

	Guaranteed	Guaranteed plus	Guaranteed elite
Annual plan maximum	\$30,000 per person each calendar year	\$50,000 per person each calendar year	\$50,000 per person each calendar year
Drugs			
Prescription drugs* Drugs that require a prescription from a doctor or dentist	Without drugs: no drug coverage Without drug card: 90% coverage up to \$1,000 per person each calendar year With drug card: 80% coverage up to \$1,000 per person each calendar year Dispensing fee limit: none	Without drugs: no drug coverage Without drug card: 100% coverage up to \$1,500 per person each calendar year With drug card: 85% coverage up to \$1,500 per person each calendar year Dispensing fee limit: none	With drug card: 90% coverage up to \$2,400 per person each calendar year Dispensing fee limit: none
Dental care			
Routine dental care 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
Major restorative dental care 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
Dental accident	100% coverage (covered under health care)	100% coverage	100% coverage
Vision care			
Eye exams	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
Eyeglasses, contact lenses and laser eye surgery	No coverage	100% coverage up to \$200 per person every 2 years	100% coverage up to \$275 per person every 2 years
Health care			
Hospital accommodation	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
Paramedical 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
Ambulance services	100% of reasonable and customary fees; includes air	100% of reasonable and customary fees; includes air	100% of reasonable and customary fees; includes air
In-home nursing care and home health aide care	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
Medical supplies 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	100% 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.