQ Plan.

In order to be eligible for coverage under this Flexcare plan, you must have a provincial health card and be registered under the RAMQ Prescription Drug Insurance Plan, or have equivalent coverage under a group plan.

Prescription Drug coverage	Percentage paid	Calendar year maximum per person
On your first \$750 of eligible prescription costs	70%	\$525

Exclusions – Smoking cessation drugs, over-the-counter drugs, fertility drugs, birth control drugs, erectile dysfunction drugs and drugs not requiring a prescription.

Dental

- Dental coverage with a 70% payment for fillings, cleanings, scalings, examinations, and polishing on the first \$575 of these services – to a maximum of \$400 in coverage per person per anniversary year
- Recall visits every 9 months, per person

Coverages are designed to coincide with your current provincial Dental Association Fee Guide for General Practitioners. The Flexcare ComboPlus Dental coverage will be adjusted to match any increases in the fee guide.

The following core benefits are also included with ComboPlus Starter:

Vision (Starter)

- \$150 maximum per person per 2 consecutive benefit years to cover the costs towards prescription lenses, frames, contact lenses and laser eye surgery.
- \$50 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after the Government Health Insurance Plan maximum has been reached, if applicable).
- Eyeglasses are covered against breakage and scratches by a repair guarantee for a period of 2 benefit years. This warranty applies to lenses and frames purchased with the Flexcare Vision benefit.

No deductible is charged to you if your eyeglasses can be repaired. If beyond repair, your eyeglasses will be replaced and a \$50 deductible charged for eyeglasses originally purchased for up to \$250; a \$75 deductible, if the original purchase price was \$251 to \$300; and a \$100 deductible, if your eyeglasses originally cost \$301 or more.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

ComboPlus™ Starter



Extended Health Care (Basic)

Lifetime Maximum	\$250,000
Health Service Navigator®	Offers evaluation of medical records upon diagnosis of serious illness or injury
Registered Specialists and Therapists: Chiropractor, Chiroprapist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist	\$20 maximum per visit 20-visit maximum per person per discipline per anniversary year
Chiropractic X-ray	\$35 maximum per person per anniversary year
Registered Psychologist	\$80 maximum first visit, \$65 maximum subsequent visits, 10-visit maximum per person per anniversary year
Registered Physiotherapist	\$250 maximum per person per anniversary year
Registered Speech Pathologist/Therapist	\$65 maximum first visit, \$45 maximum subsequent visits, 10-visit maximum per person per anniversary year
Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: Year 1 Year 2 Year 3 Year 4 Year 5+ \$1,000 \$1,300 \$1,500 \$1,700 \$3,000
Custom-made Orthotics	\$225 maximum per anniversary year
Lifeline® Personal Response Service	Lifetime maximum of 3 months of service per person, not including installation fee
Accidental Dental	\$2,000 maximum per person per anniversary year
Ambulance	Unlimited ground transportation to hospital and \$4,000 maximum for air ambulance transportation per person per anniversary year
Hearing Aid	\$400 maximum per person per 4 consecutive benefit years
CAT Scans	\$200 maximum per person per anniversary year
Ultrasound Scans	\$50 maximum per person per anniversary year
Audiologist	\$500 maximum per person per anniversary year
Magnetic Resonance Imaging	\$500 maximum per person per anniversary year
Laboratory Tests	Towards the cost of blood tests, urine tests and throat cultures which result from an accident, or for the diagnosis or treatment of an illness. \$100 maximum per category per person per anniversary year.
CA 125 Test	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.
Prostate Specific Antigen (PSA)	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.

Extended Health Care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.

Travel

- \$5,000,000 emergency health coverage per person for trips lasting a maximum of 9 days. (A \$100 deductible applies per claim.)
- Additional coverage for either 8 or 21 days can be purchased as an Add-On.

Note: Coverage may be limited or excluded for any illness or condition which first manifested itself within the 9-month period preceding the effective date of coverage. Not available to persons age 65 and over.

Accidental Death & Dismemberment (Basic)

- Up to \$25,000 upon the Accidental Death or Dismemberment of an adult under 65 or up to \$10,000 for a dependent child.
- Additional coverage can be purchased as an Add-On.

