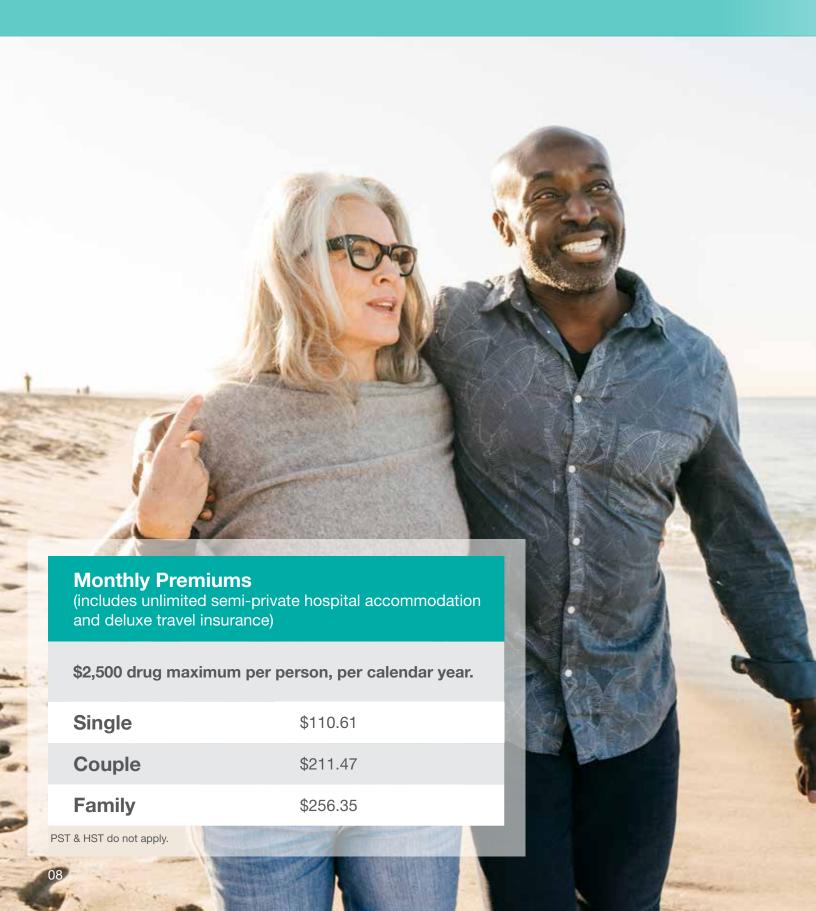
ARM PRESTIGE 2500

Excellent plan with extensive medical coverage!



ARM Prestige 2500 is the perfect plan for members who need less prescription drug coverage, but still want all of the other comprehensive health-care services and deluxe travel insurance with the option to add dental coverage.

This plan covers:

\$2,500 drug maximum

Eligible prescription drug expenses are reimbursed at 80% to a maximum of \$2,500 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.

Note: Savings are not available in Quebec.

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 — 100% reimbursement of eligible charges up to \$300 per person in any two calendar years.

Hospital coverage — unlimited semi-private hospital accommodation with 80% reimbursement.

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

Access to The Seniors' Care Assistance Program[™], the OTIP Bursary program, and Edvantage savings program. Details on pages 20 and 21.

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

You can choose to add:

ARM dental coverage - You can add this at any time, without penalty, and claims reimbursement is effective immediately. Coverage and premium details on pages 13.