

Drug Coverage*	ComboPlus™ Starter† Guaranteed Issue Plan	ComboPlus™ Basic‡ Requires Medical Underwriting	ComboPlus™ Enhanced‡ Requires Medical Underwriting
Generic drugs vs. brand-name drugs	Generic	Brand-name or generic	Brand-name or Generic
Exclusions – Smoking cessation drugs, over-the-counter drugs, fertility drugs, birth control drugs, erectile dysfunction drugs and drugs not requiring a prescription	All	All except birth control drugs	All except birth control drugs
Reimbursement of eligible prescription costs per calendar year	70% of first \$750	Seniors' Adjustments 65+ 100% of first \$750	100% of eligible prescription costs not covered by your provincial prescription drug insurance plan
Calendar year maximums per person	\$525	Seniors' Adjustments 65+ \$750	Equal to the current RAMQ deductible
Dental Coverage	ComboPlus™ Starter†	ComboPlus™ Basic‡	ComboPlus™ Enhanced‡
Coverages are designed to coincide with the current provincial Dental Association Fee Guide for General Practitioners. The Flexicare® ComboPlus™ dental coverage will be adjusted to match any increases in the fee guide.			
Reimbursement (for ongoing maintenance services: fillings, cleanings, scalings, examinations, polishings, and select extractions) per year	70% of first \$575	80% of first \$400, 50% of next \$860	100% of first \$500, 60% of next \$700
Anniversary year maximum for basic dental services	\$400	\$750	\$920
Recall visits	9 months	9 months	6 months
Oral surgery, periodontics, endodontics (root canal)	Not covered	Not covered	Year 1: 60%; Year 2: 60%; Year 3+: 80%
Major restorative (orthodontics, crowns, bridges, dentures) – benefits commence in year 2	Not covered	Not covered	Year 1: 0%; Year 2+: 60% Combined maximum for oral surgery, periodontics, endodontics and major restorative of \$1,250 per 3 consecutive years, with a year 1 combined maximum of \$400.
Vision Care	ComboPlus™ Starter†	ComboPlus™ Basic‡	ComboPlus™ Enhanced‡
Covers the costs towards prescription lenses and frames, contact lenses and laser eye surgery. This benefit does not include industrial safety glasses.	\$150 maximum per 2 consecutive benefit years \$70 maximum for optometrist visit per 2 consecutive benefit years	\$250 maximum per 2 consecutive benefit years \$70 maximum for optometrist visit per 2 consecutive benefit years	\$250 maximum per 2 consecutive benefit years \$70 maximum for optometrist visit per 2 consecutive benefit years
Extended Health Care Benefits Lifetime maximum - Coverage Per Person \$250,000 Seniors' Adjustments 65+ \$260,000	ComboPlus™ Starter†	ComboPlus™ Basic‡	ComboPlus™ Enhanced‡
Registered Specialists and Therapists (Paramedical Services): Chiropractor (\$35 chiropractic x-rays per year), Chiropracist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist, Dietitian (per person per anniversary year)	Dollar maximum \$25/visit, maximum visits 20/specialist	Dollar maximum \$25/visit, maximum visits 20/specialist	Dollar maximum \$25/visit, maximum visits 20/specialist
Registered Psychologist/Psychotherapist/Clinical Counsellor (per person per anniversary year)	Maximum visits 10, First visit \$80, Subsequent visits \$65	Maximum visits 15, First visit \$80, Subsequent visits \$65	Maximum visits 15, First visit \$80, Subsequent visits \$65
Registered Speech Pathologist/Therapist (per person per anniversary year)	Maximum visits 10, First visit \$65, Subsequent visits \$45	Maximum visits 10, First visit \$65, Subsequent visits \$45	Maximum visits 10, First visit \$65, Subsequent visits \$45
Registered Physiotherapist (per person per anniversary year)	Maximum Visits 15	Maximum Visits 15	Maximum Visits 15
Registered Physiotherapist (per person per anniversary year)	\$250 maximum	\$250 maximum	\$250 maximum
Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment Covers Covers the services of registered health professionals including Registered Nurse, Registered Practical Nurse, Licensed Practical Nurse, Personal Support Worker, Occupational Therapist, Registered Dietician; includes surgical bandages and dressings and the purchase or rental of medically necessary equipment.	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: Year 1: \$1,000; Year 2: \$1,300; Year 3: \$1,500; Year 4: \$1,700; Year 5+: \$3,000	\$4,000 maximum per person, per anniversary year	\$4,000 maximum per person, per anniversary year
