

enVia Health & Dental Plan Comparison Table

Key Features	enVia Insured Plan (MED 1) ONLINE INFO	enVia VALUE Plan (MED 4) ONLINE INFO	enVia HSA Program (includes Excess Medical)* ONLINE INFO	GMS BASIC Plan ONLINE INFO	GMS ENHANCED Plan ONLINE INFO
Extended Health Care	Guaranteed Issue	Guaranteed Issue	No Medical Required	No Medical Required	No Medical Required
Pay-Direct Drug Card	Yes, MDM Guard Card	Yes, MDM Guard Card	Yes, MDM Guard Card	YES	YES
Insurer	Co-operators Life Insurance Company	Co-operators Life Insurance Company	N/A - not required.	Group Medical Services	Group Medical Services
Deductible	None / 80% Reimbursement	None / 80% Reimbursement	None / 100% Reimbursement	None / 80% Reimbursement	None / 80% Reimbursement
Prescription Drugs	Generic Drug Plan; 80% to max \$5,000/year; 24 month waiting period for drugs for chronic pre-existing conditions.	Generic Drug Plan; 80% to max \$2,000/year; 24 month waiting period for drugs for chronic pre-existing conditions.	100% Reimbursement of Generic or Name Brand Drugs; 24 month waiting period for drugs for chronic pre-existing conditions.	Generic Drug Plan; 80% to \$750/year; \$6 dispensing fee maximum.	Generic Drug Plan; 80% to \$1,000/year; \$8 dispensing fee maximum.
Professional Services	80% to \$50 per visit; combined annual max. of \$1,000	80% to \$30 per visit; combined annual max. of \$600	100% up to account balance	\$30 per visit; combined annual max. of \$500	\$30 per visit; combined annual max. of \$750
Accidental Dental	80% to \$2,500/year	80% to \$2,500/year	100% up to account balance	up to \$1,000 per injury	up to \$1,000 per injury
Ambulance	up to \$250 per trip	up to \$250 per trip	100% up to account balance	up to \$250 per trip; 50% return for bedridden	up to \$250 per trip; 50% return for bedridden
Medical Supplies	80% reimbursement to \$1,500/year	80% reimbursement to \$1,500/year	100% up to account balance	\$500 combined	\$500 combined
Orthotics	Orthotics or Orthopaedic Footwear to \$250/year	Orthotics or Orthopaedic Footwear to \$225/year	100% up to account balance	80% to \$225/year combined with shoes	80% to \$225/year combined with shoes
Assistive Medical Devices & Prosthetics	80% reimbursement to \$2,000/year	80% reimbursement to \$2,000/year	100% up to account balance	\$500 combined with Medical Supplies above	\$500 combined with Medical Supplies above
Private Duty Nursing	\$5,000/policy year	\$3,000/policy year	100% up to account balance	Not included	80% to \$2,500/year
Hearing Aids	\$500/person/5 years	\$350/person/5 years	100% up to account balance	80% to \$500/5 years	80% to \$500/5 years
Hospital	Semi-Private \$175/day for 30 days	Semi-Private \$175/day for 30 days	100% up to account balance	Not included	Semi-Private \$1,000/person/year
Vision	Eye exams \$50/24mths Glasses, contacts: \$200/24 months (6 mo. waiting period)	Eye exams \$50/24mths Glasses, contacts: \$100/24 months (6 mo. waiting period)	100% up to account balance	\$50 for eye exams every 2 years	\$50 for eye exams every 2 years, plus \$200 per 2 years
Overall EHC Maximum	\$25,000/person/policy year	\$25,000/person/policy year	100% up to account balance	Not Applicable	Not Applicable
Out-of-Country Emergency Medical / Hospital (Berkley Canada)	100% to \$5M max. for trips of 30 days; Pre-existing condition stability clause; Includes Travel Assistance	100% to \$5M max. for trips of 30 days; Pre-existing condition stability clause; Includes Travel Assistance	Optional: 100% to \$5M max. for trips of 30 days; Pre-existing condition stability clause; Includes Travel Assistance	\$2M for trips of up to 30 days	\$2M for trips of up to 30 days

