

PLANDIRECT™ COVERAGE OVERVIEW

	BASIC PLAN	COMPREHENSIVE PLAN	PREMIER PLAN
BENEFIT DETAILS	HEALTH WITH DRUG OPTIONS	HEALTH & DENTAL – WITH DRUG OPTIONS	HEALTH & DENTAL – WITH DRUGS
HOSPITAL ACCOMMODATION	100% to \$225 per day for a maximum of 90 days per calendar year for a private room	100% to \$225 per day for a maximum of 90 days per calendar year for a private room	100% to \$250 per day for a maximum of 90 days per calendar year for a private room
PRESCRIPTION DRUGS* <small>* If you live in Quebec, you are required to have drug coverage through your employer or the Quebec provincial plan, the Régie de l'assurance maladie du Québec (RAMQ).</small>	Without drugs – provides no drug coverage or Without drug card – 90% to a maximum of \$1,000 per person each calendar year or With drug card – 80% to a maximum of \$1,000 per person each calendar year	Without drugs – provides no drug coverage or Without drug card – 100% to a maximum of \$1,500 per person each calendar year or With drug card – 85% to a maximum of \$1,500 per person each calendar year	90% to a maximum of \$2,000 per person each calendar year; includes drug card
AMBULANCE SERVICES	Air & ground covered at 100%	Air & ground covered at 100%	Air & ground covered at 100%
IN-HOME NURSING CARE	90% up to \$3,500 per person every 36 months	100% up to \$3,500 per person every 36 months	90% up to \$4,500 every 36 months, including home health care aid
MEDICAL SUPPLIES, AIDS AND APPLIANCES	90% up to maximums in policy \$150 orthotics maximum	100% up to maximums in policy \$150 orthotics maximum	90% up to maximums in policy \$500 orthotics maximum
DENTAL ACCIDENT CARE	Covered at 100%	Covered at 100%	Covered at 100%
PARAMEDICAL SERVICES	90% up to maximums in policy	100% up to maximums in policy	90% up to maximums in policy
VISIONCARE	One eye exam to a maximum of \$75 every 24 months	100% up to \$200 per person every 24 months One eye exam every 24 months	90% up to \$275 per person every 24 months One eye exam every 24 months
HEARING AIDS	90% up to \$500 per person every 5 years	100% up to \$500 per person every 5 years	90% up to \$800 per person every 5 years
DENTALCARE – ROUTINE	No coverage	80% up to \$1,000 per person each calendar year	85% to a maximum of \$2,000
DENTALCARE – MAJOR RESTORATIVE	No coverage	No coverage (optional Major Dental Services and Supplies Benefit available)	50% up to \$1,000 per person each calendar year for dentures, bridgework, crowns, posts, onlays & inlays
ANNUAL PLAN MAXIMUM	\$30,000 per person each calendar year	\$50,000 per person each calendar year	\$50,000 per person each calendar year

ALL PLANS INCLUDE:

PVS – Discount on prescription eyewear and hearing aids at participating outlets.
 Great-West Life's *Health & Wellness Site* – Comprehensive health information and interactive health-related tools, available online 24 hours a day, seven days a week.
 Health Information Service – Reliable information and reassurance with one phone call.
 Family Support Service – Links individuals to a network of qualified healthcare and home care professionals.
 Nutrition Support Service – Expert advice that offers a proactive, self-care approach to wellness.

OPTIONAL COVERAGE

Emergency Travel Medical Benefit – Provides 30 consecutive day multi-trip coverage for under age 65, or 15 consecutive day multi-trip coverage for plan members between the ages of 65 and 74.
 Accidental Death, Dismemberment and Specific Loss Benefit – Available in units of \$25,000, up to 10 units.
 Hospital Cash Benefit – \$50 per day beginning on the fourth day of hospitalization.
 Major Dental Services and Supplies Benefit – 50% up to \$750 annually.

Note: The above information is a summary only. Please view our Detailed Coverage Information under Plan Designs at www.greatwestlife.com/plandirect for more details.

Please contact PDAssure Group at 1-800-565-4066 for more information.