Survivor Benefit

- Provides for coverage to be continued for 1 year, following the death of an adult policyholder.
- Available 1 year after policy effective date.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

ComboPlus™ Starter – For Seniors 65+



Prescription Drugs

- Generic drug plan (brand-name allowed, benefit paid will be the generic equivalent price)
- Full coverage of reasonable and customary dispensing fees
- 100% of eligible prescription costs not covered by your provincial prescription drug insurance plan, to a maximum per person per calendar year equal to the current RAMQ deductible

Note: The prescription drug coverage available under this plan is limited to costs not covered by the RAMQ Prescription Drug Insurance Plan. It is not intended to be a replacement for the RAMQ Plan.

In order to be eligible for coverage under this Flexcare plan, you must have a provincial health card and be registered under the RAMQ Prescription Drug Insurance Plan, or have equivalent coverage under a group plan.

Prescription Drug coverage	Percentage paid	Calendar year maximum per person
On your first \$750 of eligible prescription costs	100%	\$750

Exclusions – Smoking cessation drugs, over-the-counter drugs, fertility drugs, birth control drugs, erectile dysfunction drugs and drugs not requiring a prescription.

Dental

- Dental coverage with a 70% payment for fillings, cleanings, scalings, examinations, and polishing on the first \$575 of these services – to a maximum of \$400 in coverage per person per anniversary year
- Recall visits every 9 months, per person

Coverages are designed to coincide with your current provincial Dental Association Fee Guide for General Practitioners. The Flexcare ComboPlus Dental coverage will be adjusted to match any increases in the fee guide.

The following core benefits are also included with ComboPlus Starter:

Vision (Starter)

- \$150 maximum per person per 2 consecutive benefit years to cover the costs towards prescription lenses, frames, contact lenses and laser eye surgery.
- \$50 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after the Government Health Insurance Plan maximum has been reached, if applicable).
- Eyeglasses are covered against breakage and scratches by a repair guarantee for a period of 2 benefit years. This warranty applies to lenses and frames purchased with the Flexcare Vision benefit.

No deductible is charged to you if your eyeglasses can be repaired. If beyond repair, your eyeglasses will be replaced and a \$50 deductible charged for eyeglasses originally purchased for up to \$250; a \$75 deductible, if the original purchase price was \$251 to \$300; and a \$100 deductible, if your eyeglasses originally cost \$301 or more.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.
Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.
Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

ComboPlus™ Starter – For Seniors 65+



Extended Health Care (Starter)

Lifetime Maximum	\$260,000										
Health Service Navigator®	Offers evaluation of medical records upon diagnosis of serious illness or injury										
Registered Specialists and Therapists: Chiropractor, Chiroprapist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist	\$20 maximum per visit 20-visit maximum per person per discipline per anniversary year										
Chiropractic X-ray	\$35 maximum per person per anniversary year										
Registered Psychologist	\$80 maximum first visit, \$65 maximum subsequent visits, 10-visit maximum per person per anniversary year										
Registered Physiotherapist	\$250 maximum per person per anniversary year										
Registered Speech Pathologist/Therapist	\$65 maximum first visit, \$45 maximum subsequent visits, 15-visit maximum per person per anniversary year										
Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: <table border="1"> <thead> <tr> <th>Year 1</th> <th>Year 2</th> <th>Year 3</th> <th>Year 4</th> <th>Year 5+</th> </tr> </thead> <tbody> <tr> <td>\$1,100</td> <td>\$1,500</td> <td>\$1,700</td> <td>\$2,000</td> <td>\$3,500</td> </tr> </tbody> </table>	Year 1	Year 2	Year 3	Year 4	Year 5+	\$1,100	\$1,500	\$1,700	\$2,000	\$3,500
Year 1	Year 2	Year 3	Year 4	Year 5+							
\$1,100	\$1,500	\$1,700	\$2,000	\$3,500							
Custom-made Orthotics	\$225 maximum per anniversary year										
Lifeline® Personal Response Service	Lifetime maximum of 6 months of service per person, not including installation fee										
Accidental Dental	\$2,000 maximum per person per anniversary year										
Ambulance	Unlimited ground transportation to hospital and \$4,000 maximum for air ambulance transportation per person per anniversary year										
Hearing Aid	\$500 maximum per person per 4 consecutive benefit years										
CAT Scans	\$200 maximum per person per anniversary year										
Ultrasound Scans	\$50 maximum per person per anniversary year										
Audiologist	\$500 maximum per person per anniversary year										
Magnetic Resonance Imaging	\$500 maximum per person per anniversary year										
Laboratory Tests	Towards the cost of blood tests, urine tests and throat cultures which result from an accident, or for the diagnosis or treatment of an illness. \$100 maximum per category per person per anniversary year.										
CA 125 Test	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.										
Prostate Specific Antigen (PSA)	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.										

