

ARM ORIGINAL 4000

Comprehensive plan with the most medical coverage!

This comprehensive plan provides \$4,000 in prescription drug coverage per person, per calendar year. With superior health-care coverage, unlimited semi-private hospital accommodation and deluxe travel insurance built in, it is the choice of many education employees.

This plan covers:

(for more details, see the Plan Comparison Chart on pages 14-15.)

\$4,000 drug maximum

Eligible prescription drug expenses are reimbursed at 85% to a maximum of \$4,000, per person, per calendar year.

No deductible.

Sexual dysfunction drug coverage is included up to \$750 per person.

You are responsible for dispensing fees.

Save more money when you use the Express Scripts Canada Pharmacy home delivery program for your maintenance prescription medications. **You receive 100% coverage** for your generic maintenance prescription drug expenses (or 90% of eligible brand name prescriptions). See page 20 for details.

Also included at no additional cost

Paramedical services — 80% reimbursement of eligible charges up to a combined maximum of \$1,250 per person, per calendar year.

Vision care — 80% reimbursement of eligible charges up to \$375 per person in any two calendar years.

Hospital coverage — unlimited semi-private hospital accommodation with 100% coinsurance.

Deluxe travel insurance for **up to 95 consecutive days per trip, unlimited trips per calendar year!** Details on page 12.

Access to CAREpath Cancer Assistance Program, The Seniors' Care Assistance Program™, the OTIP Bursary program, and Edvantage savings program. Details on Pages 20 and 21.

You can choose to add:

ARM dental coverage - You can add this at any time, with no additional fees and claims reimbursement effective immediately. Coverage and premium details on pages 13.

Monthly Premiums

(includes unlimited semi-private hospital accommodation and deluxe travel insurance)

\$4,000 drug maximum per person, per calendar year.

Single \$131.31

Couple \$258.11

Family \$306.16

PST & HST do not apply.