



Prince Edward Island Federation of Agriculture

Coverage Summary



Medavie Blue Cross Policy #11317-000

This is a plan summary only and the group insurance contracts will govern actual coverage. Benefits may change as circumstances necessitate

Group Life Insurance

Flat \$10,000

Group Optional Life Insurance

- > Available in units of \$10,000 to a maximum of \$250,000 for members and spouses. Evidence of good health is needed for all amounts of Optional Life insurance.

Dependent Life

- > Spouse \$5,000/Children \$2,500

Accidental Death & Dismemberment

- > Principal Sum matches Group Life Insurance amount (Flat \$10,000)

Group Optional Accidental Death & Dismemberment Insurance

- > Available in units of \$10,000 to a maximum of \$250,000 for members only and members, spouses and children.

Critical Illness

- > Available in units of \$10,000, up to a maximum of \$100,000 for members and/or spouses and a flat benefit of \$10,000 for children. Evidence of good health is needed for all amounts of Critical Illness.

Health Care Coverage

Co-insurance

100% co-insurance for hospital & vision; 80% for extended health which includes paramedical practitioners

Hospital

Semi-private room

Pay Direct Drug Plan

Deductible of 20% to a maximum cost of \$50 per prescription

Vision Care

Lenses/frames/contact lenses: Maximum reimbursed is \$125 every 24 months (contact lenses \$200 for medically necessary).

Eye exams: One eye exam per calendar year.

Paramedical Services

Maximum \$300 per calendar year per practitioner (Chiropractor, Osteopath, Chiropracist/Podiatrist, Massage Therapist, Naturopath, Acupuncturist).
Psychologist & Speech Therapist: Maximum of \$1,000 per calendar year per practitioner.
Physiotherapist: \$500 per calendar year

Travel

Accident or unexpected illness outside province of residence; \$2,000,000 maximum per incident
Trip Limitation/Duration: varies by age
Travel Assistance: Trip cancellation and baggage loss included

Survivor Extension

2 years following member's death with premium waived

Dental Care Coverage

No deductible; Current Fee Guide

Basic & Preventative Services

80% co-insurance

Total Expenses for Basic and Preventative Services

\$1,000 combined maximum per participant per Calendar Year

Survivor Extension

2 years following member's death with premium waived

For claims or coverage inquiries you may call

Johnson Insurance, your benefits administrators at:

Johnson Insurance:
902-628-3537 or 1-800-371-9516

OR

Medavie Blue Cross at 1-800-667-4511

Medavie Blue Cross Cardholder Website:
www.medavie.bluecross.ca and select “for cardholders/member services”