

Atlantic Canada Massage Therapy Health Plan

Schedule of Benefits

Worldwide Travel

Active cardholders

- Program pays 100% of the eligible expense up to a \$2 million per person, per incidence.
- Benefits are provided for an accident or unexpected illness outside the province of residence.
- Some pre-existing condition exclusions apply.
- Payment and travel assistance through World Assistance.

Out of Canada Referrals

- Program pays 100% of the eligible expense up to a lifetime maximum payment of \$500,000 per participant. Medical services incurred outside of Canada on a referral basis when those services are unavailable in Canada.

Extended Health – program pays 80 % of the eligible expense

- **Professional Ambulance** – The maximum eligible expenses for this benefit is \$1,000 in a calendar year.
- **Special Ambulance Attendant** – Limited to a maximum eligible expense of \$500 in a calendar year.
- **Private Duty Nursing** – The maximum eligible expense for each participant will be limited to a maximum of \$10,000 in a calendar year. Payment for eligible expenses will be based on the payment schedule for private duty nurses by Medavie Blue Cross for the participant's province of residence.
- **Diagnostic and X-ray Services**
- **Oxygen**
- **Accidental Dental** – Charges for dental treatment, when natural teeth have been damaged by a direct blow, accidental blow to the mouth, or a fractured or dislocated jaw required setting.
- **Diabetic Supplies** – Charges for the following diabetic supplies in a quantity prescribed by a physician and deemed reasonable by Medavie Blue Cross: needles, syringes, swabs, test tapes and lancets.
- **Diabetic Equipment** – Overall maximum eligible expense for this equipment is \$700 in any five consecutive calendar years.
- **Ostomy Supplies**
- **Speech Aids** – maximum lifetime eligible expense of \$500.
- **Other Practitioners** – Charges for treatment, except when performed in a hospital, by a licensed: speech therapist, clinical psychologist, chiropractor, osteopath, chiropodist / podiatrist, physiotherapist, acupuncturist or naturopath. The maximum eligible expense for each type of practitioner is \$500 in a calendar year. The overall maximum eligible expense for this benefit is \$1500 in a calendar year. In addition, the maximum eligible expense for x-rays in a calendar year is \$35 per practitioner.
- **Prosthetic Appliances** – Charges for the following remedial prosthetic appliances: artificial limbs, breast or eyes, crutches, canes, splints, casts, trusses, braces and hair prosthetics. Replacement of these items will not be a benefit unless replacement is required due to a pathological or physiological change. Repairs and / or adjustments are provided up to \$300.
- **Medical Supplies and Equipment**
- **Orthopaedic Shoe(s) & Supplies** – The maximum combined eligible expense for orthopaedic shoe(s) & supplies is \$200 for each participant in a calendar year. For dependent children less than 21 years of age, the maximum eligible expense in a calendar year is \$300.
- **Hearing Aids** – Adults to a maximum \$600 (excluding batteries and exams) in 3 consecutive calendar years. Dependent children less than 21, requiring a hearing aid for each ear, are eligible for two hearing aids (one for each ear) to a maximum of \$600 per hearing aid in 3 consecutive calendar years.

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Vision Care

- Program pays 80% of the eligible expense – maximum eligible expense of \$125 (maximum reimbursed is \$100).
- Vision care benefits every two consecutive calendar years for adults and every calendar year for dependent children.
- Reimbursement to the subscriber.
- Contact lenses due to a medical condition – maximum eligible expense of \$200 (maximum reimbursed is \$160).

Drug Benefits

Drug List Rx Choices – Eligible drug benefits includes only medically necessary drugs which by law can only be obtained with a prescription and considered by Medavie Blue Cross to be life-sustaining. Drugs are separated into two tiers with the co pay varying among the tiers. Drugs selected for the first tier are less expensive drugs, recognized as first line therapy for the treatment of disease, and are used to treat serious medical conditions. Drugs in the second tier are drugs that are usually more expensive, may be used to treat non-life threatening conditions, and are not always considered first line therapy for the treatment of specific diseases. Any eligible medication must be authorized by Medavie Blue Cross and prescribed by Medavie Blue Cross Approved Providers.

Drug Co-Pay

- The subscriber pays 20% for tier one drugs and 50% for tier two drugs on the prescription
- Paid directly to the pharmacy.

Dental benefits

- Program pays 70% of eligible expenses
- Annual dollar maximum of \$500
- Basic dental services only
- One recall per year
- Preventive services
- Restorative services
- Root canal therapy
- Periodontic therapy
- Surgical services
- Prosthodontic services

Fee Schedule: Reimbursement is based on the current Dental Society Fee Guide for general practitioners in the subscriber's province of residence.

The monthly cost for this plan is presently \$ 214.38 for family coverage and \$ 107.83 for single coverage. The cost of the plan is re-evaluated in August of each year.

If you should have any questions, please feel free to contact myself, Wanda Pinet or my administrative assistant Sonia Pitre at 1-888-245-3211.

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