

S&P Global

Plans at a Glance

Health Benefits

Benefit	Bronze	Silver	Gold
Prescription Drugs			
Deductible	None	None	None
% of Reimbursement	70%	80%	90%
Out of Pocket Maximum	\$4,500	\$3,000	\$1,500
Dispensing Fee Cap	None	None	None
Formulary	Generic - Brand name drug, only if no equivalent drug is available on the market.	Generic - Brand name drug, only if no equivalent drug is available on the market.	Generic - Brand name drug, only if no equivalent drug is available on the market.
Paramedical - Reimbursement	70%	80%	90%
Paramedical Maximums	<p>\$400 combined annual maximum for:</p> <ul style="list-style-type: none"> ■ audiologist or hearing therapist ■ speech therapist ■ naturopath ■ osteopath ■ podiatrist ■ chiropractor ■ physiotherapist, physiatrist, physical rehabilitation therapist, or sports therapist ■ massage therapist, orthotherapist, or kinesiologist ■ acupuncturist ■ homeopath <p>\$2000 combined annual maximum for: Canadian cert. counsellor, guidance counsellor, marital/couple/family therapist, marriage counsellor, psychiatrist, psychoanalyst, psychoeducator, psychologist, psychotherapist, registered clinical counsellor, social worker</p>	<p>\$900 combined annual maximum for:</p> <ul style="list-style-type: none"> ■ audiologist or hearing therapist ■ speech therapist ■ naturopath ■ osteopath ■ podiatrist ■ chiropractor ■ physiotherapist, physiatrist, physical rehabilitation therapist, or sports therapist ■ massage therapist, orthotherapist, or kinesiologist ■ acupuncturist ■ homeopath <p>\$2000 combined annual maximum for: Canadian cert. counsellor, guidance counsellor, marital/couple/family therapist, marriage counsellor, psychiatrist, psychoanalyst, psychoeducator, psychologist, psychotherapist, registered clinical counsellor, social worker</p>	<p>\$1,400 combined annual maximum for:</p> <ul style="list-style-type: none"> ■ audiologist or hearing therapist ■ speech therapist ■ naturopath ■ osteopath ■ podiatrist ■ chiropractor ■ physiotherapist, physiatrist, physical rehabilitation therapist, or sports therapist ■ massage therapist, orthotherapist, or kinesiologist ■ acupuncturist ■ homeopath <p>\$2000 combined annual maximum for: Canadian cert. counsellor, guidance counsellor, marital/couple/family therapist, marriage counsellor, psychiatrist, psychoanalyst, psychoeducator, psychologist, psychotherapist, registered clinical counsellor, social worker</p>
Emergency Out-of-Province / Canada	100% reimbursement to a lifetime maximum of \$5,000,000; 180-day trip duration.	100% reimbursement to a lifetime maximum of \$5,000,000; 180-day trip duration.	100% reimbursement to a lifetime maximum of \$5,000,000; 180-day trip duration.

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Health Benefits (continued)

Benefit	Bronze	Silver	Gold
Hearing Aids	Purchase on the written prescription of a licensed otolaryngologist, up to a payable amount of \$1,000 per Insured Person for any period of 60 consecutive months.	Purchase on the written prescription of a licensed otolaryngologist, up to a payable amount of \$1,000 per Insured Person for any period of 60 consecutive months.	Purchase on the written prescription of a licensed otolaryngologist, up to a payable amount of \$1,000 per Insured Person for any period of 60 consecutive months.
Foot Appliances	Orthopedic shoes: Purchase of one pair each Calendar Year, up to a payable amount of \$400 per Insured Person each Calendar Year (this maximum is a combined maximum with podiatric orthosis or arch support).	Orthopedic shoes: Purchase of one pair each Calendar Year, up to a payable amount of \$400 per Insured Person each Calendar Year (this maximum is a combined maximum with podiatric orthosis or arch support).	Orthopedic shoes: Purchase of one pair each Calendar Year, up to a payable amount of \$400 per Insured Person each Calendar Year (this maximum is a combined maximum with podiatric orthosis or arch support).

Vision Benefits

Benefit	Bronze	Silver	Gold
Vision			
Eye Examination	one eye exam every 12 months	one eye exam every 12 months	one eye exam every 12 months
Eyeglasses and Lenses	N/A	\$200 every 24 months	\$400 every 24 months