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PRESCRIPTION DRUGS	
Maximum	\$5,000 per year Paid at 90% Pay-Direct card

DENTAL	
Maximums	Year 1: \$700 Year 2: \$900 Year 3+: \$1,100 per year thereafter
Recall Frequency	9 month
Basic services	Paid at 80%
Comprehensive basic services	Year 1: Paid at 60% Year 2: Paid at 70% Year 3+: Paid at 80%
Major services	Available in Year 3 Paid at 50%
Orthodontic services	Not included

EXTENDED HEALTH		
Accidental Dental	\$10,000 per year	
Ambulance Transportation	Includes land and air	
Hearing Aids	\$500 every 4 years	
Medical Services Diagnostic tests and x-rays,	\$2,000 per year	

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dialysis equipment, laboratory tests	
Medical Items and Home Support Services (in-home nursing) Separate maximums for Medical Items and Home Support Services	Year 1: \$2,000 Year 2: \$4,000 Year 3+: \$6,000 per year thereafter
Professional Services/ Registered Therapists Maximums per practitioner	\$500 per year \$25 per visit
Acupuncturist, Chiropractor, Chiropodist/ Podiatrist, Massage Therapist, Naturopath, Osteopath Physiotherapist Psychologist, Speech Therapist	\$500 per year
Vision Prescription eyeglasses, contact lenses, laser eye surgery	Year 1-2: \$150 every 2 years Year 3-4: \$200 every 2 years Year 5+: \$250 every 2 years thereafter
Eye Examination	\$100 every 2 years
Emergency Travel Out-of-Province/ Country coverage	First 30 days of trip \$5,000,000 per year

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Health Assist ZONE

ZONE 5 - MODERATE HEALTH + DRUG + DENTAL, UPGRADED TRAVEL

(Medical underwriting is required)

PRESCRIPTION DRUGS

Benefits include prescription drugs approved for use in Canada that require a prescription by law and have been prescribed by an authorized medical practitioner.

Brand name drugs covered if no generic equivalent exists.

Coverage does not include smoking cessation products or drugs for the treatment of obesity, infertility, and erectile dysfunction.

For Quebec residents: To be eligible for the ZONE prescription drug coverage, you must be covered by the RAMQ (Régie de l'assurance maladie du Québec) plan. Your prescription drug claims must be submitted to RAMQ first. When RAMQ reimburses a portion of the drug cost, unpaid balances (including co-payments and deductibles) will be co-ordinated so that you may be reimbursed up to 100% of the eligible expense incurred. If the drug is not covered by RAMQ, the standard co-pay applies.

DENTAL

Basic services

- Preventive cleaning
- Routine examinations, x-rays
- Fillings and extractions
- Fluoride treatment for children

Comprehensive basic services

• Endodontic treatment - root canal therapy

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- Periodontal treatment scaling and root planing, occlusal adjustment, and equilibration
- Denture repairs, rebasing, and relining

Major services

Payable in Year 3

- Crowns and onlays
- Dentures
- Bridgework

Orthodontic services (Not included)

Payable in Year 3

• Orthodontic treatment to straighten teeth and correct the bite

EXTENDED HEALTH

Medical Items include:

- Aids for daily living (such as hospital style beds, IV stand, trapeze, bedpan)
- Braces, casts, catheters, and ostomy supplies
- Compression stockings
- Diabetic supplies
- Custom made boots or shoes, custom made foot orthotics
- Mobility aids (such as canes, crutches, walkers, wheelchairs)
- Prosthetics
- Respiratory/Cardiology items (such as breathing and heart monitors for infants, compressors, oxygen)

Hospital Accommodation

(Medical underwriting is required)

This option is available on all plans.

