



Choose a plan that's right for you!

Extended Health Care (EHC) Plan

	Revive	Thrive	Energize
Benefit Year	Calendar year	Calendar year	Calendar year
Deductible	Single - \$0 Family - \$0	Single - \$0 Family - \$0	Single - \$0 Family - \$0
Co-Insurance	Drugs - 70% Other EHC services - 80% Hospital/convalescent care - 100% Emergency out of Canada - 100% Out of Canada referral - 50% Vision care - no coverage	<b>Drugs - 80%</b> <b>Other EHC services - 90%</b> Hospital/convalescent care - 100% Emergency out of Canada - 100% Out of Canada referral - 50% Vision care - no coverage	<b>Drugs - 90%</b> <b>Other EHC services - 100%</b> Hospital/convalescent care - 100% Emergency out of Canada - 100% Out of Canada referral - 50% <b>Vision care - 100%</b>
Drug Plan	Standard drug formulary Pay direct drug card Mandatory Generic Equivalent Only Pharmacy dispensing fee maximum: Reasonable and customary Drug annual maximum - \$5,000 Anti-smoking drugs - no coverage Fertility drugs - no coverage Anti-obesity drugs - no coverage Sexual dysfunction drugs - no coverage	Standard drug formulary Pay direct drug card Mandatory Generic Equivalent Only Pharmacy dispensing fee maximum: Reasonable and customary <b>Drug annual maximum - \$7,500</b> Anti-smoking drugs - no coverage Fertility drugs - no coverage Anti-obesity drugs - no coverage Sexual dysfunction drugs - no coverage	Standard drug formulary Pay direct drug card Mandatory Generic Equivalent Only Pharmacy dispensing fee maximum: Reasonable and customary <b>Drug annual maximum - \$10,000</b> Anti-smoking drugs - no coverage Fertility drugs - no coverage Anti-obesity drugs - no coverage Sexual dysfunction drugs - no coverage

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	* for Quebec residents who are working - the EHC termination age will not apply to drugs, in accordance with RAMQ legislation	* for Quebec residents who are working - the EHC termination age will not apply to drugs, in accordance with RAMQ legislation	* for Quebec residents who are working - the EHC termination age will not apply to drugs, in accordance with RAMQ legislation
<b>Hospital / Convalescent Care</b>	Hospital room accommodation - semi-private (daily dollar max - reasonable and customary expenses) Convalescent care - 180 days per occurrence (daily dollar max - unlimited)	Hospital room accommodation - semi-private (daily dollar max - reasonable and customary expenses) Convalescent care - 180 days per occurrence (daily dollar max - unlimited)	Hospital room accommodation - semi-private (daily dollar max - reasonable and customary expenses) Convalescent care - 180 days per occurrence (daily dollar max - unlimited)
<b>Home nursing care</b>	\$10,000 per year	\$10,000 per year	\$10,000 per year
<b>Paramedical Practitioners</b>	Acupuncturist - no coverage Audiologist - no coverage Chiropractor - \$300 per year Massage Therapist - no coverage Naturopath/Homeopath - no coverage Nutritionist/Dietitian - no coverage Occupational Therapist - no coverage Osteopath - no coverage Physiotherapist/Athletic Therapist - \$300 per year Podiatrist/Chiropodist - no coverage Psychologist/Psychotherapist/ Social Worker/Clinical Counsellor - \$500 per year Speech Therapist - no coverage	<b>Acupuncturist - \$300 per year</b> <b>Audiologist - \$300 per year</b> Chiropractor - \$300 per year Massage Therapist - no coverage <b>Naturopath/Homeopath - \$300 per year</b> <b>Nutritionist/Dietitian - \$300 per year</b> <b>Occupational Therapist - \$300 per year</b> <b>Osteopath - \$300 per year</b> Physiotherapist/Athletic Therapist- \$300 per year <b>Podiatrist/Chiropodist - \$300 per year</b> Psychologist/Psychotherapist/ Social Worker/Clinical Counsellor - \$500 per year <b>Speech Therapist - \$300 per year</b>	<b>Acupuncturist - \$500 per year</b> <b>Audiologist - \$500 per year</b> <b>Chiropractor - \$500 per year</b> <b>Massage Therapist - \$500 per year</b> <b>Naturopath/Homeopath - \$500 per year</b> <b>Nutritionist/Dietitian - \$500 per year</b> <b>Occupational Therapist - \$500 per year</b> <b>Osteopath - \$500 per year</b> <b>Physiotherapist/Athletic Therapist- \$500 per year</b> <b>Podiatrist/Chiropodist - \$500 per year</b> Psychologist/Psychotherapist/ Social Worker/Clinical Counsellor - \$500 per year <b>Speech Therapist - \$500 per year</b>
<b>Eye Examinations</b>	Adult maximum - no coverage Child maximum - no coverage	<b>Adult maximum - one exam per person per 24 months</b> <b>Child maximum - one exam per person per 12 months</b>	Adult maximum - one exam per person per 24 months Child maximum - one exam per person per 12 months

