

Benefits Included	SELECT Plan
EHC BENEFITS Echelon General Insurance Co.	80% Reimbursement NO DEDUCTIBLE
Prescription Drugs	80% to \$5,000/calendar Yr. Generic Drugs unless Physician indicates "no substitution" ESI Pay-Direct Drug card
Accidental Dental	Up to \$2,500/calendar year
Ambulance	Ambulance services not covered by Provincial Plan up to \$250/trip
Home Support	See Private Duty Nursing
Durable Medical Equipment	\$1,750/calendar year for Durable Medical Equipment
Prosthetics	Included Above
Medical Supplies	\$1,500/calendar year
Orthopedic footwear or Orthotics	Reasonable & Customary charges for Orthopedic footwear or Orthotics prescribed by a Chiropodist or Physician to a maximum of \$150/calendar year
Private Duty Nurse	\$2,000/calendar year
Paramedical Services	Up to \$300/practitioner per calendar year with a \$50 per visit maximum on a "top up" basis to any Provincial benefits, including: Chiropractors, Chiropodist, Nutritionist, Podiatrist, Physiotherapist, Speech Therapist, Osteopath, Reg. Massage Therapist, Up to \$360 for Psychologist per policy year.
Hearing Aids	\$300/ 5 calendar years
Vision	Eye Glasses up to \$150 every 2 calendar years, after 6 month waiting period. \$100 for Eye Examinations/24 months
Hospital	Semi-Private room up to \$170 per day for 30 days (\$5,100 maximum/calendar year)
Maximum per person	\$25,000 per calendar year
Lifetime Maximum	No Maximum
Out-of-Province/Country Travel Insurance Coordinators Ltd.	100% up to \$1M for trips of up to 30 days plus Emergency Travel Assistance Services
DENTAL Echelon General Insurance Company	
Preventive Services	Must be purchased with EHC. No deductible, 80% reimbursement up to \$1,500 per person per calendar year. Basic Care including fillings, oral surgery, anesthetic and minor restorations; Periodontics covered at 50% reimbursement
Major Restorative Services	Not Included
Orthodontia	Not Included
Maximum	80% up to \$1,500 per person per calendar year
Critical Illness ACE INA Insurance	Optional Benefit of \$10,000; \$25,000; or \$50,000 cover TEN life threatening conditions
Disability Insurance Lloyd's of London	Individual Disability Insurance Program available as an option
AD&D ACE INA Insurance	Optional Employee/Family Program in units of \$50,000 to \$300,000 full benefit schedule