



## **Coverage**

### **Life**

\$25,000.

Terminates at age 65.

### **A.D.&D.**

\$25,000.

Terminates at age 65.

### **Extended Health Care**

80% Drugs, \$1,000 calendar year drug maximum. No dispensing fee. 100% Medical services and supplies. 100% Semi-private hospital. 100% Professional supplies, \$400 calendar year maximum each. Acupuncture has a \$500 calendar year maximum. The following share a \$400 calendar year maximum: Naturopath & Dietitian, Athletic Athletic Therapy & Physiotherapy, Speech Therapy & Audiologist, and Psychologist & Social Worker (MSW req'd). A doctor's note is not required for Massage Therapy. Travel up to 90 days.

### **Dental**

Levels I & II (Basic) 80%. Levels III & IV (Major) 50%.

\$1,500 combined calendar year maximum for Basic & Major services. Maximum of 16 units of endodontic and periodontal scaling/planing per calendar year. Recall frequency of 12 months. Nil deductible. Current fee guide.

This group benefit is administered by Western Financial Group Insurance Solutions. E.&O.E. – Western Financial Group (Network) Inc. September 22, 2016