Extended Health Care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.

Accidental Death & Dismemberment (Basic)

- Up to \$10,000 upon the Accidental Death or Dismemberment of an adult 65 and over, or a dependent child.
- Additional coverage can be purchased as an Add-On.

Survivor Benefit

- Provides for coverage to be continued for 1 year, following the death of an adult policyholder.
- Available 1 year after policy effective date.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.
Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.
Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

ComboPlus™ Basic



Prescription Drugs

- Brand-name or generic drugs, including birth control and fertility drugs
- Full coverage of reasonable and customary dispensing fees
- 100% of eligible prescription costs not covered by your provincial prescription drug insurance plan, to a maximum per person per calendar year equal to the current RAMQ deductible

Note: The prescription drug coverage available under this plan is limited to costs not covered by the RAMQ Prescription Drug Insurance Plan. It is not intended to be a replacement for the RAMQ Plan.

In order to be eligible for coverage under this Flexcare plan, you must have a provincial health card and be registered under the RAMQ Prescription Drug Insurance Plan, or have equivalent coverage under a group plan.

Exclusions – Smoking cessation drugs, over-the-counter drugs, erectile dysfunction drugs and drugs not requiring a prescription.

Dental

- Dental coverage is for fillings, cleanings, scalings, examinations, polishing and select extractions
- Recall visits every 9 months, per person

Dental coverage	Percentage paid	Anniversary year maximum per person
On your first \$300 of eligible services	80%	\$240
On your next \$850 of eligible services	50%	\$425
Total benefits payable per person per anniversary year		\$665

Coverages are designed to coincide with your current provincial Dental Association Fee Guide for General Practitioners. The Flexcare ComboPlus Dental coverage will be adjusted to match any increases in the fee guide.

The following core benefits are also included with ComboPlus Basic:

Vision (Basic)

- \$250 maximum per person per 2 consecutive benefit years to cover the costs towards prescription lenses, frames, contact lenses and laser eye surgery.
- \$50 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after the Government Health Insurance Plan maximum has been reached, if applicable).
- Eyeglasses are covered against breakage and scratches by a repair guarantee for a period of 2 benefit years. This warranty applies to lenses and frames purchased with the Flexcare Vision benefit.

No deductible is charged to you if your eyeglasses can be repaired. If beyond repair, your eyeglasses will be replaced and a \$50 deductible charged for eyeglasses originally purchased for up to \$250; a \$75 deductible, if the original purchase price was \$251 to \$300; and a \$100 deductible, if your eyeglasses originally cost \$301 or more.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.



ComboPlus™ Basic

Extended Health Care (Basic)

Lifetime Maximum	\$250,000
Health Service Navigator®	Offers evaluation of medical records upon diagnosis of serious illness or injury
Registered Specialists and Therapists: Chiropractor, Chiropodist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist	\$20 maximum per visit 20-visit maximum per person per discipline per anniversary year
Chiropractic X-ray	\$35 maximum per person per anniversary year
Registered Psychologist	\$80 maximum first visit, \$65 maximum subsequent visits, 10-visit maximum per person per anniversary year
Registered Physiotherapist	\$250 maximum per person per anniversary year
Registered Speech Pathologist/Therapist	\$65 maximum first visit, \$45 maximum subsequent visits, 10-visit maximum per person per anniversary year
Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment	\$3,000 maximum per person per anniversary year for each of these 3 categories of benefits separately
Custom-made Orthotics	\$225 maximum per anniversary year
Lifeline® Personal Response Service	Lifetime maximum of 3 months of service per person, not including installation fee
Accidental Dental	\$2,000 maximum per person per anniversary year
Ambulance	Unlimited ground transportation to hospital and \$4,000 maximum for air ambulance transportation per person per anniversary year
Hearing Aid	\$400 maximum per person per 4 consecutive benefit years
CAT Scans	\$200 maximum per person per anniversary year
Ultrasound Scans	\$50 maximum per person per anniversary year
Audiologist	\$500 maximum per person per anniversary year
Magnetic Resonance Imaging	\$500 maximum per person per anniversary year
Laboratory Tests	Towards the cost of blood tests, urine tests and throat cultures which result from an accident, or for the diagnosis or treatment of an illness. \$100 maximum per category per person per anniversary year.
CA 125 Test	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.
Prostate Specific Antigen (PSA)	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.

Extended Health Care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.

