
Value Plus

Medically Underwritten Individual

DRUGS: Pay Direct Card Included

Prescription Drugs to age 79

Prescription Drugs 80% to a max. of \$800 per year

Generic Drugs only, unless otherwise specified by physician

Includes Oral Contraceptives, No Lifestyle

VISION CARE

\$125 every 24 months

Eye Exams up to \$50 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: \$3,000 max. per year

MEDICAL ITEMS: \$1,500 max. per year

ACCIDENTAL DENTAL: \$2,500 max. per year

SEMI-PRIVATE HOSPITAL

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

OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL

\$500,000 per lifetime; 30 day Emergency only

Age limit 79 years old

DENTAL

Combined max. per person, per year

\$500 first 12 months; \$750. next 12 months

\$1,000 every 12 months thereafter

Basic coverages 80% up to the limits above

Basic Comprehensive coverages 80% up to the limits above

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.