

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
Health Practitioners (including Chiropractor, Massage Therapist, Physiotherapy (includes Athletic Therapy), Acupuncture, Naturopath, Chiropody/Podiatry, Dietician, Osteopath, Speech Therapy)		\$350 per practitioner per policy year
Health Practitioners (including Clinical Psychologist, Clinical Counsellor, Social Worker, Psychotherapist)		\$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
MEDICAL SUPPLIES OVERALL ANNUAL MAXIMUM – \$3000	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.

Rate Schedule (per month) Effective: August 1, 2026

Coverage	Health
Single	\$45.46
Couple	\$89.95
Family	\$106.96

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, you may be required to complete a medical questionnaire to qualify for 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