Travel

- \$5,000,000 emergency health coverage per person for trips lasting a maximum of 9 days. (A \$100 deductible applies per claim.)
- Additional coverage for either 8 or 21 days can be purchased as an Add-On.

Note: Coverage may be limited or excluded for any illness or condition which first manifested itself within the 9-month period preceding the effective date of coverage. Not available to persons age 65 and over.

Accidental Death & Dismemberment (Basic)

- Up to \$25,000 upon the Accidental Death or Dismemberment of an adult under 65 or up to \$10,000 for a dependent child.
- Additional coverage can be purchased as an Add-On.

Survivor Benefit

- Provides for coverage to be continued for 1 year, following the death of an adult policyholder.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

ComboPlus™ Basic – For Seniors 65+



Prescription Drugs

- Brand-name or generic drugs, including birth control and fertility drugs
- Full coverage of reasonable and customary dispensing fees
- 100% of eligible prescription costs not covered by your provincial prescription drug insurance plan, to a maximum per person per calendar year equal to the current RAMQ deductible

Note: The prescription drug coverage available under this plan is limited to costs not covered by the RAMQ Prescription Drug Insurance Plan. It is not intended to be a replacement for the RAMQ Plan.

In order to be eligible for coverage under this Flexcare plan, you must have a provincial health card and be registered under the RAMQ Prescription Drug Insurance Plan, or have equivalent coverage under a group plan.

Exclusions – Smoking cessation drugs, over-the-counter drugs, erectile dysfunction drugs and drugs not requiring a prescription.

Dental

- Dental coverage is for fillings, cleanings, scalings, examinations, polishing and select extractions
- Recall visits every 9 months, per person

Dental coverage	Percentage paid	Anniversary year maximum per person
On your first \$300 of eligible services	80%	\$240
On your next \$850 of eligible services	50%	\$425
Total benefits payable per person per anniversary year		\$665

Coverages are designed to coincide with your current provincial Dental Association Fee Guide for General Practitioners. The Flexcare ComboPlus Dental coverage will be adjusted to match any increases in the fee guide.

The following core benefits are also included with ComboPlus Basic:

Vision (Basic)

- \$250 maximum per person per 2 consecutive benefit years to cover the costs towards prescription lenses, frames, contact lenses and laser eye surgery.
- \$50 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after the Government Health Insurance Plan maximum has been reached, if applicable).
- Eyeglasses are covered against breakage and scratches by a repair guarantee for a period of 2 benefit years. This warranty applies to lenses and frames purchased with the Flexcare Vision benefit.

No deductible is charged to you if your eyeglasses can be repaired. If beyond repair, your eyeglasses will be replaced and a \$50 deductible charged for eyeglasses originally purchased for up to \$250; a \$75 deductible, if the original purchase price was \$251 to \$300; and a \$100 deductible, if your eyeglasses originally cost \$301 or more.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

ComboPlus™ Basic – For Seniors 65+



Extended Health Care (Basic)

Lifetime Maximum	\$260,000
Health Service Navigator®	Offers evaluation of medical records upon diagnosis of serious illness or injury
Registered Specialists and Therapists: Chiropractor, Chiropodist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist	\$20 maximum per visit 20-visit maximum per person per discipline per anniversary year
Chiropractic X-ray	\$35 maximum per person per anniversary year
Registered Psychologist	\$80 maximum first visit, \$65 maximum subsequent visits, 10-visit maximum per person per anniversary year
Registered Physiotherapist	\$250 maximum per person per anniversary year
Registered Speech Pathologist/Therapist	\$65 maximum first visit, \$45 maximum subsequent visits, 15-visit maximum per person per anniversary year
Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment	\$3,500 maximum per person per anniversary year for each of these 3 categories of benefits separately
Custom-made Orthotics	\$225 maximum per anniversary year
Lifeline® Personal Response Service	Lifetime maximum of 6 months of service per person, not including installation fee
Accidental Dental	\$2,000 maximum per person per anniversary year
Ambulance	Unlimited ground transportation to hospital and \$4,000 maximum for air ambulance transportation per person per anniversary year
Hearing Aid	\$500 maximum per person per 4 consecutive benefit years
CAT Scans	\$200 maximum per person per anniversary year
Ultrasound Scans	\$50 maximum per person per anniversary year
Audiologist	\$500 maximum per person per anniversary year
Magnetic Resonance Imaging	\$500 maximum per person per anniversary year
Laboratory Tests	Towards the cost of blood tests, urine tests and throat cultures which result from an accident, or for the diagnosis or treatment of an illness. \$100 maximum per category per person per anniversary year.
CA 125 Test	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.
Prostate Specific Antigen (PSA)	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.

