

CPGA Extended Health Care Plan

Quick Check Benefit Summary

This summary of the benefits included in the CPGA's Extended Health Care Plan is designed to provide answers to some of the most common enquiries that we have received from plan members. It is NOT a contract; it DOES NOT include all of the terms and conditions of the contract and it DOES NOT include all of the limitations and exclusions of the contract. This summary DOES NOT change or override the terms of the contract in place between Sun Life Assurance and the CPGA.

Primary Services

- In-province hospital 100% of the semi-private / ward differential
No deductible
- Convalescent hospital 100% maximum \$ 20. per day
Maximum 180 days
No deductible
- Out of Province / Country Not Covered
- Maximum Lifetime Benefits \$ 1,000,000.

Services subject to deductibles and coinsurance

- **Prescription Drugs** Except Plan A
Lowest generic cost unless doctor specified
- Key Exclusions
 - Fees for giving injections, serums or vaccines
 - medicines from doctors or dentists
 - Weight loss drugs, or proteins
 - Dietary supplements
 - Hair growth stimulants
 - Quit smoking products
 - Erectile dysfunction drugs
 - Infertility drugs
- **Medical Services & Equipment**
 - Private duty nurses \$ 5,000. per year
 - Ambulance transportation Nearest hospital
 - Air ambulance Nearest hospital
 - Laboratory tests (excludes Doctor's office or Pharmacy tests)
 - Accidental Dental \$ 1,000.
 - Ophthalmologist / Optometrist \$ 50. every 2 years
 - Wigs following chemo. \$ 500. lifetime
 - Therapeutic Equip. (wheelchairs) \$ 4,000. lifetime
 - Casts, splints braces, crutches
 - Breast prosthesis \$ 400. per 2 years
 - Surgical brassieres 2 per year

- Artificial limbs & eyes (excludes myoelectrical appliances)
- Stump socks 5 pairs per year
- Support stockings 2 pair per year
- Orthotic Inserts \$ 200. lifetime
- Orthopaedic shoes \$ 400. per year
- Radio and Coagulo therapy
- Oxygen, Plasma and Blood transfusions
- Glucometers \$ 700. lifetime

- **Paramedical Services**

- Massage Therapist Doctor referred - \$ 250 per year
- Physiotherapists & Osteopaths \$ 250. per year
- Naturopaths & Acupuncturists \$ 250. per year
- Podiatrists & Chiropodists \$ 250. per year
- Excess of Provincial plan max. annual benefit
- Christian Scientist Practitioners \$ 250. per year
- Psychologists Doctor Referred - \$ 375. per year
- Speech Therapists \$ 12 per visit - \$ 250. per year
- Chiropractors \$ 500. per year incl. one x-ray

- **Key General Exclusions**

- Services or supplies payable in whole or part by a government-sponsored plan, unless specifically allowed by legislation.
- Charges in excess of “usual” and “reasonable” local rates.
- Ancillary comfort equipment (examples are; orthopaedic mattresses; exercise equipment; air-conditioning; air-purifiers; whirlpools; humidifiers, and seasonal affective disorder treatment equipment.
- Non-usual & / or experimental treatments
- Services or supplies not usually charged for.
- Illness resulting from actions of armed forces; insurrection; or participation in a riot or civil commotion.
- Illness resulting from participation in a criminal offense.

- **Cost Plus**

A tax-effective way to cover your families medical and or dental expenses not covered by your selected plan. See the Best Practices articles on Cost Plus for how to best utilize this benefit.