Payment will be coordinated where benefits are available through the Assistive Devices Program.	Seniors' Adjustments 65+ Year 1: \$1,100; Year 2: \$1,500; Year 3: \$1,700; Year 4: \$2,000; Year 5+: \$3,500	Seniors' Adjustments 65+ \$4,500 maximum per person, per anniversary year	Seniors' Adjustments 65+ \$4,500 maximum per person, per anniversary year
Custom-Made Orthotics Covers charges for the purchase of custom-made orthotics (plaster or computer topography).	\$225 per year	\$225 per year	\$225 per year
Lifeline® Personal Response Service** Coverage towards a 24/7 home monitoring service for you, your family and your extended family (parents, grandparents and in-laws) when dealing with medical problems.	6 months per person, per 3 anniversary years	6 months per person, per 3 anniversary years	6 months per person, per 3 anniversary years
Accidental Dental Covers dental treatment required as a result of an accidental blow to the head or mouth. Treatment must be sought within the 90-day period following the accident.	\$2,000 maximum per person, per anniversary year	\$2,000 maximum per person, per anniversary year	\$2,000 maximum per person, per anniversary year
Ambulance Services Unlimited ground and air transportation.	Included	Included	Included
Hearing Aids Covers the costs to purchase and/or repair up to the allowed maximum.	\$400 maximum per person, per 4 consecutive benefit years	\$400 maximum per person, per 4 consecutive benefit years	\$400 maximum per person, per 4 consecutive benefit years
	Seniors' Adjustments 65+ \$500 maximum per person, per 4 consecutive benefit years	Seniors' Adjustments 65+ \$500 maximum per person, per 4 consecutive benefit years	Seniors' Adjustments 65+ \$500 maximum per person, per 4 consecutive benefit years
CAT Scans (per person per anniversary year)	\$200 maximum	\$200 maximum	\$200 maximum
Ultrasound Scans (per person per anniversary year)	\$50 maximum	\$50 maximum	\$50 maximum
Audiologist (per person per anniversary year)	\$500 maximum	\$500 maximum	\$500 maximum
Magnetic Resonance Imaging (per person per anniversary year)	\$500 maximum	\$500 maximum	\$500 maximum
Laboratory Tests (per person per anniversary year)	\$100 maximum per category	\$100 maximum per category	\$100 maximum per category
Towards the cost of blood tests, urine tests and throat cultures which result from an accident, or for the diagnosis or treatment of an illness.			
CA 125 Test (per person per anniversary year)	\$75 maximum	\$75 maximum	\$75 maximum
Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician.			
Prostate Specific Antigen (PSA) (per person per anniversary year)	\$75 maximum	\$75 maximum	\$75 maximum
Towards the cost of testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician.			
Travel Coverage (to age 70) \$5,000,000 emergency health coverage per person for trips lasting a maximum of 9 days. (A \$100 deductible applies per claim.) Additional coverage for either 8 or 21 days can be purchased as an Add-On.	Included	Included	Included
Accidental Death and Dismemberment Payment for accidental death or dismemberment resulting from an accident, occurring within one year of the date of the accident. Additional coverage can be purchased as an Add-On.	Up to \$25,000 for an adult under 65 Up to \$10,000 for an adult 65 and over or child	Up to \$25,000 for an adult under 65 Up to \$10,000 for an adult 65 and over or child	Up to \$25,000 for an adult under 65 Up to \$10,000 for an adult 65 and over or child
Survivor Benefit Provides for continuous coverage for 1 year, following the death of an adult insured.	Available 1 year after policy effective date	Included	Included
Healthcare Online** 24/7 access to healthcare professionals (including physicians and nurse practitioners) online, through the app or over the phone.	Preferred Pricing Available	Preferred Pricing Available	Included

