

Sun Life Financial Personal Health Insurance (PHI) Basic Plan

Benefits	Coverage Maximums	Monthly Rates (per person)	
		Age Group	Rate
Dental Services - paid at a percentage of the current Dental Association Fee Schedule or the reasonable and customary charge in your province of residence. <ul style="list-style-type: none"> Reimbursement on examinations, cleanings, fillings, scaling, polishing, diagnostic, radiographs and other basic preventative dental services Anniversary year maximums Recall visits 3 month waiting period* 	<ul style="list-style-type: none"> 60% reimbursement \$500 per year 9 months 	INDIVIDUAL	
Prescription Drugs <ul style="list-style-type: none"> Drug Coverage † Shared Dispensing Fee Reimbursement per anniversary year. Pay Direct Drug card 	<ul style="list-style-type: none"> Generic coverage* \$5.00 maximum 60% up to \$750.00 annually 	21-44 45-54 55-59 60-64 65-69	\$61.45 \$71.09 \$75.63 \$81.10 \$67.07
Vision Care - covers the cost towards prescription lenses and frames and/or contact lenses. This benefit does not include industrial safety glasses.	<ul style="list-style-type: none"> No coverage 	COUPLES (per person)	
Best Doctor's® Solutions Services – offers evaluation of medical records upon diagnosis of serious illness or injury.	<ul style="list-style-type: none"> Included 	21-44 45-54 55-59 60-64 65-69	\$55.31 \$63.98 \$68.07 \$72.99 \$60.36
Survivor Benefit – allows continuous coverage for the surviving partner following the death of an adult Insured.	<ul style="list-style-type: none"> Included 		
Emergency Travel Coverage: For unlimited trips lasting a maximum of 15 days. Available until the age of 80	<ul style="list-style-type: none"> No coverage 	DEPENDENTS	
Registered Specialists and Therapists – includes visits to Chiropractors, Acupuncturist, Osteopaths, Podiatrists, Naturopaths, Chiropractors, Registered Massage Therapists, Physiotherapists Psychologists and Speech Therapists (see Note 1) <ul style="list-style-type: none"> Maximum claims paid Per visit maximum Chiropractic x-rays 	<ul style="list-style-type: none"> 60% reimbursement \$250 per specialist/therapist \$25 \$25 maximum 	0-20	\$28.49
		Semi-Private Hospital (per person based on individual rates)	
Homecare and Nursing, Prosthetic Appliances and Durable Medical Equipment – Orthopedic Shoes: \$175 per year Blood Glucose Monitor \$150 per 5 year period Wheelchairs \$1,000 lifetime Medically necessary wigs or hair pieces \$100 annual Hospital bed, oxygen Splits, Casts, Crutches or braces	<ul style="list-style-type: none"> For Homecare & Nursing, Prosthetic Appliances and Durable Medical: \$2,500 per year combined \$20,000 lifetime maximum 	0-20	\$6.38
		21-44	\$14.02
		45-54	\$16.88
		55-59	\$25.77
		60-64	\$31.32
65-69	\$45.95		
Accidental Dental – covers 24/7 service for people who have an accident and or are injured at home or work.	<ul style="list-style-type: none"> 60% reimbursement \$2,000.00 per fracture/injury 		
Hearing Aids – covers the cost to purchase and/or repair up to the allowed amount. 3 month waiting period*	<ul style="list-style-type: none"> \$400 per 5 year period 		
Ambulance Services – covers trips to hospitals in a licensed ground or air ambulance. Covers charges up to the amount between what your provincial health plan covers and what is reasonable and customary.	<ul style="list-style-type: none"> Ground/air transport 		
Hospital Care – In a semi-private hospital room, you'll share a room with one other person. This option will provide you with 75% reimbursement, up to \$175.00 daily, up to 120 days per year.	<ul style="list-style-type: none"> OPTIONAL 		

Premiums are based on individual age at the time of application. Premiums will increase as an individual's age increases in accordance with published age groups.



Rates effective as of October 1, 2009

The plan will **only** reimburse medical expenses that are not covered by the insured person's provincial health care plan.

Drugs: The amount we pay for the dispensing fee reimbursement is 100% but is limited to a maximum of \$5 per prescription. Current medication being taken may be excluded based on underwriting.

***Waiting periods:** An insured person becomes eligible for the benefit after the indicated period from the effective start date of the policy.

Note 1: Services of a physiotherapist, registered massage therapist, and psychologist requires a referral letter from a licensed medical practitioner and can be included with first claim. The referral must be renewed and submitted to Sun Life every calendar year.