National Program for the Canadian Association of Optometrists

BENEFITS OPTIONS - (Individual + 1)

BENEFITS	BRONZE	SILVER	GOLD
Extended Health Care			*The Gold Option is available after 1 year of enrolment in the plan*
Overall Deductible	Nil	Nil	Nil
Hospital	Semi-Private hospital room	Semi-Private hospital room	Semi-Private hospital room
Prescription Drugs coinsurance	80% per prescription	90% per prescription	100%
Prescription Drug Annual Maximum	$5,000 per person per year	$7,500 per person per year	$7,500 per person per year
Drug Deductible	Nil	Nil	Nil
Professional Services & Supplies	N/A	90%; maximum of $250 per practitioner per year up to a combined maximum of $750 per calendar year for all practitioners	100%, maximum of $400 per practitioner per year up to a combined maximum of $1,000 per calendar year for all
Covered services	N/A	Acupuncture, Chiropractor, Massage Therapist (MD letter required), Naturopath, Osteopath	Acupuncture, Chiropractor, Massage Therapist (MD letter required), Naturopath, Osteopath
	N/A	Physiotherapist, Podiatrist/Chiropodist, Psychologist, Speech Therapist	Physiotherapist, Podiatrist/Chiropodist, Psychologist, Speech Therapist
Major Medical Supplies	80% coinsurance	100% coinsurance	100% coinsurance
Private Duty Nursing	$10,000 per calendar year	$10,000 per calendar year	$10,000 per calendar year
Orthopaedic Shoes	Stock-item shoes - $150 per year, custom-made - 1 pair per year	Stock-item shoes - $150 per year, custom-made - 1 pair per year	Stock-item shoes - $150 per year, custom-made - 1 pair per year
Custom-made Orthotics	$400 per 3 calendar years	$400 per 3 calendar years	$400 per 3 calendar years
Surgical stockings	$400 per calendar year	$400 per calendar year	$400 per calendar year
Hearing Aids	$500 every 5 calendar years	$500 every 5 calendar years	$500 every 5 calendar years
Termination	Age 75 or earlier retirement	Age 75 or earlier retirement	Age 75 or earlier retirement
Travel Out of Country			
Emergency Out of Country	60 day per trip, $5,000,000 per lifetime	60 days per trip, $5,000,000 per lifetime	60 days per trip, $5,000,000 per lifetime
Termination	Age 75 or earlier retirement	Age 75 or earlier retirement	Age 75 or earlier retirement
Dental Care			
Deductible	Nil	Nil	Nil
Basic Services	80% co-pay	90% co-pay	100% co-pay
Comprehensive Basic Services	80% co-pay	90% co-pay	100% co-pay
Major Services	N/A	50%	50% co-pay
Orthodontics	N/A	N/A	50% co-pay
Maximum	$1,000 per calendar year	$1,250 per calendar year combined for all Basic, Comprehensive Basic and Major Services	$2,500 per calendar year combined for all Basic, Comprehensive Basic and Major Services
Orthodontic Maximum	N/A	N/A	$2,500 per lifetime per dependent child age 18 or under
Dental Fee Guide	Current	Current	Current
Recall Services	twice per calendar year	twice per calendar year	twice per calendar year
Scaling	6 units	8 units	10 units
Termination	Age 75 or earlier retirement	Age 75 or earlier retirement	Age 75 or earlier retirement

Rates Structure (Individual + 1)

BENEFITS		BRONZE	SILVER	GOLD
EXTENDED HEALTH CARE				
	Single	**$71.07**	**$83.35**	**$105.15**
	Family	**$172.10**	**$201.56**	**$254.10**
TRAVEL - OUT OF COUNTRY				
Active Members < age 70	*Single*	**$3.70**	**$3.70**	**$3.70**
Active Members < age 70	*Family*	**$7.40**	**$7.40**	**$7.40**
Active - age 70 and above or Retiree	*Single*	**$35.55**	**$35.55**	**$35.55**
Active - age 70 and above or Retiree	*Family*	**$71.10**	**$71.10**	**$71.10**
DENTAL CARE				
	Single	**$37.86**	**$54.55**	**$77.92**
	Family	**$102.21**	**$147.28**	**$210.38**

SELECT PLAN OPTION	BRONZE	SILVER	GOLD
OPTIONS: Bronze, Silver or Gold	☐	☐	☐