

## **Retiree Benefits - Health, Dental, Travel**

## **Guaranteed Acceptance**

GUARANTEED COVERAGE	Retirement Plan
Time Limit Offer	To October 31, 2020
Eligibility - Retired, Canadian Resident	Enrol Between Ages 50 - 75 Inclusive
Coverage starts immediately	For Life
You choose your coverage	Health Only, Health + Dental, Health + Dental + Travel
Tou choose your coverage	Health Only, Health + Dental, Health + Dental + Have
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EXTENDED HEALTH CARE	Retirement Plan
Deductible	No Deductible
Hospital Accommodation	100% - semi-private; Up to \$5,000 max, per year
Hospital Benefit	Hospital Daily Cash Benefits - \$50 if no semi private awarded
Ambulance Service	Unlimited Ground & Air transportation to a hospital
Accidental Dental	Included - Up to \$5,000 per year
Prescription Drugs	90% - \$1700 prescription drugs with dispensing fee cap at \$7.00
24/7 Virtual Health Care	Provided by Maple
Private Duty Registered RN Home Nursing	Included - Up to \$2500 per calendar year, with Dr's recommendation
Eligible Medical Supplies	100% - Annual max is \$5,000
Eye Exam / Vision Care	Up to \$250/24 months, includes eye exam & glasses, contacts, laser
Paramedicals	Up to \$400 per Practitioner, per year - with a max of \$35 per visit
- Acupuncture	Yes
- Chiropractor	Yes
- Massage Therapist	Yes
- Naturopath	Yes
- Osteopath	Yes
- Physiotherapy	Yes
- Chiropodist / Podiatrist	Yes
- Psychologist	Yes, \$500 - \$50 per visit
- Speech Therapist	Yes
Orthopedic Footwear or Orthotics	\$200 - one per calendar year
Hearing Aids	\$500 every 36 months
Termination Age	NO AGE LIMIT
DENTAL	Retirement Plan
Basic & Preventative	80%
Major (crowns and bridges)	50%
Annual Limit	combined max \$1400 per person per year
Recall Visits	6 months
Termination Age	NO AGE LIMIT
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Travel Insurance	
Travel Insurance	100% to max of \$ 5,000,000 per trip
Choose your Plan	Unlimited Trips up to 30 , 45 , 60 days etc per trip
Choose your rian	No Exclusions, Stabilization clause - for Three months for High Blood
Pre-existing Medical Conditions are okay	Pressure and six months for Other Conditions
Termination Age	NO AGE LIMIT