

Plan Provided By:



Plan Underwritten By:



United Health Associates Group Plan

United Health Associates - Design Summary

Benefit Description & Plan Design Features

Benefit Amounts

Basic Life Insurance
Benefit Amount
Overall Maximum
Non-Evidence Limit
Waiver Of Premium
Benefit Reduction
Benefit Terminates

Flat \$25,000
\$25,000
\$25,000
6 months of total disability
Reduces by 50% at age 65
Age 70 or earlier retirement

Basic AD&D Insurance
Benefit Amount
Overall Maximum
Waiver Of Premium
Benefit Reduction
Benefit Terminates

Flat \$25,000
\$25,000
When approved for Basic Life
Reduces by 50% at age 65
Age 70 or earlier retirement

Dep. Life Insurance
Spouse Amount
Benefit Terminates

Spouse \$5,000 / Each Child \$2,500
Age 70 or earlier retirement

United Health Associates - Design Summary

Benefit Description & Plan Design Features

Benefit Amounts

Health Care Coverage

Deductible (*combined)

Prescription Drugs

Hospitalization

Emergency Travel

Vision Care

All Other Expenses

Reimbursement

Prescription Drugs

Hospitalization

Emergency Travel

Vision Care

All Other Expenses

Eligible Expenses

Prescription Drugs

Hospitalization

Private Duty Nursing

Paramedical Services

Vision Care

Eye Examination

Hearing Aids

Orthotics

Orthopaedic Shoes

Emergency Travel

Other Expenses

Benefit Terminates

No Deductible

No Deductible

No Deductible

No Deductible

No Deductible

80% of Eligible Expenses

100% of Eligible Expenses

100% of Eligible Expenses

100% of Eligible Expenses

80% of Eligible Expenses

Included - Drug Card - Plan 88G

Semi-Private Accommodation

\$10,000 every 12 months

\$350 per practioner per year

Practitioners include: Chiropractor; Dietician; Physiotherapist; Podiatrist/Chiropodist; Psychologist; Speech Therapist; Osteopath; Naturopath; Massage Therapist; Acupuncturist; Audiologist

\$250 every 24 months

R & C every 24 months

\$500 every 60 months

\$200 per shoe to an overall maximum of \$400 per year

60 days/trip - 5 million lifetime maximum

Other services and supplies included

At age 70 or earlier retirement

United Health Associates - Design Summary

Benefit Description & Plan Design Features

Dental Care Coverage
Deductible (*combined)
Basic & Preventive Services

Reimbursement
Fee Guide
Basic & Preventive Services

Maximum
Basic & Preventive Services

Eligible Expenses
Basic & Preventive Services

Benefit Terminates

Benefit Amounts

No Deductible

Current province of residence
80% of Eligible Expenses

\$2,000 per person per year

Examinations; Extractions; Fillings
Periodontal Scaling
Prophylaxis; Fluoride Treatment
X-rays
Endodontics (root canal therapy)
Periodontics (treatment of the gums)
Oral Surgery
Denture relines, rebases and repairs
Pit and Fissure Sealants
Recall Examinations

At age 70 or earlier retirement