

GMS Replacement Health Plan Options				
Benefit	PremierPlan	ChoicePlan	EssentialPlan	Notes
Prescription Drugs	80% to \$1,750	80% to \$1,000	n/a	Limited to drugs covered under your provincial drug plan (formulary). Includes vaccines and drugs to treat pre-existing conditions.
Dental Care	Services: 80% preventative & basic, 50% major			
	\$1,500 combined maximum	\$1,250 combined maximum	\$1,000 combined maximum	
Health Practitioners	100% to \$600 combined maximum	80% to \$600 combined maximum	50% to \$600 combined maximum	Acupuncture, chiropractic, chiropody/podiatry, clinical psychology, massage therapy, speech therapy, naturopath and physiotherapy treatments.
Vision Care	\$300/2 years combined maximum	\$150/2 years combined maximum	\$100/2 years	Eye wear and eye exams.
Private Duty Nursing	80% to \$5,000	80% to \$3,000	80% to \$1,000	Must be prescribed by a physician.
Preferred Hospital Rooms	80% to \$10,000 annual maximum	80% to \$5,000 annual maximum	80% to \$2,000 annual maximum	Private or semi-private hospital room costs.
Hearing Aids	\$800/5 years	\$500/5 years	\$500/5 years	
Orthopedic Shoes & Custom Made Foot Orthotics	\$300			Orthopedic shoes require a physician's written prescription.
Ground & Air Ambulance	Unlimited			100% emergency transport to hospital; 50% return of bedridden patients.
Accidental Dental	\$2,000 / injury			Services totalling \$500 or more must be pre-approved.
Funeral Expenses	\$4,000			Accidental death.
Medical Equipment & Supplies	\$3,000 combined maximum \$500/item limit on most equipment and supplies \$250 limit on embolic stockings \$2,500 lifetime limit on sleep apnea machine			Including but not limited to casts, crutches, blood pressure monitors, mobility aids and walkers. Full list available in policy wording.
Wheelchairs, Motorized Scooters & Adjustable Beds	80% to \$10,000 combined lifetime maximum			These benefits require a physician's written order.
Artificial Limbs, Eyes & Larynx	\$10,000 combined lifetime maximum			Includes myoelectric limbs.
Breast Prosthesis	\$325 single / 2 years; \$650 bi-lateral / 2 year			Excludes surgical bras.
Annual Travel	15 days out of Canada 183 within Canada	7 days out of Canada 183 within Canada	n/a	<ul style="list-style-type: none"> <li>• Emergency medical coverage while travelling</li> <li>• 90 day stability age 69 and under</li> <li>• 180 day stability age 70+</li> <li>• Applicants aged 80 and over are covered for in-Canada travel only</li> <li>• \$1,000,000 lifetime maximum</li> </ul>

This is a summary of benefits only. Please refer to the policy wording for complete details.