† Guaranteed to Issue Plan with no medical underwriting required when applying for coverage

‡ Plan requires medical underwriting

DrugPlus™‡ Basic	DentalPlus™ Basic†	DentalPlus™ Enhanced†
Requires Medical Underwriting	Guaranteed Issue Plan	
Provides Drug, Vision Care and Extended Health Care Benefits coverage at the same levels as the ComboPlus™ Basic plan.	Also includes Vision Care coverage (at the same levels as the ComboPlus™ Basic and Enhanced plans) and Extended Health Care Benefits coverage (at the same levels as the ComboPlus™ Starter plan).	
	Provides Dental coverage for services such as fillings, cleanings, scaling, examinations, polishing and select extractions: <ul style="list-style-type: none"> Year 1: 50% payment of the first \$1,150 (anniversary year maximum of \$575) Year 2+: 80% of the first \$400 and 50% of the next \$860 (anniversary year maximum of \$750) Recall visits every 9 months 	Provides Dental coverage for services such as fillings, cleanings, scaling, examinations, polishing and select extractions: <ul style="list-style-type: none"> Year 1: 70% payment of the first \$1,200 (anniversary year maximum of \$840) Year 2+: 100% of the first \$500 and 60% of the next \$700 (anniversary year maximum of \$920) Recall visits every 6 months The following dental services have a combined maximum of \$1,250 per person per 3-year period: <ul style="list-style-type: none"> Oral surgery, periodontics, endodontics (root canal): Year 1: 0%, Year 2: 60%, Year 3: 80% Orthodontics, crowns, bridges, dentures: Year 1: 0%, Year 2+: 60% Includes access to Healthcare Online

Vision Enhanced†	Accidental Death and Dismemberment Enhanced†	Travel +8 days†	Travel +21 days†	Hospital Basic‡	Hospital Enhanced‡
Guaranteed Issue Plan				Requires Medical Underwriting	
Available as an Add-On only				Available as an Add-On or Stand-Alone	
Increases vision coverage to a total maximum of \$500 per person for 3 consecutive benefit years. Includes \$100 towards laser eye surgery. \$70 maximum for optometrist visit per 2 consecutive benefit years. Not available as an Add-On to ComboPlus™ Starter plan.	Increases accidental death and dismemberment coverage to a maximum of \$50,000 for adults under 65. Increases to a maximum of \$20,000 for children and adults age 65 and over.	8 days of additional coverage, added to the 9-day coverage available with Core plan benefits. Trips of up to 17 days are covered, up to \$5,000,000 per covered person per trip. Not available to persons age 70 and over.	21 days of additional coverage, added to the 9-day coverage available with Core plan benefits. Trips of up to 30 days are covered, up to \$5,000,000 per covered person per trip. Not available to persons age 70 and over.	Semi-private hospital room 100% for first 30 days (up to \$150 every day) and 50% for next 100 days (up to \$75 every day) \$25 every day starting on day 4 if semi-private room not available (up to \$750) Up to \$150 per person per day towards the cost of convalescent care in a qualified institution: up to 7 days for each disability; up to 90 days for rehabilitation.	Semi-private or private hospital room 100% for every day in hospital (up to \$200 every day) \$50 every day starting on day 4 if semi-private or private room not available (up to \$3,000) Up to \$150 per person per day towards the cost of convalescent care in a qualified institution: up to 7 days for each disability; up to 90 days for rehabilitation.

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Anniversary year means the 12 consecutive months following the effective date of the Agreement, and each 12-month period thereafter. **Benefit year** means the 12 consecutive months following the incurred date of the claim. **Calendar year** means each successive 12-month period commencing January 1 and ending December 31. All references to “year” refer to anniversary year. When it relates to Hearing Aids and Vision Care benefits, “year” refers to benefit year.

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‡ Plan requires medical underwriting

Please note: Extended health care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.

¹ Available for the Primary Applicant only.

* The prescription drug coverage available under this plan is limited to costs not covered by the RAMQ Prescription Drug Insurance Plan. It is not intended to be a replacement for the RAMQ Plan. In order to be eligible for coverage under this plan, you must have a provincial health card and be registered under the RAMQ Prescription Drug Insurance Plan or have equivalent coverage under a group plan.

** Manulife cannot guarantee the availability of this benefit indefinitely.

Benefits referred to are subject to change without notice and, once coverage is purchased, are subject to the limitations, exclusions and reductions of coverage contained in the Policy and Schedule of Benefits.

Plans underwritten by The Manufacturers Life Insurance Company (Manulife).

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