Extended Health Care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.

Accidental Death & Dismemberment (Basic)

- Up to \$10,000 upon the Accidental Death or Dismemberment of an adult 65 and over, or a dependent child.
- Additional coverage can be purchased as an Add-On.

Survivor Benefit

- Provides for coverage to be continued for 1 year, following the death of an adult policyholder.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

ComboPlus™ Enhanced



Prescription Drugs

- Brand-name or generic drugs, including birth control and fertility drugs
- Full coverage of reasonable and customary dispensing fees
- 100% of eligible prescription costs not covered by your provincial prescription drug insurance plan, to a maximum per person per calendar year equal to the current RAMQ deductible

Note: The prescription drug coverage available under this plan is limited to costs not covered by the RAMQ Prescription Drug Insurance Plan. It is not intended to be a replacement for the RAMQ Plan.

In order to be eligible for coverage under this Flexcare plan, you must have a provincial health card and be registered under the RAMQ Prescription Drug Insurance Plan, or have equivalent coverage under a group plan.

Exclusions – smoking cessation drugs, over-the-counter drugs, erectile dysfunction drugs and drugs not requiring a prescription.

Dental

- Dental coverage is for fillings, cleanings, scalings, examinations, polishing and select extractions
- Recall visits every 6 months, per person

Dental coverage	Percentage paid	Anniversary year maximum per person
On your first \$500 of eligible services	100%	\$500
On your next \$700 of eligible services	60%	\$420
Total benefits payable per person per anniversary year		\$920

The following 6 dental services have a combined first anniversary year maximum of \$400, and a combined 3 consecutive years maximum of \$1,250 per person. For orthodontics, crowns, bridges and dentures, no benefit is available until Year 3. The payment percentage increases from the effective date of the contract as follows:

	Anniversary Year 1	Anniversary Year 2	Anniversary Year 3 & beyond
Oral Surgery	60%	60%	80%
Periodontics	60%	60%	80%
Endodontics (Root Canal)	60%	60%	80%
Orthodontics	0%	0%	60%
Crowns, Bridges	0%	0%	60%
Dentures	0%	0%	60%

Coverages are designed to coincide with your current provincial Dental Association Fee Guide for General Practitioners. The Flexcare ComboPlus Dental coverage will be adjusted to match any increases in the fee guide.

The following core benefits are also included with ComboPlus Enhanced:

Vision (Basic)

- \$250 maximum per person per 2 consecutive benefit years to cover the costs towards prescription lenses, frames, contact lenses and laser eye surgery.
- \$50 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after the Government Health Insurance Plan maximum has been reached, if applicable).
- Eyeglasses are covered against breakage and scratches by a repair guarantee for a period of 2 benefit years. This warranty applies to lenses and frames purchased with the Flexcare Vision benefit.

No deductible is charged to you if your eyeglasses can be repaired. If beyond repair, your eyeglasses will be replaced and a \$50 deductible charged for eyeglasses originally purchased for up to \$250; a \$75 deductible, if the original purchase price was \$251 to \$300; and a \$100 deductible, if your eyeglasses originally cost \$301 or more.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.



ComboPlus™ Enhanced

Extended Health Care (Basic)

Lifetime Maximum	\$250,000
Health Service Navigator®	Offers evaluation of medical records upon diagnosis of serious illness or injury
Registered Specialists and Therapists: Chiropractor, Chiropodist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist	\$20 maximum per visit 20-visit maximum per person per discipline per anniversary year
Chiropractic X-ray	\$35 maximum per person per anniversary year
Registered Psychologist	\$80 maximum first visit, \$65 maximum subsequent visits, 10-visit maximum per person per anniversary year
Registered Physiotherapist	\$250 maximum per person per anniversary year
Registered Speech Pathologist/Therapist	\$65 maximum first visit, \$45 maximum subsequent visits, 10-visit maximum per person per anniversary year
Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment	\$3,000 maximum per person per anniversary year for each of these 3 categories of benefits separately
Custom-made Orthotics	\$225 maximum per anniversary year
Lifeline® Personal Response Service	Lifetime maximum of 3 months of service per person, not including installation fee
Accidental Dental	\$2,000 maximum per person per anniversary year
Ambulance	Unlimited ground transportation to hospital and \$4,000 maximum for air ambulance transportation per person per anniversary year
Hearing Aid	\$400 maximum per person per 4 consecutive benefit years
CAT Scans	\$200 maximum per person per anniversary year
Ultrasound Scans	\$50 maximum per person per anniversary year
Audiologist	\$500 maximum per person per anniversary year
Magnetic Resonance Imaging	\$500 maximum per person per anniversary year
Laboratory Tests	Towards the cost of blood tests, urine tests and throat cultures which result from an accident, or for the diagnosis or treatment of an illness. \$100 maximum per category per person per anniversary year.
CA 125 Test	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.
Prostate Specific Antigen (PSA)	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.

