

# Schedule of Benefits

*Policyholder Name*

*Policy Number*

This booklet contains further clauses which may limit coverage. Please read all the benefit description pages carefully. Please note that all dollar amounts are expressed in Canadian currency.

<i>Overall Maximum per Insured Person</i>	Class A: <span style="float: right;"><i>per coverage period</i></span> Class B: <span style="float: right;"><i>per coverage period</i></span>
<i>Description of Classes</i>	Class A:  Class B:
<i>Work Hours Required</i>	Class A: A minimum of      hours per week Class B: A minimum of      hours per week
<i>Eligibility Period</i>	Class A:      continuous months of employment Class B:      continuous months of employment
<i>Termination Age</i>	Class A:  Class B:
<i>Common Law Spouse Cohabitation Period</i>	Class A: Continuous cohabitation: Last      months Class B: Continuous cohabitation: Last      months
<i>Age Limits for Dependent Children</i>	Under age      , or under age      if a full-time student at a recognized educational institution
<i>Pre-existing Condition Stability Period</i>	Class A: Class B:
<i>Coverage Period</i>	Class A:      days per trip Class B:      days per trip

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## BENEFIT SUMMARY

Refer to SECTION II for benefit details.

<i>Hospital Accommodation</i>	<i>Reasonable and Customary Costs</i>
<i>Physician Charges</i>	<i>Reasonable and Customary Costs</i>
Diagnostic Services	<i>Reasonable and Customary Costs</i>
Paramedical Services	\$250 per Profession
Prescription Drugs	30-day supply per Prescription
Ambulance Services	<i>Reasonable and Customary Costs</i>
Medical Appliances	<i>Reasonable and Customary Costs</i>
Private Duty Nurse	Up to \$5,000
<i>Emergency Air Transportation</i>	<i>Reasonable and Customary Costs</i>
Transportation to Bedside	Economy Round-trip Airfare plus up to \$150 per day to a maximum \$3,000
Return of <i>Travel Companion</i>	One-way Airfare
Treatment of Dental <i>Accidents</i>	Up to \$2,000
Meals and Accommodation	Up to \$150 per day, to a maximum \$3,000 per <i>Trip</i>
<i>Vehicle Return</i>	Up to \$5,000
Return of Deceased	Up to \$5,000
Incidental Expenses	Up to \$250