

Home Care Assistance Plan

Lifetime Plan Amounts	\$50,000*	\$75,000	\$100,000*	\$125,000			
Benefits available when one is physically or cognitively dependent as verified by your doctor							
Registered nurse (or certified nursing assistant including personal support worker)	\$75 per day 200 days per calendar year		\$75 per day 200 days per calendar year				
Home conversion expenses	\$10,000 lifetime maximum		\$15,000 lifetime maximum				
Moving allowance	\$1,000 lifetime maximum		\$1,000 lifetime maximum				
Meals	\$500 per month		\$700 per month				
Transportation expenses	\$750 p	er year	\$750 per year				
Health monitoring system	\$1,000 per calendar year		\$1,000 per calendar year				
Respite services	\$3,000 per calendar year		\$3,000 per calendar year				
Psychological services for informal caregiver	\$1,250 per year		\$1,500 per year				
Medical supplies	90% - \$1,500 per year		\$1,500 per year				
Purchase or rental of equipment (Crutches, walkers, canes, casts, trusses, spinal braces, orthopedic corsets, oxygen and charges for temporary lease of a respirator)	Unlimited		Unlimited				
Supplies for colostomy, an ileostomy, or a urostomy	90% - Unlimited		Unlimited				
Accessories for diabetics	90% - Unlimited		Unlimited				
Orthopedic shoes	90% - Unlimited		Unlimited				
Rental, purchase or repair of non-motorized wheelchair, hospital bed (excluding mattress), ventilator	90% - \$5,000 lifetime maximum		\$7,500 lifetime maximum				
Audiologist Occupational therapist Physiotherapist Respiratory therapist Dietician Naturopath Podiatrist Speech therapist	90% - \$1,250 Per calendar year for each specialist \$1,500 Per calendar year for each specialist		year for each				
Stockings for varicose veins and phlebitis	90% - 2 pairs per calendar year		2 pairs per calendar year				
External breast prostheses following a mastectomy	90% - \$300 per 24 months		\$300 per 24 months				
Tens	90% - \$500 per 36 months		\$500 per 36 months				
Hearing Aids	90% - \$500 per 36 months		\$500 per 36 months				
Wigs (required for pathological conditions or following chemotherapy treatments)	90% - \$300 lifetime maximum		-	ne maximum			
-mist machine, including the masks, or a CPAP machine	90% - \$500 lifetime maximum \$500 lifetime maximum						
Incontinence supplies-bowel and/or bladder	90% - \$1,500 per year \$1,500 per year						



Mini Health Plan

No qualification to be physically or cognitively dependent required.

Health benefits claimed reduces the lifetime amount in the \$50K and \$100K plans.

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Benefits included in Lifetime Amount	\$50,000	\$75,000	\$100,000	\$125,000			
Hospitalization	Semi private room, \$150 per day Lifetime maximum: 180 days If no semi-private room available \$50 per day of hospitalization, from the second day of hospitalization	Not Included	Semi private room, \$200 per day Lifetime maximum: 180 days If no semi-private room available \$50 per day of hospitalization, from the second day of hospitalization	Not Included			
Convalescent Hospital	Semi private room, \$50 per day Lifetime maximum	Not Included	Semi private room, \$60 per day Lifetime maximum	Not Included			
Ambulance	120 days Unlimited	Not Included	120 days Unlimited	Not Included			
Air Ambulance	\$5,000 per year	Not Included	\$5,000 per year	Not Included			
Diagnostic Laboratory Tests	Unlimited	Not Included	Unlimited	Not Included			
Magnetic Resonance Imaging	\$750 per calendar year	Not Included	\$750 per calendar year	Not Included			
Dental Care as the result of an accident	\$5,000 per accident	Not Included	\$5,000 per accident	Not Included			
Second Medical Opinion	Included	Not Included	Included	Not Included			