Extended Health Care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.

Travel

- \$5,000,000 emergency health coverage per person for trips lasting a maximum of 9 days. (A \$100 deductible applies per claim.)
- Additional coverage for either 8 or 21 days can be purchased as an Add-On.

Note: Coverage may be limited or excluded for any illness or condition which first manifested itself within the 9-month period preceding the effective date of coverage. Not available to persons age 65 and over.

Accidental Death & Dismemberment (Basic)

- Up to \$25,000 upon the Accidental Death or Dismemberment of an adult under 65 or up to \$10,000 for a dependent child.
- Additional coverage can be purchased as an Add-On.

Survivor Benefit

- Provides for coverage to be continued for 1 year, following the death of an adult policyholder.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

ComboPlus™ Enhanced – For Seniors 65+



Prescription Drugs

- Brand-name or generic drugs, including birth control and fertility drugs
- Full coverage of reasonable and customary dispensing fees
- 100% of eligible prescription costs not covered by your provincial prescription drug insurance plan, to a maximum per person per calendar year equal to the current RAMQ deductible

Note: The prescription drug coverage available under this plan is limited to costs not covered by the RAMQ Prescription Drug Insurance Plan. It is not intended to be a replacement for the RAMQ Plan.

In order to be eligible for coverage under this Flexcare plan, you must have a provincial health card and be registered under the RAMQ Prescription Drug Insurance Plan, or have equivalent coverage under a group plan.

Exclusions – smoking cessation drugs, over-the-counter drugs, erectile dysfunction drugs and drugs not requiring a prescription.

Dental

- Dental coverage is for fillings, cleanings, scalings, examinations, polishing and select extractions
- Recall visits every 6 months, per person

Dental coverage	Percentage paid	Anniversary year maximum per person
On your first \$500 of eligible services	100%	\$500
On your next \$700 of eligible services	60%	\$420
Total benefits payable per person per anniversary year		\$920

The following 6 dental services have a combined first anniversary year maximum of \$400, and a combined 3 consecutive years maximum of \$1,250 per person. For orthodontics, crowns, bridges and dentures, no benefit is available until Year 3. The payment percentage increases from the effective date of the contract as follows:

	Anniversary Year 1	Anniversary Year 2	Anniversary Year 3 & beyond
Oral Surgery	60%	60%	80%
Periodontics	60%	60%	80%
Endodontics (Root Canal)	60%	60%	80%
Orthodontics	0%	0%	60%
Crowns, Bridges	0%	0%	60%
Dentures	0%	0%	60%

Coverages are designed to coincide with your current provincial Dental Association Fee Guide for General Practitioners. The Flexcare ComboPlus Dental coverage will be adjusted to match any increases in the fee guide.

The following core benefits are also included with ComboPlus Enhanced:

Vision (Basic)

- \$250 maximum per person per 2 consecutive benefit years to cover the costs towards prescription lenses, frames, contact lenses and laser eye surgery.
- \$50 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after the Government Health Insurance Plan maximum has been reached, if applicable).
- Eyeglasses are covered against breakage and scratches by a repair guarantee for a period of 2 benefit years. This warranty applies to lenses and frames purchased with the Flexcare Vision benefit.

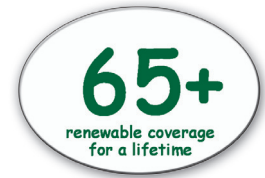
No deductible is charged to you if your eyeglasses can be repaired. If beyond repair, your eyeglasses will be replaced and a \$50 deductible charged for eyeglasses originally purchased for up to \$250; a \$75 deductible, if the original purchase price was \$251 to \$300; and a \$100 deductible, if your eyeglasses originally cost \$301 or more.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

ComboPlus™ Enhanced – For Seniors 65+



Extended Health Care (Basic)

