

### Benefit Summary

Health Benefit (coverage per person)	Coverage & Maximum (per year unless otherwise stated)
Vision Care	\$150 per 2 policy years
Eye Exam	1 exam every 2 policy years
<b>Health Practitioners</b> <i>(including Chiropractor, Massage Therapist, Physiotherapy (includes Athletic Therapy), Acupuncture, Naturopath, Chiroprody/Podiatry, Dietician, Osteopath, Speech Therapy)</i>	\$350 per practitioner per policy year
<b>Health Practitioners</b> <i>(including Clinical Psychologist, Clinical Counsellor, Social Worker, Psychotherapist)</i>	\$1,000 combined per policy year \$100 per visit maximum
Ambulance	\$1,500 per policy year
Air Ambulance	Unlimited
Preferred Hospital Rooms	Semi-Private, maximum 30 days, \$2,000 maximum per policy year
Accidental Injury to Natural Teeth	\$5,000 per injury
<b>MEDICAL SUPPLIES OVERALL ANNUAL MAXIMUM – \$3000</b>	
Hearing Aids	\$500 per policy per 5 years
Diabetic Supplies and Equipment	\$300 traditional supplies (lancets, testing strips), \$1,500 FGM & CGM per year, CBGM 1 every 5 years
Oxygen Equipment (excluding CPAP)	\$350 per policy year
CPAP Machine	\$1,500 per lifetime
Custom Foot Orthotics	Adult – One pair every 3 years Under 16 – One pair every 1 year
Therapeutic Shoes	\$150 per policy year
Ostomy Supplies	\$500 per policy year
Cast & Crutches	\$300 per policy year
Private Duty Nursing	\$3,000 per policy year
Hospital Bed/Wheelchairs	\$3,000 per lifetime
Artificial eyes, limbs, and larynx	\$3,000 per lifetime
Patient Walkers	\$200 per 5 policy years
Breast Prosthesis	1 per breast per 2 policy years
Surgical Bras	1 per 2 policy years
Compression Stockings	2 pair per policy year
Blood Pressure Monitor	1 per family every 5 policy years
Braces & Splints	R&C per policy year

Health benefit maximums are per person, unless stated otherwise.  
Policy year: August 1st to July 31st. This is a summary only. Please refer to the policy booklet for complete details.

### Premium (per month) Effective: August 1, 2025

Coverage Type	Health
Single	\$50.51
Couple	\$99.94
Family	\$118.84

### Conditions & Exclusions to Coverage

#### Eligibility Period – 90 days

- Applicants must apply for coverage within 90 days after effective date of retirement or loss of coverage/spousal coverage.
- If coverage is not applied for within 90 days of the effective date of retirement, all dental benefits will be limited to \$300 during the first 12 months of coverage.

#### Termination of Benefits – No termination age

#### Survivor Benefit – Not included

#### Dependent Coverage – Up to age 21 or age 25 if student

- To be eligible for coverage as an over-age dependant, student must be undergoing full-time educational training at an institution within Canada, subject to the stated limitations in the policy wording. Over-age disabled dependants are also eligible.

#### Annual Deductible – None