PlanDirect™ can help keep you covered

You qualify for these plans with or without prior coverage.

canada life™

	Core	Core Plus	Elite
Prescription drugs			
Drugs that by law require a prescription from a doctor or dentist to be dispensed. If you live in Quebec, you're required to have drug coverage through your employer or the Quebec provincial plan, the Régie de l'assurance maladie du Québec (RAMQ).	70% coverage up to $500 per person each calendar year Dispensing fee: $5 maximum per prescription	80% coverage up to $10,000 per person each calendar year Dispensing fee: $7 maximum per prescription	90% coverage on first $10,000 per person each calendar year 100% for the next $240,000 $250,000 maximum per person each calendar year Dispensing fee: $7 maximum per prescription
Dental care			
Waiting period May be waived with prior coverage for routine dental care only	3 months of no claims	3 months of no claims	3 months of no claims
Deductible	$25 per person and up to $50 per family each calendar year	$25 per person and up to $50 per family each calendar year	$25 per person and up to $50 per family each calendar year
Routine dental care Diagnostic services, preventative services, minor restorative services, endodontic and periodontal services, denture maintenance, oral surgery or adjunctive services	70% coverage up to $350 per person each calendar year	80% coverage up to $750 per person each calendar year	Option 1: without dental Option 2: with dental 80% coverage up to $750 per person each calendar year
Major restorative dental care Dentures, bridgework, crowns, posts, onlays and inlays	No coverage (see optional coverage below)	No coverage (see optional coverage below)	50% coverage up to $750 per person each calendar year
Dental accident	100% coverage	100% coverage	100% coverage
Vision care			
Eye exams	100% coverage for one eye exam up to $75 every 2 years	100% coverage for one eye exam up to $75 every 2 years	100% coverage for one eye exam up to $75 every 2 years
Eye glasses, contact lenses and laser eye surgery	100% coverage up to $150 per person every 2 years	100% coverage up to $200 per person every 2 years	100% coverage up to $250 per person every 2 years
Health care			
Paramedical Treatment by licensed chiropractor, dietician, osteopath, physiotherapist, podiatrist, psychologist, social worker, massage therapist, speech therapist, naturopath or acupuncturist	100% coverage up to $30 per visit; maximum of $300 per practitioner each calendar year	100% coverage up to $40 per visit; maximum of $400 per practitioner each calendar year	100% coverage up to $50 per visit; maximum of $500 per practitioner each calendar year
Ambulance services	100% coverage of reasonable and customary fees; includes air	100% coverage of reasonable and customary fees; includes air	100% coverage of reasonable and customary fees; includes air
In-home nursing care and home health aide care	100% coverage up to a combined maximum of $2,500 per person per year Includes home health aide care	100% coverage up to a combined maximum of $5,000 per person per year Includes home health aide care	100% coverage up to a combined maximum of $7,500 per person per year Includes home health aide care
Medical supplies Diagnostic lab and x-ray services, breathing equipment, orthopedic equipment, mobility aids, hearing aids, diabetic supplies and other medical supplies	100% coverage up to maximum outlined in policy for approved rental or purchase	100% coverage up to maximum outlined in policy for approved rental or purchase	100% coverage up to maximum outlined in policy for approved rental or purchase

All plans include

- **Best Doctors®:** Expert medical specialists available to work with you to make medical decisions or understand your treatment options from the comfort of your home.
- **GroupNet™ for Plan Members website:** Submit claims, check your benefits information, see claims history and access health-related tools and resources.

Tailor your plans with these options:

- **Emergency travel medical benefit**
- **Accidental death, dismemberment and specific loss benefit**
- **Hospital accommodation**
- **Hospital cash benefit**
- **Major dental services and supplies benefit** for Core and Core Plus plans

To learn more about your individual needs and find a plan that will benefit you and your family best, please contact me.

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