Lifetime Maximum	\$260,000
Health Service Navigator®	Offers evaluation of medical records upon diagnosis of serious illness or injury
Registered Specialists and Therapists: Chiropractor, Chiroprapist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist	\$20 maximum per visit 20-visit maximum per person per discipline per anniversary year
Chiropractic X-ray	\$35 maximum per person per anniversary year
Registered Psychologist	\$80 maximum first visit, \$65 maximum subsequent visits, 10-visit maximum per person per anniversary year
Registered Physiotherapist	\$250 maximum per person per anniversary year
Registered Speech Pathologist/Therapist	\$65 maximum first visit, \$45 maximum subsequent visits, 15-visit maximum per person per anniversary year
Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment	\$3,500 maximum per person per anniversary year for each of these 3 categories of benefits separately
Custom-made Orthotics	\$225 maximum per anniversary year
Lifeline® Personal Response Service	Lifetime maximum of 6 months of service per person, not including installation fee
Accidental Dental	\$2,000 maximum per person per anniversary year
Ambulance	Unlimited ground transportation to hospital and \$4,000 maximum for air ambulance transportation per person per anniversary year
Hearing Aid	\$500 maximum per person per 4 consecutive benefit years
CAT Scans	\$200 maximum per person per anniversary year
Ultrasound Scans	\$50 maximum per person per anniversary year
Audiologist	\$500 maximum per person per anniversary year
Magnetic Resonance Imaging	\$500 maximum per person per anniversary year
Laboratory Tests	Towards the cost of blood tests, urine tests and throat cultures which result from an accident, or for the diagnosis or treatment of an illness. \$100 maximum per category per person per anniversary year.
CA 125 Test	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.
Prostate Specific Antigen (PSA)	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.

Extended Health Care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.

Accidental Death & Dismemberment (Basic)

- Up to \$10,000 upon the Accidental Death or Dismemberment of an adult 65 and over, or a dependent child.
- Additional coverage can be purchased as an Add-On.

Survivor Benefit

- Provides for coverage to be continued for 1 year, following the death of an adult policyholder.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

Add-On Options

Extended Health Care (Enhanced)

Lifetime Maximum	\$350,000
Health Service Navigator®	Offers evaluation of medical records upon diagnosis of serious illness or injury
Registered Specialists and Therapists: Chiropractor, Chiropodist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist, Physiotherapist	Combined maximum of \$750 per person per anniversary year for all eight of these paramedical specialists, including chiropractic x-rays (\$35 maximum per person per anniversary year).
Registered Psychologist	\$80 maximum first visit, \$65 maximum subsequent visits, 12-visit maximum per person per anniversary year
Registered Speech Pathologist/Therapist	\$65 maximum first visit, \$45 maximum subsequent visits, 12-visit maximum per person per anniversary year
Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment	Combined maximum of \$8,500 per person per anniversary year
Custom-made Orthotics	\$225 maximum per anniversary year
Lifeline® Personal Response Service	Maximum of 3 months of service per person per 3 anniversary years, not including the installation fee
Accidental Dental	\$3,000 maximum per person per anniversary year
Ambulance	Unlimited ground transportation to hospital and \$4,000 maximum for air ambulance transportation per person per anniversary year
Hearing Aid	\$600 maximum per person per 5 consecutive benefit years
CAT Scans	\$200 maximum per person per anniversary year
Ultrasound Scans	\$50 maximum per person per anniversary year
Audiologist	\$500 maximum per person per anniversary year
Magnetic Resonance Imaging	\$500 maximum per person per anniversary year
Laboratory Tests	Towards the cost of blood tests, urine tests and throat cultures which result from an accident, or for the diagnosis or treatment of an illness. \$100 maximum per category per person per anniversary year.
CA 125 Test	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.
Prostate Specific Antigen (PSA)	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.



