

GROUP BENEFITS INSURANCE PLAN – BENEFIT SUMMARY
CURIOSITY CHILD CARE
SUN LIFE FINANCIAL - POLICY #300104

LIFE INSURANCE

LIFE INSURANCE	Flat \$25,000, NEM \$25,000 Reduces by 50% at age 65, Terminates at age 71
AD&D	Equal to Employee Life Insurance

EXTENDED HEALTH CARE

MANDATORY GENERIC	80% Reimbursement up to the Drug Cost (Prescription Drugs), Nil Deductible Drug Maximum \$10,000 per person per benefit year Fertility Drugs: Lifetime Maximum \$2,400; Over-the-counter vaccines included Excludes all other Lifestyle Drugs
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EXTENDED HEALTH CARE	80% Reimbursement, Nil Deductible Paramedical Practitioners: Maximum \$350 per practitioner every benefit year including: Acupuncturist, Chiropractor, Dietician, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Podiatrist/Chiropodist, Psychologist/Social Worker and Speech Therapist.
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Medical Supplies & Services:

- Hearing Aids: Maximum \$700 every 5 benefit years
- Eye Exams: One every 2 benefit years
- Orthopedic Inserts & Shoes: Combined maximum \$300 every benefit year
- Includes Semi Private Hospital: 100% reimbursement
- Out of Hospital Private Duty Nursing: Maximum \$10,000 per benefit year
- Out of Country Emergency Care & Travel Assistance: 100% reimbursement, Nil deductible, \$3,000,000 Lifetime Maximum per person; 60 days per trip

LUMINO HEALTH VIRTUAL CARE	Virtual health care services where an insured can connect with a nurse, doctor or other health professional about their own or a dependent’s physical or mental health, receive a diagnosis, and/or prescription.
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BEST DOCTORS	A service that allows you and your treating physician(s) to connect with top medical specialists to confirm diagnoses and treatment plans when you or your eligible dependents are diagnosed with or suspect a serious illness.
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DENTAL CARE

BASIC & PREVENTATIVE	80% Reimbursement, Nil Deductible Maximum \$750 per benefit year Recalls every 9 months, Periodontal Scaling: 6 units Current Provincial Fee Guide for General Practitioners
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SURVIVOR BENEFIT	Maximum 2 years without premium payment for health and dental benefit coverage extended to your eligible dependents.
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This is a brief benefit summary only and is not a contract. The actual benefit contract issued by the insurer will govern eligible benefits and amounts payable in all cases. e.& oe

