

CHOICES BENEFITS PLAN HEALTH & DENTAL INFO SHEET

HEALTH & DENTAL FLEX OPTIONS

	Option 1	Option 2	Option 3	Option 4	Option 5
HEALTH					
Travel Health	100%	100%	100%	100%	100%
Ambulance/Hospital	100%	100%	100%	100%	100%
Pay Direct Drug Card	No Drug Coverage	50%	80%	80%	90%
• Dispensing Fee Cap		-	-	-	\$7.00
• Deductible		Equal to Disp. Fee	-	\$5.00/claim	-
• Annual Maximum		Pharmacare Integration	Pharmacare Integration	\$800/yr/family	Pharmacare Integration
Paramedical	No Paramedical Coverage	50% to combined maximum of \$500/yr	-	80% to \$350/yr	90% to combined maximum of \$500/yr
• Chiropractor			-	80% to \$350/yr	
• Massage Therapy			80% to \$350/yr	80% to \$350/yr	
• Physiotherapy			80% to \$350/yr	80% to \$350/yr	
• Psychologist			80% to \$350/yr/practice	80% to \$350/yr/practice	
• Other Paramedical*					
Vision	No Coverage	50% to combined maximum of \$250/2yrs (Employee only)	80% to combined maximum of \$150/2yrs	80% to combined maximum of \$325/2 yrs	100% to combined maximum of \$325/2 yrs
• Eye Exams					
• Eye Wear					
Private Duty Nursing	No Coverage	50% to \$3,000/yr	80% to \$3,000/yr	80% to \$3,000/yr	100% to \$5,000/yr
Hearing Aids (both ears combined)	No Coverage	50% to \$500/5 yrs	80% to \$500/5 yrs	80% to \$500/5 yrs	100% to \$700/5 yrs
Smoking Cessation	No Coverage	50% to \$500/lifetime/family	80% to \$500/lifetime/family	80% to \$500/lifetime/family	90% to \$500/lifetime/family
Foot Orthotics	No Coverage	50% to \$350/yr	No Coverage	80% to \$200/yr	No Coverage
Other	No Coverage	50%	80%	80%	90%
DENTAL					
Basic	No Coverage	100%	80%	80%	100%
Major		Nil	50%	60%	70%
Basic/Major Maximum		\$1,700/yr	\$1,700/yr	\$1,700/yr	\$1,700/yr
Orthodontics (Child & Adult)		Nil	Nil	50%	50%
Orthodontics Maximum		N/A	N/A	\$1,700/lifetime	\$2,100/lifetime
HEALTH SPENDING ACCOUNT	\$1,850	\$875	No Coverage	\$350	\$525

*Acupuncture, Athletic Therapy, Audiology, Cardiac Rehab, Naturopath, Osteopath, Dietician, Podiatrist, Speech Therapy

HEALTH & DENTAL BENEFIT HIGHLIGHTS

Features	Description
Participation	You must select one Option for Health & Dental based on your true Family Status
Cost of Benefit	100% paid by Manitoba Liquor & Lotteries
Termination of Coverage	Retirement