

Health & Dental Insurance for CARP Members | Plan Comparisons

AVAILABLE BENEFITS	EXTENDED HEALTH CARE Medical Questionnaire Not Required	DENTAL ENHANCED Medical Questionnaire Not Required	THREE STAR Medical Questionnaire Not Required	FOUR STAR Medical Questionnaire Required	FIVE STAR Medical Questionnaire Required
DENTAL SERVICES (If applicable, dental coverage begins at the age when dental coverage under your provincial health insurance plan ends.)					
Covers basic services such as examinations, fillings and cleanings, x-rays and select extractions. No waiting period required on basic services. Paid at a percentage of the current Dental Association Fee Schedule.		90% co-payment for basic, diagnostic and other dental services, including oral surgery, endodontics, denture services and periodontics	70% co-payment for basic, diagnostic and other dental services, including denture services	80% co-payment for basic, diagnostic and other dental services, including oral surgery, endodontics, denture services and periodontics	90% co-payment for basic, diagnostic and other dental services, including oral surgery, endodontics, denture services and periodontics
<ul style="list-style-type: none"> Anniversary year maximums Major restorative Recall for routine checkups 	<ul style="list-style-type: none"> Not covered with this plan Not covered with this plan Not covered with this plan 	<ul style="list-style-type: none"> Yr 1: \$500; Yr 2: \$750; Yr 3 and 4: \$1,000; Yr 5+: \$1,250 60% co-payment starting in Yr 3 with a max. of \$800 for every 2-year period including dentures, orthodontics and crowns (part of overall max.) 6 months 	<ul style="list-style-type: none"> \$350 per year Not covered with this plan 9 months 	<ul style="list-style-type: none"> \$500 per year 60% co-payment starting in Yr 3 with a max. of \$500 per anniversary year 6 months 	<ul style="list-style-type: none"> Yr 1: \$500; Yr 2: \$750; Yr 3 and 4: \$1,000; Yr 5+: \$1,250 60% co-payment starting in Yr 3 with a max. of \$800 for every 2-year period including dentures, orthodontics and crowns 6 months
PRESCRIPTION DRUGS*					
<ul style="list-style-type: none"> Drug coverage (<i>Exclusions: Drugs for smoking cessation, erectile dysfunction, over-the-counter drugs and drugs not requiring a prescription</i>) Shared dispensing fee At age 65 	<ul style="list-style-type: none"> Not covered with this plan Not covered with this plan Not covered with this plan 	<ul style="list-style-type: none"> Not covered with this plan Not covered with this plan Not covered with this plan 	<ul style="list-style-type: none"> 70% to a maximum of \$450 per year for generic drugs† (fertility and birth control drugs not covered) \$6.50 maximum 100% to a max. of \$450/year 	<ul style="list-style-type: none"> 85% of first \$500 for brand name drugs; 100% of next \$1,375 to a maximum of \$1,800 per year (fertility and birth control drugs not covered) Covered 100% to a max. of \$1,800/year 	<ul style="list-style-type: none"> 85% of first \$500 for brand name drugs; 100% of next \$4,575 to a maximum of \$5,000 per year Covered 100% to a max. of \$5,000/year
VISION CARE					
Covers costs toward the purchase of prescription lenses, frames, contact lenses and laser eye surgery. This benefit does not include industrial safety glasses.	<ul style="list-style-type: none"> \$150 for every 2 benefit years \$60 for optometrist visits for every 2 benefit years 	<ul style="list-style-type: none"> \$150 for every 2 benefit years \$60 for optometrist visits for every 2 benefit years 	<ul style="list-style-type: none"> \$150 for every 2 benefit years \$60 for optometrist visits for every 2 benefit years 	<ul style="list-style-type: none"> \$150 for every 2 benefit years \$60 for optometrist visits for every 2 benefit years 	<ul style="list-style-type: none"> \$250 for every 2 benefit years \$60 for optometrist visits for every 2 benefit years
HOSPITAL BENEFITS					
Preferred hospital accommodation in excess of the standard ward room rate charged by a general (acute care) hospital. A cash benefit is included in lieu of room costs for each day you are not able to obtain preferred accommodation.	<ul style="list-style-type: none"> Not covered with this plan Not covered with this plan 	<ul style="list-style-type: none"> Not covered with this plan Not covered with this plan 	<ul style="list-style-type: none"> Not covered with this plan Not covered with this plan 	<ul style="list-style-type: none"> Semi-private accommodation (up to a maximum of \$175 a day); 100-day maximum Not covered with this plan 	<ul style="list-style-type: none"> Semi-private or private room accommodation (unlimited) \$50 per day from first day (to 60-day maximum per year)
SURVIVOR BENEFIT					
Benefits will be maintained for one year following the death of the adult Insured.	<ul style="list-style-type: none"> Available one year after policy effective date 	<ul style="list-style-type: none"> Available one year after policy effective date 	<ul style="list-style-type: none"> Available one year after policy effective date 	<ul style="list-style-type: none"> Covered 	<ul style="list-style-type: none"> Covered
HEALTH SERVICE NAVIGATOR**					
Offers an evaluation of medical records upon diagnosis of serious illness or injury, and web/toll-free health care information.	<ul style="list-style-type: none"> Included 	<ul style="list-style-type: none"> Included 	<ul style="list-style-type: none"> Included 	<ul style="list-style-type: none"> Included 	<ul style="list-style-type: none"> Included

