

Application to this plan **does require a medical questionnaire** and can be done over the phone within 15 minutes.

Existing medications and conditions would not be covered.

The applicant may cancel coverage at any time without penalty.

Access to plan member online services and the mobile application which lets you manage your health plan on the go.

Find out if you qualify by completing a [short medical questionnaire](#)

How to Apply – Call us at 1.866.230.5565 to complete an application over the phone

Dental Coverage

Accidental Dental Care

- covered at 70% with \$7,000 lifetime limit

Preventative Dental Care

- 80% reimbursement
- 6 month waiting period
- No annual maximum coverage limit
- **Preventive dental coverage includes** examinations and diagnostics, tests, x-rays and lab exams, fillings, cleaning, scaling (2 units), and topical application of fluoride

Basic Dental Coverage

- 80% reimbursement
- 6 month waiting period
- No annual maximum coverage limit
- **Basic dental coverage includes:**
 - Root Canals, and endodontic services
 - Minor Oral surgery
 - Minor denture repair, rebasing, and relining
 - Extraction of erupted teeth and residual roots (*uncomplicated*)
 - Periodontal services: covered at 60% up to \$1,200 per year (2 year waiting period). Provides an additional 6 scaling unit per year.

Major Restorative Dental Coverage

- 2 year waiting period
- 60% reimbursement
- \$500 annual maximum
- **Major restorative dental coverage includes:** (major service)
- Removable prosthodontics and new denture treatment
- Inlays, onlays, bridges and crown

Orthodontic Dental Coverage

- 60% reimbursement
- 2 year waiting period
- \$1,500 lifetime maximum
- Only available to those under the age of 18

Prescription Drug Coverage

- 70% reimbursement on first \$4,500 of eligible prescription expenses
- 100% reimbursement **without limit** on remaining prescription expenses
- No maximum reimbursement limits

Visioncare

- Eye exams, Lenses and frames covered at 70%
- \$150 reimbursement limit every 2 years
- 6 month waiting period

Supplemental Health Coverage

- **Hearing aids:** covered at 70% up to \$400 every 5 years (6 month waiting period)
- Ground or Air **Ambulance:** Covered at 70% up to \$420 annually
- **Private nursing duties:** covered at 70% up to \$3,500 every 2 years
- **Paramedical practitioners:** covered at 70% with a \$400 per person, per year, per discipline limit (based on usual and customary fee schedules). This includes.
 - Acupuncturist, Audiologist, Chiropractor, Dietician, Occupational Therapist, Osteopath, Physiotherapist, Podiatrist/Chiropodist, Psychologist/Psychotherapist, Speech Therapist, Massage Therapist, and Naturopath
- **Mobility Aids:** covered at 70%
- **Artificial limbs or other prosthetic appliances:** Covered at 70% up to \$10,000 lifetime



Plan #5130

- **Orthotics/Orthopedic (custom):** covered at 70% up to \$150 per year
- **Ostomy supplies:** Covered at 70%
- **Oxygen equipment:** Covered at 70%
- **Medical Equipment:** Covered at 70%
- **Diabetic supplies:** Covered at 70%
- **Chronic disease management:** covered at 70% up to \$400 per year
- **Virtual Doctor:** Included
- **Virtual Mental Health Services:** Included
- **Medical discount program:** Included

Hospitalization

- No Coverage

Emergency Medical Travel Coverage

- No Coverage

Accidental Death and Dismemberment

- \$10,000 death benefit per adult if death is accidental
- \$5,000 death benefit per child if death is accidental

Disclosure

This plan is presented and distributed by [Red Helm Insurance Ltd](#), an independent brokerage. It is recommended that you speak with a provincially licensed personal insurance broker prior to purchasing any plan. See a link to your brokers license in the signature of their email. There is no additional cost to purchasing your coverage through a broker (*or advisor*) though a licensed representative is compensated by commission. This plan description does not constitute an offer of insurance and is meant for informational purposes only.