

Product Features

	Enhanced Retiree Plan	Standard Retiree Plan
Eligibility	Full and part-time employees eligible for benefits prior to retirement, dependent children up to age 25 or 26 in Quebec if full-time students	Full and part-time employees eligible for benefits prior to retirement, dependent children up to age 25 or 26 in Quebec if full-time students
Enrolment period	Within 60 days of loss of coverage under Group benefit program otherwise EOI required	Within 60 days of loss of coverage under Group benefit program otherwise EOI required
Eligible Expenses	Drugs, Vision Care, Hospital, EHC, Dental + Emergency Travel coverage (no referrals)	Drugs, Vision Care, Hospital, EHC (no referrals)
Dispensing fees*	Full (Reasonable)	Full (Reasonable)
Drug Co-insurance*	80%	80%
Max Drug per year	\$2,000	\$1,000
Vision	80% Co-insurance - \$200 every 2 years + Optometrists fee of \$30 every 2 years	80% Co-insurance - \$150 every 2 years
Lifetime max	\$250,000 - share with all benefits Excludes Emergency OOP & OOC max	\$100,000 - share with all benefits
Paramedical Services	\$650 combined for all practitioners \$300 per year per practitioner Physiotherapist, Chiropractor, Osteopath, Podiatrists, Naturopaths, Chiropodist, Registered Massage Therapist, Speech Pathologists & Speech Therapists	\$500 combined for all practitioners \$300 per year per practitioner Physiotherapist, Chiropractor, Osteopath, Podiatrists, Naturopaths, Chiropodist, Registered Massage Therapists, Speech Pathologists & Speech Therapists
Psychologist	\$60 per visit, maximum 10 visits per year	\$60 per visit - maximum 7 visits per year

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Private Duty Nursing	\$5,000 per year (\$25,000 lifetime max)	\$5,000 per year (\$25,000 lifetime max)
Durable Equipment	<p>\$2,500 per year eg canes, crutches, walkers, casts, splints, trusses</p> <p>Wheel chair are eligible up to \$4,000 per lifetime Hospital beds \$1,500 per lifetime</p>	<p>\$2,500 per year eg canes, crutches, walkers, casts, splints, trusses</p> <p>Wheel chair are eligible up to \$4,000 per lifetime Hospital beds \$1,500 per lifetime</p>
Prosthetic Appliances & other charges (Medical Services)	<p>\$5,000 per year (with some restrictions) LAB tests, Ultrasound, Artificial limbs & eyes, Radiotherapy, Blood, Oxygen, Diabetic supplies</p> <p>Mammary prosthesis - max \$200 per Year Braces - max \$500 per Plan Year Mastectomy brassieres - max 2 per plan year Surgical stocks - max 2 pairs per Plan Year Stump socks - max 5 pairs per Plan Year Wigs following chemotherapy - \$500 lifetime Blood glucose monitors \$300 every 5 Plan Years</p>	<p>\$2,500 per year (with some restrictions) LAB tests, Ultrasound, Artificial limbs & eyes, Radiotherapy, Blood, Oxygen, Diabetic supplies</p> <p>Mammary prosthesis - max \$200 per Year Braces - max \$300 per Plan Year Mastectomy brassieres - max 2 per plan year Surgical stocks - max 2 pairs per Plan Year Stump socks - max 5 pairs per Plan Year Wigs following chemotherapy - \$350 lifetime Blood glucose monitors \$250 every 5 Plan Years</p>
Accidental Dental	\$5,000 Lifetime	\$5,000 Lifetime
Orthopedic Shoes & Supplies	Orthopedic Shoes & Orthopedic alterations & Orthotics max \$200 - need prescription	Orthopedic Shoes & Orthopedic alterations & Orthotics max \$200 - need prescription

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Ambulance	Unlimited ground, \$5,000 Air	Unlimited ground
Hearing Aids	\$500 every 5 years	\$350 every 5 years
Emergency Medical Care Out-of-province/country + Travel Assistance*	Emergency medical expenses covered up to \$1M during first 60 days of travel if insured is under age 80, and subject to a nine month pre-existing condition limitation**.	Not covered
Hospital	80% during the first 30 days, 50% of the balance to a max of \$10,000 per year semi-private	80% during the first 30 days, 50% of the balance to a max of \$5,000 per year semi-private
Convalescent Hospital	\$20 per day – Max 180 days. Not custodial	\$20 per day – Max 180 days. Not custodial
Dental Coverage	Included	Not covered
Basic Dental	80% Preventative – 9 month recall	N/A
Max Dental per year	\$750 first year, \$1,000 thereafter	N/A
Oral Surgery	50%	N/A
Endo + Perio	50%	N/A
Crown, Bridges, Ortho	Not covered	N/A

To be eligible for this plan, insured members must be insured under their provincial health care plan.

This chart provides the highlights but not all the details of Extended Health Care Insurance for Retirees. The complete terms, conditions, exclusions and limitations governing the coverage are found in the insurance policy issued by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

* This plan is second payor to any government sponsored drug plan. In Quebec, this plan will be second payor to comply with RAMQ legislation.

** Emergency travel medical does not cover any pre-existing condition. A pre-existing condition is a medical condition where symptoms have appeared or required medical attention, hospitalization or treatment (this includes changes in medication or dosage) during the nine-month period before you leave your province. Certain provisions may apply, please read your policy carefully before you travel.