

Chambers Plan

Employee Benefits

Fully Pooled Tiered Plans

	Essential Care Option ID: TR1	Plus Care Option ID: TR2	Enhanced Care Option ID: TR3	Premier Care Option ID: TR4
# of Lives	1 to 9 employees			
Life & AD&D				
Coverage	\$25K	\$25K	\$25K	\$50K
Health				
Deductibles	Nil	Nil	Nil	Nil
% National Formulary / Non-Formulary at 50% All Other Health / Travel & Hospital	70%(NAT) - 50% 70%/100%	70%(NAT) - 50% 80%/100%	80%(NAT) - 50% 80%/100%	90%(NAT) - 50% 100%/100%
Prescription Drug Limit Per Person	\$1,000	\$2,500	\$5,000	\$10,000
Paramedical Services* (Combined overall maximums listed)	None	\$1,000 (\$300/per)	\$1,500 (\$400/per)	\$2,000 (\$500/per)
Medical Travel Benefit \$750/Voyage Assistance/100% Travel Health	✓	✓	✓	✓
Nursing Care	\$5,000	\$5,000	\$5,000	\$5,000
Out of Country Coverage (Number of days abroad)	180/90/60/30	180/90/60/30	180/90/60/30	180/90/60/30
Ambulance - Ground and Air	\$1,000/Year	\$1,000/Year	\$1,000/Year	\$1,000/Year
Hearing Aids Benefit Amount/Period of Coverage	\$500/48 Months	\$500/48 Months	\$500/48 Months	\$500/48 Months
Medical Equipment & Other Services Some limits per item exist	\$2,000 Combined	\$2,000 Combined	\$2,000 Combined	\$2,000 Combined
Accidental Dental	\$2,000/Year	\$2,000/Year	\$2,000/Year	\$2,000/Year
EHC Survivor Benefit	✓	✓	✓	✓
Hospital - Semi-Private	✓	✓	✓	✓
Vision Adult @ 24 months, children @ 12 months	None	\$200	\$200	\$300
Eye Exams - \$100	✓	✓	✓	✓
Dental		9 month recall	6 month recall	6 month recall
Coverage 80% Basic / 80% Endodontic & Periodontics	None	Overall Max \$1,000	Overall Max \$1,500	Overall Max \$2,000
Critical Illness				
Coverage	\$10K (minimum) \$30K (optional)	\$10K (minimum) \$30K (optional)	\$10K (minimum) \$30K (optional)	\$10K (minimum) \$30K (optional)

*Paramedical services include Chiropractors; Massage; Physiotherapists (Athletic Therapy included within Physiotherapist maximum); Podiatrists/Chiropodists; Naturopaths; Osteopaths; Acupuncturists; Audiologists; Dieticians; Psychologists/Social workers/Registered Clinical Counsellor (RCC)/Canadian Certified Counsellor (CCC)/Psychotherapist; Speech Therapists