

Summary of Benefits

Note: This is a summary only, claims will be adjudicated as per AXA policy number [9229102](#) – click on the policy number to download a copy of the policy

Medical Reimbursement Insurance: Policy # 9229102	
Individual Limit:	Maximum Limit of Indemnity Plan 1 - \$100,000; Plan 2 - \$50,000 Plan 3 - \$25,000 any one accident, sickness or disease as per AXA policy # 9229031 Note: Evacuation, Repatriation, Family Transportation and Accommodation Benefit are excluded from Maximum Limit of Indemnity
Co-Insurance:	Plans 1, 2 and 3 - 100%
Deductibles:	Plans 1, 2 and 3 - \$15 per prescription, per physician and paramedical visit.
Hospital Charges:	Plans 1, 2 and 3 - Room and board at standard ward rate. Out-patient services, when medically required.
Private Duty Nursing:	Plans 1, 2 and 3 - \$10,000 per accident, sickness or disease
Prescription Drugs:	Plan 1 - limit included in Maximum Limit of Indemnity, Plan 2 - \$1,000 per calendar year maximum, Plan 3 - \$500 per Calendar year maximum Charges for prescription drugs, sera and vaccines, obtainable only upon a written prescription by a Physician or legally qualified dentist and dispensed by a registered pharmacist or Physician, but excluding any charges made for the administration of injectable drugs, sera and vaccines, subject to a dispensing maximum of a ninety day supply
Physiotherapist:	Plans 1, 2 and 3 - \$1,000 per calendar year, Physician's prescription required
Ground Ambulance:	Plans 1, 2 and 3 - When recommended by a Physician, subject to a maximum of \$1,500 per Accident or Disease.
Supplies:	Plans 1, 2 and 3 a) Blood plasma; b) diagnostic x-rays, MRI's and laboratory examinations; c) artificial limbs, eyes, and prosthetic appliances, (\$2,000 per calendar year); d) rental or purchase of casts, cervical collars, crutches, trusses, splints and braces except dental braces or splints, or orthopedic shoes if part of a brace (limited to \$100 per pair and one pair per insured person per calendar year), including any fee charged by a Physician for designing, constructing, fitting or applying such devices, subject to a maximum of \$2,000 for all expenses per calendar year; e) rental of a wheelchair, an iron lung and other durable medical equipment for temporary therapeutic treatment, subject to a maximum of \$5,000 dollars per Accident, Sickness or Disease.
Physician:	Plans 1, 2 and 3 - Expenses for medical care and treatment rendered or surgical procedure performed by a Physician
Anaesthetist:	Plans 1, 2 and 3 - When recommended by a Physician
Paramedical Services	Plan 1 - Chiropractor, osteopath, podiatrist, chiropodist, masseur speech therapist and licensed psychologist. Expenses for x-rays and laboratory tests limited to one x-ray per practitioner in any one calendar year. \$300 maximum per specialty per calendar year Plans 2 and 3 – <i>Chiropractor and Physiotherapist only</i> . \$300 maximum per specialty per calendar year
Health Examination:	Plans 1, 2 and 3 - Not to exceed \$50.00
Administration of Vaccines:	Plans 1, 2 and 3 - Expenses for the administration of vaccines, anti-toxins, injections for immunizing against disease or poisons not to exceed a maximum of \$25 per calendar year
Accidental Dental:	Plan 1 \$2,000 maximum, Plans 2&3 \$1,000 maximum as the result of any one accident. Payments as per the current Fee Guide published by the Dental Association in the <i>province of residence</i>

Emergency Dental:	Plan 1 \$500,maximum, Plans 2&3 \$250 - maximum, expenses for the treatment by a legally qualified dentist, of dental pain to teeth due to tooth damage caused by biting, inflammation or infection due to abscess
Evacuation Benefit:	Plans 1, 2 and 3 - Evacuation to nearest hospital or transport to country of origin, when recommended by attending physician. All covered expenses incurred by the medical attendant or Immediate Family member are subject to a maximum of \$2,000. The overall maximum for this benefit is \$50,000
Family Transportation and Accommodation Benefit	Plans 1, 2 and 3 - Covers reasonable and customary expenses incurred by a family member to travel to the bedside of an injured insured person, who is confined as an inpatient in a Hospital for at least 4 consecutive days. \$5,000 maximum. Please refer to policy for further details.

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Accidental Death and Dismemberment Insurance: Policy # 9229103	
Principal Sum Insured:	Plan 1 \$50,000 Maximum, Plan 2 \$25,000 Maximum Plan 3 \$10,000 Maximum.
Aggregate Limit:	\$800,000
Specific Loss Accident Indemnity:	When Injury results in a covered loss, as per AXA policy # 9229032, within 365 days after the date of the Accident, the insurer will pay as stated in the above policy. For example, the amount payable for accidental loss of life is Plan 1 - \$50,000, Plan 2 - \$25,000 and Plan 3 - \$10,000.
Hospital Cash Plan:	Plans 1, 2 and 3 - \$50 per day for up to 30 days, when hospitalization is necessary
Repatriation:	Plans 1, 2 and 3 - \$10,000 to return deceased's remains to home country/normal place of residence in the event of accidental loss of life
Territorial limits:	Plans 1, 2 and 3 - Canada