

# Plan comparison

## Prescription drugs

\*PDD card unavailable for Quebec residents

### Basic

Pay direct drug card\*  
60% reimbursement  
No deductible  
\$5 dispensing fee cap  
\$750 max./year  
Includes smoking cessation drugs (\$250 lifetime max)  
Excludes fertility drug and contraceptives

### Standard

Pay direct drug card\*  
70% reimbursement on the first \$7,000 of eligible expenses  
100% on the next \$93,000  
No deductible  
Includes smoking cessation drugs (\$250 lifetime max)  
Excludes fertility drug and contraceptives

### Enhanced

Pay direct drug card\*  
80% reimbursement on the first \$5,000 of eligible expenses  
100% on the next \$245,000  
No deductible  
Includes smoking cessation drugs (\$250 lifetime max)  
Includes oral contraceptives  
Excludes fertility drugs

## Supplemental health care

\*Up to reasonable customary

### Basic

60% reimbursement  
No deductible  
Paramedical practitioners \$25 maximum per visit  
\$250/year per practitioner  
Including: Physiotherapist, Registered Massage Therapist, Psychologist, Chiropractor, Osteopath, Naturopath, Podiatrist, Chiropodist, Speech Therapist, Acupuncturist  
Hearing aids \$400/5 years  
Accidental dental \$2000/per incident  
Licensed ground ambulance  
Emergency air ambulance  
Medical equipment in-home nursing and home care \$2500/year

### Standard

100% reimbursement  
No deductible  
Paramedical practitioners \$300/year per practitioner - Including: Physiotherapist, Registered Massage Therapist, Psychologist, Chiropractor, Osteopath, Naturopath, Podiatrist, Chiropodist, Speech Therapist, Acupuncturist  
Hearing aids \$400/5 years  
Accidental dental \$2000/per incident  
Licensed ground ambulance  
Emergency air ambulance  
Medical equipment with a combined max. \$5,000/year  
Includes:

- prosthetic appliances\*
- wheel chairs, walkers, traction kits (\$4000 lifetime max)
- hospital bed, oxygen (\$1,500 lifetime for bed),
- orthopedic shoes \$200/year

### Enhanced

100% reimbursement  
No deductible  
Paramedical practitioners \$400/year per practitioner  
Including: Physiotherapist, Registered Massage Therapist, Psychologist, Chiropractor, Osteopath, Naturopath, Podiatrist, Chiropodist, Speech Therapist, Acupuncturist  
Hearing aids \$500/5 years  
Accidental dental \$2000/per incident  
Licensed ground ambulance  
Emergency air ambulance  
Medical equipment with a combined max. \$5,000/year  
Includes:

- prosthetic appliances\*
- wheel chairs, walkers, traction kits (\$4000 lifetime max.), hospital bed, oxygen (\$1,500 lifetime for bed),
- orthopedic shoes \$200/year

combined max.  
\$20,000 combined  
lifetime max. Includes:

- prosthetic appliances\*
- wheelchairs, walkers, traction kits (\$1000 lifetime max.)
- orthopedic shoes \$150/year
- blood glucose monitor \$150/5 years
- medically necessary wigs, hairpieces \$100/year
- hospital bed, oxygen\*
- splints, crutches, braces and casts\*

For Quebec residents, medically necessary MRI, Ultrasound, CAT and CT scans are covered to a combined yearly maximum of \$750.

- blood glucose monitor \$ 300/5 years
- medically necessary wigs, hairpieces \$500 lifetime
- splints, crutches, braces and casts \$500/year
- breast prosthesis \$200/year

In-home nursing and home care: combined \$5,000 annual max; combined \$25,000 lifetime maximum  
For Quebe

For Quebec residents, medically necessary MRI, Ultrasound, CAT and CT scan.

- blood glucose monitor \$300/5 years
- medically necessary wigs, hairpieces \$500 lifetime
- splints, crutches, braces and casts \$500/year
- breast prosthesis \$200/year

In-home nursing and home care: combined \$10,000 annual max; combined \$30,000 lifetime maximum

For Quebec residents, medically necessary MRI, Ultrasound, CAT and CT scan.

### Vision

Prescription eyeglasses, contact lenses, prescription sunglasses, and laser eye surgery.

Eye exams up to \$50 included in benefit maximum

### Basic

No coverage

### Standard

100% reimbursement  
1 year waiting period  
\$150 maximum every 2 years

### Enhanced

100% reimbursement  
1 year waiting period  
\$200 maximum every 2 years

### Emergency travel medical

Ambulance, travel assistance, etc.

### Basic

No coverage

### Standard

100% reimbursement  
1st 60 days of trip  
\$1 million lifetime max  
9 month pre-existing condition clause  
Out of Country / Out of Province Coverage

### Enhanced

100% reimbursement  
1st 60 days of trip  
\$1 million lifetime max  
9 month pre-existing condition clause  
Out of Country / Out of Province Coverage

### Optional benefit

Semi-private hospital

85% reimbursement

\$ 200/day

85% reimbursement

\$ 200/day

85% reimbursement

\$ 200/day

Dental	Basic	Standard (optional benefit)	Enhanced (optional benefit)
<p><b>Preventive services</b> - exams, diagnosis, tests, x-rays, lab exams, space maintainers for children under 12 years of age, pit and fissure sealant for children under 19 years of age, white fillings, scaling, 9 month recall visits, minor extractions</p>	<p>\$5,000 max</p> <p>Convalescent hospital - max \$20/day for 180 days per incident</p> <p>3 month waiting period</p> <p>60% reimbursement</p> <p>\$500/year max</p>	<p>\$5,000 max</p> <p>Convalescent hospital - max \$20/day for 180 days per incident/year</p> <p>3 month waiting period</p> <p>70% reimbursement</p> <p>\$750/year max</p>	<p>\$5,000 max</p> <p>Convalescent hospital - max \$20/day for 180 days per incident</p> <p>3 month waiting period</p> <p>80% reimbursement</p> <p>\$750/year max</p>
<p><b>Major restorative</b> - endodontics, periodontics, oral surgery, crowns, inlays, bridges, dentures (and repairs)</p>	<p>Not available</p>	<p>Not available</p>	<p>One year waiting period</p> <p>50% reimbursement</p> <p>\$500/year max</p>
<p><b>Orthodontics</b></p>	<p>Not available</p>	<p>Not available</p>	<p>Two year waiting period</p> <p>60% reimbursement</p> <p>\$1,500/lifetime max</p>
<p><b>Other services?</b></p>	<p><b>Best Doctors® services</b></p>	<p><b>Best Doctors® services</b></p>	<p><b>Best Doctors® services</b></p>

### Follow us



**Life's brighter under the sun**

[legal](#) | [privacy](#) | [security](#) | [terms & conditions](#)

© Sun Life Assurance Company of Canada. All rights reserved.

**SLF**