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Vision Care	Adult maximum - no coverage Child maximum - no coverage	Adult maximum - no coverage Child maximum - no coverage	Adult maximum - \$200 per person per 24 months Child maximum - \$200 per person per 12 months
Other Health Care Benefits	Ambulance services included Diabetic supplies - unlimited Hair pieces - \$200 per lifetime Hearing aids - \$500 per 5 years Orthopedic shoes and orthotics -\$300 combined per year Speech aids - \$1,000 per lifetime Therapeutic equipment - \$5,000 per piece per lifetime Diagnostic laboratory expenses -\$500 per year Each prosthetic limb and each artificial eye - \$25,000 per lifetime Prosthetic socks - 5 pair per year Hair piece following surgery or treatment - \$200 per lifetime External breast prosthesis (mastectomy forms) - 2 per 24 months Surgical brassieres - 2 per year Graduated compression hose - 2 pair per year	Ambulance services included Diabetic supplies - unlimited Hair pieces - \$200 per lifetime Hearing aids - \$500 per 5 years Orthopedic shoes and orthotics -\$300 combined per year Speech aids - \$1,000 per lifetime Therapeutic equipment - \$5,000 per piece per lifetime Diagnostic laboratory expenses -\$500 per year Each prosthetic limb and each artificial eye - \$25,000 per lifetime Prosthetic socks - 5 pair per year Hair piece following surgery or treatment - \$200 per lifetime External breast prosthesis (mastectomy forms) - 2 per 24 months Surgical brassieres - 2 per year Graduated compression hose - 2 pair per year	Ambulance services included Diabetic supplies - unlimited Hair pieces - \$200 per lifetime Hearing aids - \$500 per 5 years Orthopedic shoes and orthotics -\$300 combined per year Speech aids - \$1,000 per lifetime Therapeutic equipment - \$5,000 per piece per lifetime Diagnostic laboratory expenses -\$500 per year Each prosthetic limb and each artificial eye - \$25,000 per lifetime Prosthetic socks - 5 pair per year Hair piece following surgery or treatment - \$200 per lifetime External breast prosthesis (mastectomy forms) - 2 per 24 months Surgical brassieres - 2 per year Graduated compression hose - 2 pair per year
Overall Maximum (excluding emergency out of Canada)	Unlimited	Unlimited	Unlimited
Emergency out of Canada	Duration - 90 days Maximum - \$5,000,000 per lifetime Out of Canada Referral - \$15,000 per lifetime Travel benefits plus - included	Duration - 90 days Maximum - \$5,000,000 per lifetime Out of Canada Referral - \$15,000 per lifetime Travel benefits plus - included	Duration - 90 days Maximum - \$5,000,000 per lifetime Out of Canada Referral - \$15,000 per lifetime Travel benefits plus - included

