

canada **life**™

Freedom to Choose  
**Health and  
dental insurance**





## Freedom to Choose™ health and dental insurance can help fill the gap between your provincial health care coverage and what you pay out of pocket.

There's a choice of plans to suit you and your family's needs, and coverage may be guaranteed. If you're self-employed, it may even be tax deductible.

### It can help pay for things like:

- Prescription drugs
- Dental care
- Ambulance
- Private hospital room
- Physiotherapy



You qualify as long as you're a Canadian resident and have provincial health care





## Guaranteed plans

If you had a health or dental plan in the last 60 days, you can choose from these plans and coverage is guaranteed:

	Guaranteed	Guaranteed plus	Guaranteed elite
<b>Annual plan maximum</b>	\$30,000 per person each calendar year	\$50,000 per person each calendar year	\$50,000 per person each calendar year
<b>Drugs</b>			
<b>Prescription drugs*</b> Drugs that require a prescription from a doctor or dentist	<b>Without drugs:</b> no drug coverage <b>Without drug card:</b> 90% coverage up to \$1,000 per person each calendar year <b>With drug card:</b> 80% coverage up to \$1,000 per person each calendar year <b>Dispensing fee limit:</b> none	<b>Without drugs:</b> no drug coverage <b>Without drug card:</b> 100% coverage up to \$1,500 per person each calendar year <b>With drug card:</b> 85% coverage up to \$1,500 per person each calendar year <b>Dispensing fee limit:</b> none	<b>With drug card:</b> 90% coverage up to \$2,400 per person each calendar year <b>Dispensing fee limit:</b> none
<b>Dental care</b>			
<b>Routine dental care</b> Diagnostic services, preventive services, minor restorative services, endodontic and periodontal services, denture maintenance, oral surgery and adjunctive services	No coverage	80% coverage up to \$1,000 per person each calendar year	85% coverage up to \$2,000 per person each calendar year
<b>Major restorative dental care</b> Dentures, bridgework, crowns, posts, onlays and inlays	No coverage	No coverage (see optional coverage below)	50% coverage up to \$1,000 per person each calendar year
<b>Dental accident</b>	100% coverage (covered under health care)	100% coverage	100% coverage
<b>Vision care</b>			
<b>Eye exams</b>	90% coverage up to \$75 for one eye exam every 2 years	100% coverage for one eye exam every 2 years	100% coverage for one eye exam every 2 years
<b>Eyeglasses, contact lenses and laser eye surgery</b>	No coverage	100% coverage up to \$200 per person every 2 years	100% coverage up to \$275 per person every 2 years
<b>Health care</b>			
<b>Hospital accommodation</b>	100% coverage for a private room up to \$225 per day for a maximum of 90 days each calendar year	100% coverage for a private room up to \$225 per day for a maximum of 90 days each calendar year	100% coverage for a private room up to \$250 per day for a maximum of 90 days each calendar year
<b>Paramedical</b> Treatment by licensed chiropractor, dietitian, osteopath, physiotherapist, podiatrist, psychologist, social worker, massage therapist, speech therapist, naturopath or acupuncturist	90% coverage up to \$300 per person, per practitioner, each calendar year	100% coverage up to \$350 per person, per practitioner, each calendar year	100% coverage up to \$400 per person, per practitioner, each calendar year
<b>Ambulance services</b>	100% of reasonable and customary fees; includes air	100% of reasonable and customary fees; includes air	100% of reasonable and customary fees; includes air
<b>In-home nursing care and home health aide care</b>	90% coverage up to \$2,500 per person per year Doesn't include home health aide care	100% coverage up to \$3,000 per person per year Doesn't include home health aide care	100% coverage up to a combined maximum of \$4,000 per person per year Includes home health aide care
<b>Medical supplies</b> Diagnostic lab and X-ray services, breathing equipment, orthopedic equipment, mobility aids, hearing aids, diabetic supplies and other medical supplies	90% coverage up to maximum outlined in policy for approved rental or purchase	100% coverage up to maximum outlined in policy for approved rental or purchase 90% for orthopedic equipment up to maximum outlined in policy	90% coverage up to maximum outlined in policy for approved rental or purchase

\*You may need a drug card to get reimbursed for some medications that are only available through an authorized pharmacy. If you live in Quebec, you're required to have drug coverage through your employer, your spouse's group insurance plan or the Quebec provincial plan, the Régie de l'assurance maladie du Québec (RAMQ). Lifestyle prescription drugs that are not covered are smoking cessation, fertility and erectile dysfunction drugs.