Key Features (continued)	enVia Insured Plan (MED 1) ONLINE INFO	enVia VALUE Plan (MED 4) ONLINE INFO	enVia HSA Program (includes Excess Medical)* ONLINE INFO	GMS BASIC Plan ONLINE INFO	GMS ENHANCED Plan ONLINE INFO
DENTAL					
Basic Services	No Deductible, 80% Reimbursement to \$1,000/person/yr. 6 month recall; Periodontics 50%.	No Deductible, 80% Reimbursement to \$700/person/yr. 6 month recall; Periodontics 50%.	100% up to account balance	80% to \$700/person/yr. Preventive & Basic services only	80% to \$700/person/yr. Preventive & Basic services only
Major Restorative	Not included	Not included	100% up to account balance	Not included	Not included
Orthodontia	Not included	Not included	100% up to account balance	Not included	Not included
Overall Dental Maximum	\$1,000/per person/year	\$700/per person/year	100% up to account balance	\$700/per person/year	\$700/per person/year
Overall Maximum Age Limit	age 70	age 70	age 70	age 70	age 70
*Excess Medical Insurance underwritten by Western Life Assurance Company.					
Optional Income Protection Program ONLINE INFO	Self-employed individuals or employees of small employer groups can purchase Disability Insurance coverage underwritten by certain underwriters at Lloyd's of London. The Program provides a benefit of 70% of weekly earnings to a maximum benefit of \$2,038 per week (\$10,000/month) for a period of up to 24 months following the selected 30 or 90 day waiting period . If the applicant has purchased the Permanent Total Disability coverage a benefit of 5 X gross annual earnings to a maximum tax-free lump sum benefit of up to \$2M may be payable after 25 or 27 months, based on the waiting period selected. A short-form health statement must be submitted for approval. Please CONTACT US for separate brochure/application.				
Monthly Premiums EHC + Dental	enVia Insured Plan (MED 1) ONLINE INFO	enVia VALUE Plan (MED 4) ONLINE INFO	enVia HSA Program (includes Excess Medical)* ONLINE INFO	GMS BASIC Plan ONLINE INFO	GMS ENHANCED Plan ONLINE INFO
Single 20 - 44	\$162.90	\$128.63	Not age related, cost based on amount of contribution per year; e.g. ONTARIO & MANITOBA \$1,000/year (\$83.33/month) costs: Single: \$110.71 Couple: \$125.75 Family: \$132.59 \$2,000/year (\$167.67/month) costs: Single: \$204.05 Couple: \$219.09 Family: \$225.93	\$98.38	\$117.55
Single 45 - 54	\$162.90	\$128.63		\$98.38	\$117.55
Single 55 - 59	\$162.90	\$128.63		\$98.38	\$117.55
Single 60 - 65	\$162.90	\$128.63		\$98.38	\$117.55
Couple 20 - 44	\$332.99	\$256.33		\$195.89	\$231.46
Couple 45 - 54	\$332.99	\$256.33		\$195.89	\$231.46
Couple 55 - 59	\$332.99	\$256.33		\$195.89	\$231.46
Couple 60 - 65	\$332.99	\$256.33		\$195.89	\$231.46
Family 20 - 44	\$467.28	\$364.58		\$278.77	\$332.03
Family 45 - 54	\$467.28	\$364.58		\$278.77	\$332.03
Family 55 - 59	\$467.28	\$364.58		\$278.77	\$332.03
Family 60 - 65	\$467.28	\$364.58		\$278.77	\$332.03
Single Parent 20 - 44 w/1 child	\$293.27	\$210.76		\$195.89	\$231.46
Single Parent 45 - 54 w/1 child	\$293.27	\$210.76		\$195.89	\$231.46
Single Parent 55 - 59 w/1 child	\$293.27	\$210.76		\$195.89	\$231.46
Single Parent 60 - 65 w/1 child	\$293.27	\$210.76		\$195.89	\$231.46

NOTE: Effective July 1, 2015, all enVia Benefit Programs are administered by MDM Insurance Services Inc., Guelph, Ontario.

www.envia.ca