Plans underwritten by The Manufacturers Life Insurance Company.

Health Service Navigator® is offered through The Manufacturers Life Insurance Company (Manulife).
Manulife, P.O. Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.

AVAILABLE BENEFITS	EXTENDED HEALTH CARE Medical Questionnaire Not Required	DENTAL ENHANCED Medical Questionnaire Not Required	THREE STAR Medical Questionnaire Not Required	FOUR STAR Medical Questionnaire Required	FIVE STAR Medical Questionnaire Required
LIFETIME MAXIMUM					
• Lifetime maximum of EHC benefits	• \$300,000	• \$100,000	• \$100,000	• \$300,000	• \$350,000
AMBULANCE SERVICES^{†††}					
Covers trips to hospitals in a licensed ambulance up to the amount between what your provincial health plan covers and what is reasonable and customary.	Unlimited ground and air transport	Unlimited ground and air transport	Unlimited ground and air transport	Unlimited ground and air transport	Unlimited ground and air transport
ACCIDENTAL DENTAL					
Covers dental treatment required as a result of an accidental blow to the head or mouth. Treatment must be sought within the 90-day period following the accident.	• \$2,000 per year for natural teeth	• \$2,000 per year for natural teeth	• \$2,000 per year for natural teeth	• \$2,000 per year for natural teeth	• \$3,000 per year for natural teeth
HEARING AIDS					
Covers the purchase and/or repair up to the allowed maximum.	• \$500 for every 4 benefit years	• \$300 for every 4 benefit years	• \$300 for every 4 benefit years	• \$500 for every 4 benefit years	• \$500 for every 4 benefit years
REGISTERED SPECIALISTS AND THERAPISTS: Acupuncturists, Chiropractors, Dietitians, Osteopaths, Podiatrists, Naturopaths, Chiropodists, Registered Massage Therapists, Physiotherapists, Psychologists, Social Workers, Psychotherapists, Speech Therapists					
Registered Specialists and Therapists^{†††} <ul style="list-style-type: none"> • Maximum claims per year • Maximum per visit • Chiropractic x-rays • Maximum visits per year Psychologist/Social Worker/Psychotherapist <ul style="list-style-type: none"> • Maximum per first visit • Maximum per subsequent visit • Maximum visits per year Speech Therapist <ul style="list-style-type: none"> • Maximum per first visit • Maximum per subsequent visit • Maximum visits per year 	<ul style="list-style-type: none"> • \$400 per specialist/therapist • \$20 • \$35 • 20 <ul style="list-style-type: none"> • \$80 • \$65 • 10 <ul style="list-style-type: none"> • \$65 • \$45 • 10 	<ul style="list-style-type: none"> • \$400 per specialist/therapist • \$20 • \$35 • 20 <ul style="list-style-type: none"> • \$80 • \$65 • 10 <ul style="list-style-type: none"> • \$65 • \$45 • 10 	<ul style="list-style-type: none"> • \$400 per specialist/therapist • \$20 • \$35 • 20 <ul style="list-style-type: none"> • \$80 • \$65 • 10 <ul style="list-style-type: none"> • \$65 • \$45 • 10 	<ul style="list-style-type: none"> • \$400 per specialist/therapist • \$20 • \$35 • 20 <ul style="list-style-type: none"> • \$80 • \$65 • 10 <ul style="list-style-type: none"> • \$65 • \$45 • 10 	<ul style="list-style-type: none"> • \$600 combined • Unlimited • \$35 • 20 <ul style="list-style-type: none"> • \$80 • \$65 • 15 <ul style="list-style-type: none"> • \$65 • \$45 • 15
