

my personal
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Making the transition

online at my-benefits.ca and purchase

Benefits will begin on the date of approval of the application.

Travel benefits will cease upon reaching age 80. All other benefits cease at age 90.

For individuals to be eligible for any benefits under the Emergency Travel benefit, coverage must be in effect prior to departure. If individuals are out of the country when the plan goes into effect, the travel coverage will not go into effect

than a newborn child, will be delayed until the first day immediately following his/her discharge from the hospital.

The coverage includes Prescription Drugs

There is no deductible. Prescription drug purchases are processed at the pharmacy using the ASSURE drug card.

The plan incorporates a prior authorization drug program. Aag Aag = y

Prescription Drug Coverage

80% reimbursement of prescription drug purchases listed on the ASSURE National Formulary, 50% reimbursement of prescription drug purchases NOT listed on the ASSURE National Formulary, up to \$10,000 maximum.

Coinsurance

Chiropractors, Podiatrists/Chiropodists, Naturopaths, Osteopaths, Acupuncturists, Dieticians, Massage Therapists	80%	\$500 per specialty per family per calendar year \$2000 combined per family per calendar year
Physiotherapists, Psychologists*, Speech Therapists	80%	\$1,000 combined per person per calendar year
Semi-private Hospital	100%	90 day maximum
Orthotics	80%	\$300 per person every 2 years
Orthopaedic Shoes	80%	\$300 per person per calendar year
Ambulance Care	100%	Air ambulance - unlimited
Nursing Care	80%	\$10,000 per year \$50,000 lifetime maximum
Hearing Aids	80%	\$500 every 4 years
Wheelchairs & Hospital Beds	80%	\$10,000 every 5 years
Oxygen Equipment	80%	
Medical Equipment such as splints, trusses and wigs	80%	\$500 combined maximum per year
Breast Prosthesis	80%	\$500 every 2 years
Blood Pressure Monitor	80%	One every 5 years
Diabetic and Ostomy supplies	80%	Covered (Diabetic testing devices – one every 4 years)
Artificial Prosthesis	80%	\$10,000 lifetime maximum
Accidental Dental	80%	\$2,000 per year

Emergency Travel Benefits – 100% coverage

60 day trip limit
\$1,000,000 lifetime maximum

Health & Dental	BC	AB	SK	MB	ON	QC	NS	NL	PEI	NB	YT/NT/NU
	223.43	224.12	225.53	238.65	241.90	223.43	224.12	241.33	235.86	248.18	304.18
	446.87	448.25	451.04	477.30	483.82	446.87	448.25	482.65	471.73	496.36	608.37
	558.58										

Things to consider...

overview of the benefits available, with your policy

- Most annual or lifetime maximums are per person, with Podiatrist/Chiropract Naturopath, Osteopath, Acupuncturist, Dietician, Massage Therapist, which has a per family maximum.

And more...

Survivor benefits:

For Quebec residents, due to RAMQ legislation, survivor benefits are provided for two years without premium payment. After two years, the survivor must apply to RAMQ for their drug coverage. At that time, they can continue
