



ALL EIGHT PLANS INCLUDE COVERAGE FOR THE FOLLOWING BENEFITS:

- Vision Care
- Accidental Death and Dismemberment
- Survivor Benefit
- Registered Specialists and Therapists
 - Chiropractor
 - Chiropodist & Podiatrist
 - Naturopath
 - Registered Massage Therapist
 - Psychologist or approved Social Worker
 - Physiotherapist
 - Acupuncturist
 - Speech Pathologist/Therapist
- Lifeline Response Service
- Homecare and Nursing
- Prosthetic Appliances and Durable Medical Equipment
- Hearing Aids
- Ambulance Services
- Accidental Dental

IN ADDITION TO THESE CORE BENEFITS, THE PLANS PROVIDE THE FOLLOWING BENEFITS:

- **Base Dental** – coverage for *Basic Dental Services* (exams, cleanings, fillings, endodontics, periodontics, etc.)
- **Bronze Dental** – increased coverage for *Basic Dental Services*
- **Silver Dental** – increased coverage for *Basic Dental Services* with lower subscriber co-payments than *Base Dental* or *Bronze Dental Plans*
- **Gold Dental** – increased coverage for *Basic Dental Services* plus coverage for Crowns, Bridges, Dentures and Orthodontics, and more frequent recall visits

NOTE: the above four plans all have the same level of core benefit coverage and do not require the applicant(s) to complete a medical questionnaire. All Dental Plans contain the EHC benefits at the Base Plan level.

- **Base** – coverage for *Basic Dental Services* as well as *Prescription Drugs *Generic*
- **Bronze** – increased coverage for *Basic Dental Services* as well as *Prescription Drugs *Generic*, and also includes *Travel Coverage*
- **Silver** – increased coverage for *Basic Dental Services* as well as *Prescription Drugs* and *Travel Benefits*, and also includes *Hospital Coverage*
- **Gold** – increased coverage for *Basic Dental Services* plus coverage for Crowns, Bridges, Dentures and Orthodontics, and more frequent recall visits. Also includes a higher level of coverage for *Prescription Drugs (brand-name)*, *Travel* and *Hospital Benefits*

***Generic Drug** – a generally less expensive alternative to an interchangeable brand-name drug product. Please note that all drugs do not have a generic equivalent. If a non-generic drug is purchased, payment will be based on the lowest generic drug cost equivalent, if applicable. If no generic brand exists, payment of the brand-name price will be made at the co-payment level of your plan