## Select plans

Whether you had prior coverage or not, you can choose from these plans:

	Select	Select plus	Select elite
<b>Prescription drugs*</b>			
Drugs that require a prescription from a doctor or dentist	70% coverage up to \$500 per person each calendar year <b>Dispensing fee:</b> \$5 maximum per prescription	80% coverage up to \$10,000 per person each calendar year <b>Dispensing fee:</b> \$7 maximum per prescription	90% coverage on first \$10,000 per person each calendar year 100% for the next \$240,000 \$250,000 maximum per person each calendar year <b>Dispensing fee:</b> \$7 maximum per prescription
<b>Dental care</b>			
<b>Waiting period</b> May be waived with prior coverage for routine dental care only	3 months of no claims	3 months of no claims	3 months of no claims
<b>Deductible</b>	\$25 per person and up to \$50 per family each calendar year	\$25 per person and up to \$50 per family each calendar year	\$25 per person and up to \$50 per family each calendar year
<b>Routine dental care</b> Diagnostic services, preventive services, minor restorative services, endodontic and periodontal services, denture maintenance, oral surgery or adjunctive services	70% coverage up to \$350 per person each calendar year	80% coverage up to \$750 per person each calendar year	<b>Option 1:</b> without dental <b>Option 2:</b> with dental 80% coverage up to \$1,000 per person each calendar year
<b>Major restorative dental care</b> Dentures, bridgework, crowns, posts, onlays and inlays	No coverage (see optional coverage below)	No coverage (see optional coverage below)	50% coverage up to \$750 per person each calendar year
<b>Dental accident</b>	100% coverage	100% coverage	100% coverage
<b>Vision care</b>			
<b>Eye exams</b>	100% coverage for one eye exam up to \$75 every 2 years	100% coverage for one eye exam up to \$75 every 2 years	100% coverage for one eye exam up to \$75 every 2 years
<b>Eyeglasses, contact lenses and laser eye surgery</b>	100% coverage up to \$150 per person every 2 years	100% coverage up to \$200 per person every 2 years	100% coverage up to \$250 per person every 2 years
<b>Health care</b>			
<b>Paramedical</b> Treatment by licensed chiropractor, dietician, osteopath, physiotherapist, podiatrist, psychologist, social worker, massage therapist, speech therapist, naturopath or acupuncturist	100% coverage up to \$30 per visit; maximum of \$300 per practitioner each calendar year	100% coverage up to \$40 per visit; maximum of \$400 per practitioner each calendar year	100% coverage up to \$50 per visit; maximum of \$500 per practitioner each calendar year
<b>Ambulance services</b>	100% coverage of reasonable and customary fees; includes air	100% coverage of reasonable and customary fees; includes air	100% coverage of reasonable and customary fees; includes air
<b>In-home nursing care and home health aide care</b>	100% coverage up to a combined maximum of \$2,500 per person per year Includes home health aide care	100% coverage up to a combined maximum of \$5,000 per person per year Includes home health aide care	100% coverage up to a combined maximum of \$7,500 per person per year Includes home health aide care
<b>Medical supplies</b> Diagnostic lab and X-ray services, breathing equipment, orthopedic equipment, mobility aids, hearing aids, diabetic supplies and other medical supplies	100% coverage up to maximum outlined in policy for approved rental or purchase	100% coverage up to maximum outlined in policy for approved rental or purchase	100% coverage up to maximum outlined in policy for approved rental or purchase

\*If you live in Quebec, you're required to have drug coverage through your employer, your spouse's group insurance plan or the Quebec provincial plan, the Régie de l'assurance maladie du Québec (RAMQ). Lifestyle prescription drugs that are not covered are smoking cessation, fertility and erectile dysfunction, and anti-obesity drugs.

## Medical underwriting (Select, Select plus or Select elite plans)

Canada Life reviews your information from the medical questionnaire on your application. Based on your or a family member's medical history, we may:

- Adjust the premium for coverage
- Offer you our Select plan which is our assured acceptance plan
- Exclude prescription drug coverage from your coverage if you're currently taking or have taken medications for a pre-existing medical condition and/or any other medical reason

## Select plan with assured acceptance

When Canada Life reviews the information on your medical questionnaire, one of the options that may be offered to you is the Select plan with assured acceptance. Here are some of the reasons why this plan may be offered to you:

- You don't have prior coverage
- You don't wish to go through medical underwriting
- You don't wish to have an exclusion on your policy

