



Individual Member Plans

Benefit	Best Value Plan	Premium Plan
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Life Insurance & AD&D

Schedule	\$10,000	\$10,000
Termination Clause	Terminates at the earlier of age 70 or retirement	Terminates at the earlier of age 70 retirement

Dependent Life

Spouse and each dependent child	Spouse: \$5,000 Child: \$2,500	Spouse: \$5,000 Child: \$2,500
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Extended Health Care

Deductible	N/A	N/A
Drug Coverage	80% Drugs to a maximum of \$5,000/yr/person	100% Drugs to a max. of \$5,000/yr/person
Drug Card	Included (Onecard), with \$6 dispensing fee cap	(Onecard)
Drug Definition	Lowest priced equivalent drug substitution	Lowest priced equivalent drug substitution
All Other Health Coverage	100%	100%
Home Care Nursing	\$10,000 per year	\$10,000 per year
Paramedical Practitioners	\$300 per specialty/calendar year at reasonable & customary fees per visit	\$300 per specialty/calendar year at reasonable & customary fees per visit
Vision care	N/A	\$250/24 months adults, \$250/12 months for Children, eye glasses, prescription sunglasses, contact lenses Eye exam \$60/24 months

Emergency Out-of Province	90 days per trip, \$2,000,000 per occurrence	90 days per trip, \$2,000,000 per occurrence
Termination Clause	Terminates at the earlier of age 70 or retirement	Terminates at the earlier of age 70 or retirement

Dental Care

Deductible	N/A	N/A
Basic Services	80% Basic	100% Basic
Major Services	50% Major	50% Major
Combined Annual Maximum	\$1,500/calendar year/insured person	\$2,500/calendar year/insured person
Recall Examinations	Once every 9 months	Once every 6 months
Termination Clause	Terminates at age 70 or earlier of retirement	Terminates at age 70 or earlier of retirement
Fee Guide	Current General Practitioners fee guide by Province	Current General Practitioners fee guide by Province

Monthly Premium	Single: \$97.67 Family: \$226.70	Single: \$135.45 Family: \$307.56
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- Applications available April 1, 2016
- Benefits start the 1st of the month following application date
- No medical underwriting — guaranteed issue
- For more information contact:



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