HOMECARE AND NURSING, PROSTHETIC APPLIANCES AND DURABLE MEDICAL EQUIPMENT					
Covers the services of a Registered Nurse (R.N.), Registered Practical Nurse (R.P.N.), Licensed Practical Nurse, Personal Support Worker or Occupational Therapist; includes surgical bandages and dressings and the purchase or rental of medically necessary equipment such as crutches, non-electric wheelchairs and hospital beds, oxygen and other equipment recommended by your physician and approved by Manulife. Also includes prosthetic appliances such as artificial limbs, eyes, splints, casts, breast prostheses following mastectomies. Payment will be coordinated where benefits are available through the Assistive Devices Program.	Maximum per year for each of Homecare and Nursing; Prosthetic Appliances; and Durable Medical Equipment: • \$2,500	Maximum per year for each of Homecare and Nursing; Prosthetic Appliances; and Durable Medical Equipment: • Year 1: \$ 500 • Year 2: \$ 800 • Year 3: \$1,000 • Year 4: \$1,200 • Year 5+: \$2,500	Maximum per year for each of Homecare and Nursing; Prosthetic Appliances; and Durable Medical Equipment: • Year 1: \$ 500 • Year 2: \$ 800 • Year 3: \$1,000 • Year 4: \$1,200 • Year 5+: \$2,500	Maximum per year for each of Homecare and Nursing; Prosthetic Appliances; and Durable Medical Equipment: • \$2,500	Maximum per year combined for Homecare and Nursing; Prosthetic Appliances; and Durable Medical Equipment: • \$7,500
CUSTOM-MADE ORTHOTICS					
• Custom-made Orthotics	• \$225 per year	• \$225 per year	• \$225 per year	• \$225 per year	• \$225 per year

All references to “year” refer to Anniversary Year. When it relates to Hearing Aids and Vision Care benefits, year refers to Benefit Year. **Anniversary Year** refers to each successive 12-month period following the effective date of your policy. **Benefit Year** refers to each successive 12-month period following the date a claim for a specified benefit is first incurred under your policy. **Calendar Year** refers to each successive 12-month period commencing January 1 and ending December 31.

* Coverage based on Calendar Year for residents of British Columbia and Saskatchewan. Based on Anniversary Year for residents of all other provinces, except Quebec, where coverage is not currently available.

† Generic Drug – A generally less expensive alternative to an interchangeable brand-name drug product. Please note: Not all drugs have a generic equivalent. If a non-generic drug is purchased, payment will be based on the lowest generic drug cost equivalent, if applicable. If no generic brand exists, payment of the brand-name price will be made at the co-payment level of your plan.

†† Manulife cannot guarantee the availability of this benefit indefinitely.

††† Benefits are only payable after yearly maximums allowed under your provincial health insurance plan have been reached, if applicable.