

CAUS

	VALUE PLUS	BUSINESS VALUE
LIFE INSURANCE		
◆ For Individuals under 65	\$15,000	\$15,000
ACCIDENTAL DEATH		
◆ For Individuals under 65	\$15,000	\$15,000
◆ LONG TERM DISABILITY		
Guaranteed Issue	Not	\$1,000
Maximum with medical info	Available	\$2,500
Elimination Period:		
Accident	N/A	17 Weeks
Sickness	N/A	17 Weeks
Benefit Duration		To Age 65
EXTENDED HEALTH CARE		
◆ Benefit Duration:		
Dependents	Age 79 Age 19	Age 79 Age 79
Students	Age 25	Age 25
◆ Annual Deductible	No Deductible	No Deductible
Co insurance Level:	100%	100%
◆ Semi private Hospital	\$200 per day max. 25 days	\$200 per day max. 25 days
◆ Emergency travel coverage		
30 Days max per trip		
\$500,000 per family member	No	Yes
◆ Prescriptions (Pay Direct drug card)		
Generic Drugs,	80%	80%
Annual Maximum	Yes	Yes
Diabetic Supplies	\$800	\$1,200
Diabetic Pumps	Yes	Yes
Oral Contraceptives	No	No
erectile dysfunction or other	Yes	Yes
Lifestyle medications	No	No
EXTENDED HEALTH CARE		
Other expenses per family member		
◆ Paramedical Practitioners		
Annual Combined Maximum \$400 per year	90%	90%
Acupuncturist	Yes	Yes
Chiropractor	Yes	Yes
Massage Therapist	Yes	Yes
Naturopath	Yes	Yes
Osteopath	Yes	Yes
Physiotherapist	Yes	Yes
Podiatrist/Chiropracist	Yes	Yes
Psychologist	Yes	Yes
Speech Therapist	Yes	Yes

◆Ambulance	Yes	Yes
◆Audio Supplies (every 4 years)	\$ 300	\$ 400
◆Private Duty Nurse	\$3,000	\$5,000
◆Medical Supplies Annual Maximum	\$1,500	\$3,000
◆ VISION		
Maximum	\$125/24 months	\$250/24 months
Eye exams	\$50 every 24 months	\$75 every 24 months
DENTAL CARE		
◆ Annual Deductible	Nil	Nil
◆ Policy Year Maximum		
First Year	\$ 500	\$ 750
Second Year	\$ 750	\$1,000
Thereafter	\$1,000	\$1,200
◆ Basic services coinsurance levels	80%	80%
Full mouth X- Rays	1 per 36 months	1 per 36 months
Bite Wing X-Rays	1 per 9 months	1 per 9 months
Routine checkups	1 per 9 months	1 per 9 months
Cleanings	1 per 9 months	1 per 9 months
Fluoride treatment	1 per 9 months	1 per 9 months
Periodontic Treatments	Yes	Yes
Endodontics	80%	80%
Denture Reline & Rebasing	80%	80%
◆ Major restorative services	No	No
Crowns, dentures, inlays, onlays	No	No
◆ Accidental Dental	\$2,500	\$5,000
THE ESTATE VAULT	Yes	Yes

THE ESTATE VAULT: For those who have a computer we have included access to the **Estate Vault**, a Web- Based or Desktop-based software program with Security Protocols to enable you to keep track of your Personal, Financial Legal and Medical information. Once signed on to the Estate Vault you will have identity Theft coverage of up to \$25,000

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