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Travel Benefits Plus	Emergency medical transportation - Reasonable and customary expenses In flight medical attendant - Reasonable and customary expenses Return transportation for family members - Reasonable and customary expenses In flight bedside attendance -Reasonable and customary expenses Vehicle return - Up to \$3,000 Canadian Out of pocket allowance - Up to \$2,500 Canadian Return of remains - Up to \$10,000 Canadian Identification of deceased - economy airfare of family member	Emergency medical transportation - Reasonable and customary expenses In flight medical attendant - Reasonable and customary expenses Return transportation for family members - Reasonable and customary expenses In flight bedside attendance -Reasonable and customary expenses Vehicle return - Up to \$3,000 Canadian Out of pocket allowance - Up to \$2,500 Canadian Return of remains - Up to \$10,000 Canadian Identification of deceased - economy airfare of family member	Emergency medical transportation - Reasonable and customary expenses In flight medical attendant - Reasonable and customary expenses Return transportation for family members - Reasonable and customary expenses In flight bedside attendance -Reasonable and customary expenses Vehicle return - Up to \$3,000 Canadian Out of pocket allowance - Up to \$2,500 Canadian Return of remains - Up to \$10,000 Canadian Identification of deceased - economy airfare of family member
Survivor Benefit	24 months	24 months	24 months
Termination Age	75 (70 if no Basic Life)	75 (70 if no Basic Life)	75 (70 if no Basic Life)
Waiver of Premium	Not covered	Not covered	Not covered

# Dental Plan

	Revive	Thrive	Energize
Benefit Year	Calendar year	Calendar year	Calendar year
Deductible	Single - \$0    Family - \$0	Single - \$0    Family - \$0	Single - \$0    Family - \$0
Co-Insurance	Basic - 80% Endo/Perio - 80% Major - no coverage Ortho - no coverage	Basic - 90% Endo/Perio - 90% Major - 50% Ortho - no coverage	Basic - 90% Endo/Perio - 90% Major - 50% Ortho - 50%
Benefit Maximums	Basic and endo/perio - combined \$1,000 per benefit year	Basic, endo/perio, and major - combined \$1,500 per benefit year	Basic, endo/perio, major and ortho - combined \$2,000 per benefit year
Dental Fee Guide	Current year	Current year	Current year
Basic Restorative Services	Recall exams - 1 per 12 months Cleaning - 1 per 12 months Bitewing - 2 per 12 months Fluoride treatments - 1 per 12 months for children up to the age of 21 no coverage for adults Complete x-rays - 1 per 24 months Complete exams - 1 per 36 months Reline/repair dentures - 1 per 36 months Oral hygiene instruction - no coverage Pit and fissure sealants - available for children up to age 14	Recall exams - 1 per 12 months Cleaning - 1 per 12 months Bitewing - 2 per 12 months Fluoride treatments - 1 per 12 months for children up to the age of 21 no coverage for adults Complete x-rays - 1 per 24 months Complete exams - 1 per 36 months Reline/repair dentures - 1 per 36 months Oral hygiene instruction - no coverage Pit and fissure sealants - available for children up to age 14	Recall exams - 1 per 12 months Cleaning - 1 per 12 months Bitewing - 2 per 12 months Fluoride treatments - 1 per 12 months for children up to the age of 21 no coverage for adults Complete x-rays - 1 per 24 months Complete exams - 1 per 36 months Reline/repair dentures - 1 per 36 months Oral hygiene instruction - no coverage Pit and fissure sealants - available for children up to age 14
Endodontic and Periodontic Services	Periodontic scaling - 8 units Root planing - 8 units Occlusal adjustment and equilibration - 8 units per benefit year	Periodontic scaling - 8 units Root planing - 8 units Occlusal adjustment and equilibration - 8 units per benefit year	Periodontic scaling - 8 units Root planing - 8 units Occlusal adjustment and equilibration - 8 units per benefit year
Major Restorative Services	No coverage	Crowns, onlays, dentures, bridges and implants - included with replacement after 5 years Missing tooth exclusion	Crowns, onlays, dentures, bridges and implants - included with replacement after 5 years Missing tooth exclusion
Orthodontic Services	No coverage	No coverage	Covers dependent children up to the age of 19
Survivor Benefit	24 months	24 months	24 months

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Termination Age	75 (70 if no Basic Life)	75 (70 if no Basic Life)	75 (70 if no Basic Life)
Waiver of Premium	Not covered	Not covered	Not covered

Extended Health Care and Dental Care benefits are underwritten by Co-operators Life Insurance Company and distributed and administered by Viver Health Inc™. Please refer to your policy contract for applicable coverage limitations and exclusions. Viver is committed to protecting the privacy, confidentiality, accuracy and security of the personal information that we collect, use, retain and disclose in the course of conducting our business. Please refer to our privacy policy at [viverbenefits.ca](https://viverbenefits.ca) for more information.