Extended Health Care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

Add-On Options

Extended Health Care (Enhanced) – For Seniors 65+

Lifetime Maximum	\$350,000
Health Service Navigator®	Offers evaluation of medical records upon diagnosis of serious illness or injury
Registered Specialists and Therapists: Chiropractor, Chiroprapist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist, Physiotherapist	Combined maximum of \$750 per person per anniversary year for all eight of these paramedical specialists, including chiropractic x-rays (\$35 maximum per person per anniversary year).
Registered Psychologist	\$80 maximum first visit, \$65 maximum subsequent visits, 12-visit maximum per person per anniversary year
Registered Speech Pathologist/Therapist	\$65 maximum first visit, \$45 maximum subsequent visits, 20-visit maximum per person per anniversary year
Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment	Combined maximum of \$9,500 per person per anniversary year
Custom-made Orthotics	\$225 maximum per anniversary year
Lifeline® Personal Response Service	Maximum of 6 months of service per person per 3 anniversary years, not including the installation fee
Accidental Dental	\$3,000 maximum per person per anniversary year
Ambulance	Unlimited ground transportation to hospital and \$4,000 maximum for air ambulance transportation per person per anniversary year
Hearing Aid	\$700 maximum per person per 5 consecutive benefit years
CAT Scans	\$200 maximum per person per anniversary year
Ultrasound Scans	\$50 maximum per person per anniversary year
Audiologist	\$500 maximum per person per anniversary year
Magnetic Resonance Imaging	\$500 maximum per person per anniversary year
Laboratory Tests	Towards the cost of blood tests, urine tests and throat cultures which result from an accident, or for the diagnosis or treatment of an illness. \$100 maximum per category per person per anniversary year.
CA 125 Test	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.
Prostate Specific Antigen (PSA)	Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician. \$75 maximum per person per anniversary year.



Extended Health Care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.

Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

Add-On Options

	Travel +8 days	Travel +21 days
Trip coverage (per trip)	Covered up to 17 days, \$5,000,000 per covered person	Covered up to 30 days, \$5,000,000 per covered person
Travel coverage may be limited or excluded for any illness or condition which first manifested itself within the 9-month period preceding the effective date of coverage.		
Travel coverage not available to persons age 65 and over.		
Vision (Enhanced)		
Coverage (per person)	Total \$500 maximum per 3 consecutive benefit years to cover the costs towards prescription lenses, frames and contact lenses, including \$100 towards laser eye surgery.	
Optometrist fees (per person)	\$50 maximum per 2 consecutive benefit years (payable only after Government Health Insurance Plan maximum has been reached, if applicable)	
Eyeglasses are covered against breakage and scratches by a repair warranty for a period of 3 benefit years. This warranty applies to lenses and frames purchased under the Flexcare Vision benefit.		
<i>Note – Enhanced coverage describes the total benefits provided in conjunction with the corresponding core coverage benefits. Not available as an Add-On to ComboPlus Starter plan.</i>		
Accidental Death & Dismemberment (Enhanced)		
Adults under 65	The total for both Core and Add-On coverage is up to \$50,000.	
Adults 65 and over & dependent children	The total for both Core and Add-On coverage is up to \$20,000.	



Add-On or Stand-Alone Options

	Hospital (Basic)	Hospital (Enhanced)
Room coverage	Semi-private	Semi-private or private
Daily room coverage maximum, per person per anniversary year	100% coverage	100% coverage
Daily room rate maximum (reasonable and customary provincial room rate)	Paid up to a maximum of \$150 per day	Paid up to a maximum of \$200 per day
Cash benefit	\$25 per person per day beginning on the 4th day of hospitalization, for a maximum of 30 days, if a semi-private room is not obtained.	\$50 per person per day beginning on the 4th day of hospitalization, for a maximum of 60 days, if a semi-private or private room is not obtained.
Convalescent care, following a hospital stay	Up to \$150 per person per day for a maximum of 7 days. Up to \$150 per person per day for a maximum of 90 days in the case of physician rehabilitation.	Up to \$150 per person per day for a maximum of 7 days. Up to \$150 per person per day for a maximum of 90 days in the case of physician rehabilitation.



Anniversary Year means the consecutive 12 months following the Effective Date of the Agreement, and each 12-month period thereafter.

Benefit Year means the 12-month period following the date a claim for a specific benefit is first incurred, and each 12-month period thereafter.

Calendar Year means the 12-consecutive-month period commencing January 1 and ending December 31.

Benefits referred to are subject to change without notice and, once coverage is purchased, are subject to the limitations, exclusions and reductions of coverage contained in the Policy and Schedule of Benefits.

For more information, contact your agent or broker.



Flexcare and Health Service Navigator are offered through The Manufacturers Life Insurance Company (Manulife Financial).

Plans underwritten by The Manufacturers Life Insurance Company. Manulife, Manulife Financial, the Manulife Financial For Your Future logo, the Block Design, the Four Cubes Design, and Strong Reliable Trustworthy Forward-thinking are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. ™/© Trademarks held by The Manufacturers Life Insurance Company. Lifeline®† is a trademark of Lifeline Systems Inc. © 2012 The Manufacturers Life Insurance Company. All rights reserved.