

# Business Value Plan

## Medically Underwritten One or More Individuals

### **DRUGS: Pay Direct Card Included**

Prescription Drugs to age 79

Prescription Drugs 80% to a max. of \$1,200 per year

Generic Drugs only, unless otherwise specified by physician

Includes Oral Contraceptives, No Lifestyle

### **VISION CARE**

\$250 every 24 months

Eye Exams up to \$70 every 24 months

### **PROFESSIONAL SERVICES**

90% max. to \$400 per year

Chiropractor

Massage Therapist

Physiotherapist

Acupuncturist

Foot Care Professionals

Osteopath

Speech Therapist

Naturopath

Psychologist

**MEDICAL TRANSPORT:** Air & Land included

### **AUDIO**

Hearing Aids plus Repairs or Replacement of Parts

\$400 max. every 4 years

**PRIVATE DUTY NURSING:** \$5,000 max. per year

**MEDICAL ITEMS:** \$3,000 max. per year

**ACCIDENTAL DENTAL:** \$5,000 max. per year

### **SEMI-PRIVATE HOSPITAL**

\$200 per day; max. 25 days per year

### **OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL**

\$1,000,000 per lifetime; 30 day Emergency only

Age limit 79 years old

### **DENTAL**

Combined max. per person, per year

\$750 first 12 months; \$1,000 next 12 months

\$1,200 every 12 months thereafter

Basic coverages 80% up to the limits above

Basic Comprehensive coverages 80% up to the limits above

**LIFE:** Applicant only, under 65 years old \$15,000

**THE ESTATE VAULT:** For those who have a computer we have included access to the Estate Vault, a Web-based or Desktop-based software program with Security Protocols to enable you to keep track of your Personal, Financial, Legal and Medical information. Once signed on to the Estate Vault you will have Identity Theft coverage of up to \$25,000.

### **ACCIDENTAL DEATH & DISMEMBERMENT**

Applicant only, under 65 years old \$15,000

### **DISABILITY**

Applicant only, long term disability \$1,000 per month included

Option to increase the \$1,000 to \$2,500 for an additional premium; under 65 years old only