



# benefit summary

**Your Health**  
**Your Life**  
**Your Money**

**lifemark**   
HEALTH GROUP

## health benefits

	core	enhanced	premium
<b>pay direct drug coverage</b>			
<b>reimbursement</b>			
Centric pharmacies	100%	100%	100%
all other pharmacies			
- acute drugs	50%	80%	80%
- maintenance drugs	50%	50%	80%
<b>dispensing fee</b>			
Centric pharmacies	covered	covered	covered
all other pharmacies	not covered	\$5 cap	\$10 cap
<b>fertility drugs</b>	no coverage	no coverage	\$10,000 per lifetime
<b>smoking cessation drugs</b>	no coverage	\$300 per lifetime	\$300 per lifetime
<b>anti-obesity drugs</b>	no coverage	\$500 per lifetime	\$500 per lifetime
<b>vaccines</b>	no coverage	included	included
<b>healthcare</b>			
<b>reimbursement</b>			
Lifemark provider	100%	100%	100%
non-Lifemark provider	50%	80%	80%
<b>hospital coverage</b>	ward	ward	semi-private
<b>paramedical practitioners</b>			
	no coverage	\$300 per practitioner \$1,000 combined per year	\$500 per practitioner \$1,500 combined per year
<b>vision care</b>	no coverage	\$200 per 24 months	\$300 per 24 months
<b>eye exams</b>	no coverage	one per 24 months	one per 24 months
<b>private duty nursing</b>	no coverage	\$10,000 per year	\$10,000 per year
<b>orthotics &amp; orthopaedic shoes</b>	no coverage	\$300 per 3 years combined	\$300 per year combined
<b>hearing aids</b>	\$500 every 5 years	\$500 every 5 years	\$500 every 5 years
<b>medical services &amp; supplies</b>	included	included	included
<b>emergency out of country - trip duration</b>	\$2,000,000 per incident 60 days	\$2,000,000 per incident 60 days	\$2,000,000 per incident 60 days

### covered paramedical practitioners

Acupuncture, chiroprapist/podiatrist, chiropractor, massage therapist, naturopath, occupational therapist, osteopath, physiotherapy (Lifemark provider only), psychologist, speech therapist.

### medical services & supplies

Includes but is not limited to ambulance transportation, breathing apparatus, diabetic equipment, diagnostic testing, compression hose, medical equipment rental, etc.

# dental

	core	enhanced	premium
<b>basic services</b> reimbursement maximum	50% \$1,000 per year	80% \$1,500 per year*	100% \$2,500 per year*
<b>major services</b> reimbursement maximum	no coverage	50% \$1,500 per year*	50% \$2,500 per year*
<b>orthodontics</b> (dependent children) reimbursement maximum	no coverage	no coverage	50% \$2,000 per lifetime
<b>fee guide</b>	current	current	current
<b>recall cleanings &amp; exams</b>	one every 12 months	one every 9 months	one every 6 months
<b>scaling</b> (1 unit = 15 minutes)	6 units per year	8 units per year	10 units per year

