

**Royal LePage Agents and Personnel Individual Plan**

**Extended Health Care - underwritten by MDM**

Issue ages 18-69, coverage to 70.

<b>Reimbursement</b>	
Drugs	90%
Paramedical	100%
Vision	100%
Other Health	100%
<b>Drugs</b>	
Maximum	\$1,000 per person
<b>Pay Direct Drug Card</b>	Yes
<b>Smoking Cessation &amp; Fertility</b>	Excluded
<b>Paramedical</b>	\$1,500 per combined for all practitioners
Chiro, Massage, Naturopath or Acupuncturist,	\$500 per practitioner
Physio, Podiatrist, Psychologist, Osteopath	\$60 per visit
Speech Therapist, Social Worker	
<b>Vision</b>	
Maximum	\$250 every 2 years
Eye Exam	\$65 per eye exam per 24 months
<b>Hearing Aids</b>	\$500 every 36 months
<b>Medical Services</b>	
Diagnostic Tests and X-Rays, Dialysis	\$1,000 per person per year
Equipment, Laboratory Tests	
<b>Ambulance services</b>	Includes Land
<b>Out of Province Emergency</b>	30 Day per trip

**Dental - underwritten by Green Shield Canada**

<b>Calendar Year Deductible</b>	None
<b>Reimbursement</b>	80%
Maximum	\$1,000 per person
<b>Basic Preventive &amp; Restorative Services</b>	
Recall Exams, Preventive Cleaning	Paid at 80% available every 9 months
Bitewing X-Rays	Paid at 80% available every 9 months
Complete Oral Exams, Full X-Rays	Paid at 80% available every 3 years
<b>Endodontic, Periodontal &amp; Denture Services</b>	
Preiodontal Scaling, Occlusal Equilibration	Paid at 80% 8 units every 12 months
Denture Cleaning	Paid at 80% available once every 12 months
Denture Relining or Rebasing	Paid at 80% available every 9 months

**Accidental Death & Dismemberment - underwritten by CHUBB Insurance**

<b>AD&amp;D Coverage</b>	
Benefit	\$100,000 Flat Benefit per Person

**Life Insurance - underwritten by CHUBB Insurance**

<b>Benefit</b>	
<b>Guaranteed Issue</b>	Units of \$5,000 to a max of \$25,000
<b>Medical Questionnaire Required with application for:</b>	Units of \$10,000 to a max of \$125,000 for an overall max of \$150,000

**Voluntary Critical Illness - underwritten by CHUBB Insurance**

<b>Benefit</b>	
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**Guaranteed Issue**

Units of \$5,000 to a max of \$25,000 available to employee and/or spouse

**Medical Questionnaire Required with application for:**

Units of \$10,000 to a max of \$125,000 for a combined Optional Critical Illness max of \$150,000 per insured. Subject to completion and approval of Critical Illness Medical Questionnaire