## Tailor your plan with these options

### Emergency travel medical

- Get up to \$1,000,000 of coverage when you travel outside of Canada
- Covers you for an unlimited number of trips
- Coverage for trips lasting 30, 60 or 90 days
- Coverage until you're 80 years old

### Accidental death, dismemberment and specific loss benefit

- Buy coverage in units of \$25,000 up to \$250,000
- Coverage until you're 71 years old

### Hospital cash benefit – helps offset some costs if you're ever faced with an extended hospital stay

- You get \$50 per day for a hospital stay for each insured, up to a family maximum of \$200 per day.
- Benefits start on the fourth day you're in the hospital in Canada, up to a maximum of 60 days in a calendar year.
- If your insured child is 31 days old or younger, coverage is limited to \$50 per day starting on the fourth day in a hospital in Canada, up to a maximum of seven days.
- You can use the money to cover other costs, like a television in your room, parking, cafeteria or babysitting expenses for your family.

### Hospital accommodation (for Select, Select plus and Select elite plans)

- Covers the difference between a standard and private or semi-private room
- Covers up to \$175 per day for up to 60 days

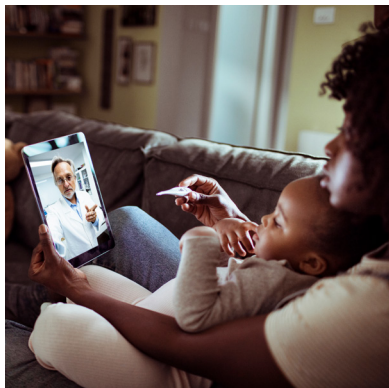
### Major dental services and supplies (Select, Select plus and Guaranteed plus plans)

Coverage is 50% for eligible major dental expenses, up to \$750 per insured per calendar year to help cover:

- Crowns and onlays
- Denture-related surgery
- Dentures, bridgework and implant retained appliances

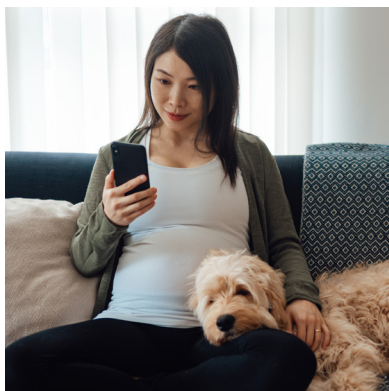


Every plan also gives you:



### Teladoc Medical Experts

Get expert medical advice from the comfort of your home. Medical specialists can work with you to help you make complex medical decisions or understand your treatment options. You'll have access to a world-renowned network of medical experts across more than 450 subspecialties of medicine.



### Consult+

Get virtual health care services through an app or online. You can talk to doctors, nurses or other health care professionals for non-urgent medical care. You also have access to self-led therapy for mild and moderate depression and anxiety. Use Consult+™ anywhere and any way you're comfortable talking, whether through a phone call, video or chat.



### Fast and easy access to your plan

Sign in to [mycanadalifeatwork.com](https://mycanadalifeatwork.com) to submit claims, check your benefits information, see claims history and sign up for direct deposit for claims payments. You can also access the Health and Wellness site. It offers health information, tools and resources to help you lead a healthy lifestyle.



## Flexible payment options

- Split the annual cost into 12 equal payments and have them deducted monthly from your financial institution, Visa or MasterCard
- Pay the entire cost at once

## Notice for Quebec residents

If you live in Quebec, you're required to have drug coverage through your employer, your spouse's group insurance plan or the Quebec provincial plan, the Régie de l'assurance maladie du Québec (RAMQ). If you're covered for drugs under RAMQ, you'll still have to pay a monthly deductible plus a co-insurance charge, subject to a calendar year maximum established by law and subject to change from time to time.

Depending on the plan you choose, it tops up your RAMQ coverage by paying your out-of-pocket expenses for drugs covered by RAMQ and for some drugs not covered by RAMQ.

For more information about RAMQ or to enrol, go to [ramq.gouv.qc.ca](https://ramq.gouv.qc.ca).

## 10-day right to examine your policy

If you're not satisfied with your policy, you can cancel it without penalty within 10 days of receiving it or within 60 days after its effective date if you didn't receive the policy, where permitted by law.

If you add an optional benefit, you also have the 10-day right for that new benefit.

Applying for coverage is easy  
Contact me today



This brochure is intended only as a summary of the coverage provided. The policy contains important definitions, limitations and exceptions. You'll receive the policy shortly after you've been approved for coverage. Please read the policy carefully when you receive it.

## What does your *freedom* look like?™

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