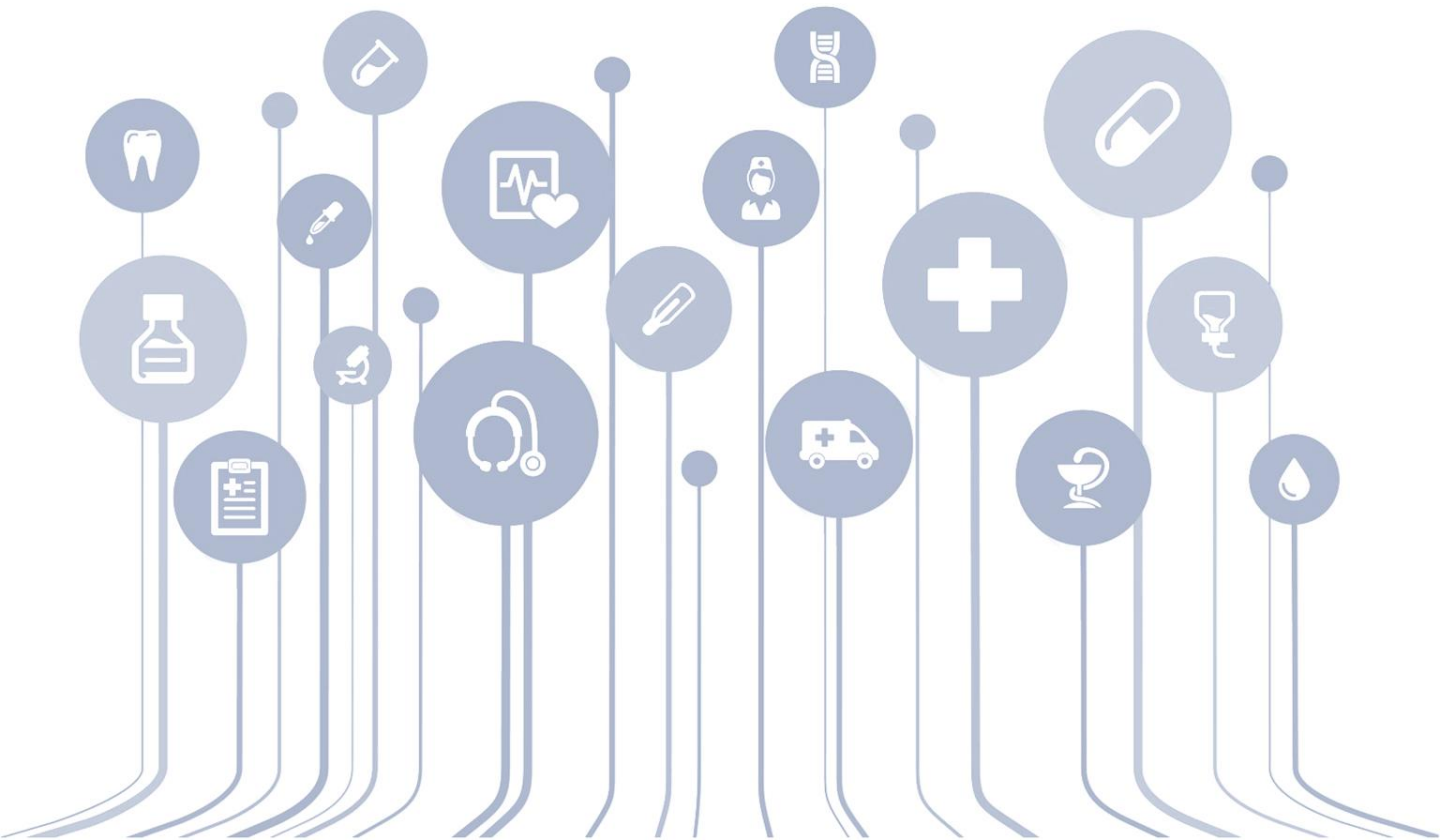
\*basic services and major services subject to a combined maximum

## basic dental services

Basic dental expenses include, but not limited to, exams and cleaning, x-rays, fillings, endodontics (root canal), periodontics (scaling and/or root planning), denture repair, and rebase or reline.

## major dental services

Major restorative expenses, including inlays, onlays and crowns, complete and partial dentures, and bridgework.



## life & AD&D

life insurance & AD&D

1x annual earnings to a maximum of \$500,000

dependent life insurance

\$10,000 spouse  
\$5,000 child

optional life insurance

units of \$10,000 to a maximum of \$500,000 for both you and your spouse

## critical illness

benefit schedule

\$10,000 for you  
\$5,000 for your spouse  
\$5,000 for your child(ren)

benefit conditions

no pre-existing condition clause  
no survival period  
no 90 day cancer exclusion  
includes a second event benefit

voluntary benefits

\$15,000 or \$30,000 without evidence of insurability  
\$50,000 or \$100,000 with evidence of insurability

## long term disability

benefit schedule

67% of the first \$4,000 of monthly earnings, plus 50% of the next \$3,500 and 44% of the remainder

maximum

\$10,000 per month

elimination period

112 days

definition of disability

2 year own occupation;  
any occupation thereafter

taxability

non-taxable

Please note that the information provided is only a highlight of the new benefits program. Further benefit details and inclusions can be found on the Medavie Blue Cross member website after January 1<sup>st</sup>.



**FlexLife** 

**Your Health Your Life Your Money**