

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.

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

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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