



myHSA Basic Coverage

SUMMARY OUTLINE

Insureds

Insureds: Clients under age 65, spouses under age 65, dependent children under age 21 (to age 25 if full-time student, no age limit for disabled).

Travel Medical Coverage

Coverage: Emergency injury or sickness while traveling outside of Canada or their province of residence, all trips up to 60 days per trip max. Pre-existing exclusion applies to groups of less than 5 people.

- Maximum \$2,000,000 lifetime per person including benefits for:
 - \$5,000 Remains repatriation (cremation included)
 - \$1,000 Hotel Convalescence
 - \$1,500 Medically delayed travel meals/accommodation
 - \$2,000 Return of vehicle
 - Family Transportation – included within policy limits (sub limit of \$1,050 for accommodation)
 - Identification Transportation – included within policy limits (sub limit of \$1,050 for accommodation)
 - Emergency Air ambulance back to province of residence (including Med Attendant) – included in policy limits
 - Ground Ambulance – included in policy limits

Catastrophic Medical Coverage

Coverage: Injury or sickness occurring while in Canada and for which expenses are incurred in Canada in excess of stated deductibles. Pre-existing exclusion applies to groups of less than 5 people.

Maximum \$125,000 per injury or sickness per person per calendar year subject to a lifetime max of \$250,000, benefits included:

For each of the following \$25,000 per person per injury or sickness per calendar year is provided subject to a lifetime max of \$50,000 per person per injury or sickness over 104 weeks.

- Private duty nursing
- Prescribed drugs
- Private hospital room (difference between public ward)
- Ambulance
- Durable medical Equipment
- Accidental dental

Deductible: \$2,500 per person per calendar year from all covered expenses combined. Monthly Cost:

\$10 (plus admin fee and applicable taxes) per month for Single, Couple or Family)