

2026 MEDICAL COVERAGE

	Comprehensive option	Basic option
Prescription drugs (Pay-direct drug card)	80% reimbursement, subject to an \$8 dispensing fee cap	20% reimbursement, subject to an \$8 dispensing fee cap
Semi-private hospital accommodation	80% reimbursement up to \$200 per day	20% reimbursement up to \$200 per day
Paramedical services (licensed physiotherapist, chiropractor, naturopath, podiatrist/chiropract, acupuncturist, occupational therapist, speech therapist)	100% reimbursement and \$1,000 per year for all practitioners combined	20% reimbursement and \$1,000 per year for all practitioners combined
Psychologist (includes licensed registered counsellors, social workers, psychiatrists, psychotherapists, psychoanalyst, and clinical counsellors)	100% reimbursement and \$2,000 per year maximum	20% reimbursement and \$2,000 per year maximum
Fertility Treatments	\$5,000 combined lifetime maximum for fertility drugs and fertility treatments	\$5,000 combined lifetime maximum for fertility drugs and fertility treatments
Hospital Expense	80% semi-private room up to \$200 per day	20% semi-private room up to \$200 per day
Transgender Core Coverage (coverage for a selection of basic surgical procedures, available in some provinces, but not covered under the individual's provincial healthcare plan)	\$10,000 annual maximum and \$50,000 lifetime maximum	\$10,000 annual maximum and \$50,000 lifetime maximum

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Private duty nursing	100% reimbursement and up to \$25,000 lifetime	20% reimbursement and up to \$25,000 lifetime
Vision care	100% reimbursement up to \$200 for glasses/ contacts and \$75 for eye exams every 24 months	20% reimbursement up to \$200 for glasses/ contacts and \$75 for eye exams every 24 months
Hearing aids	80% reimbursement up to \$1,000 every 36 months	20% reimbursement up to \$1,000 every 36 months
Orthopedic shoes and orthotics	50% reimbursement up to a combined maximum of \$250 per year	20% reimbursement up to a combined maximum of \$250 per year
Out-of-province/country emergencies	100% reimbursement up to 60 days per trip	100% reimbursement up to 60 days per trip
Medical equipment and supplies (coverage diabetic supplies)	80% reimbursement up to any specified limits	20% reimbursement up to any specified limits

