

PBC Extended Health for UVic Retirees Retired Teachers of Ontario (RTOERO) EHC Plan VRA EHC w/ Optional Prestige Travel Plan

Plan Reimbursement	80% (1st \$5,000 per person per calendar year); 100% thereafter	80%	80%
Deductible	Option 1: \$1,000 per family per calendar year Option 2: \$100 per family per calendar year	None	None
Lifetime Maximum	\$100,000	N/A	\$200,000
		\$3,400 per calendar year	Option A: \$2,000 per household per calendar year Option B: \$4,000 per household per calendar year
Prescription Drugs	Covered -PharmaCare Low Cost Alternative (LCA) & Reference Drug Program (RDP) pricing	-Reimbursed at 85% -Direct Pay Drug Card -Mandatory Generic Substitution pricing -Dispensing Fees: Not Covered -Compounding Fees: Not Covered	-Direct Pay Drug Card -Mandatory Generic Substitution pricing -8% mark-up limit -\$10 dispensing fee cap per script -Vaccines (\$100 per calendar year)
Accidental Dental	Covered	\$1,000 per calendar year	\$1,000 per calendar year
Ambulance Services	Covered	Covered	Covered
Health Education	Not Covered	\$200 per calendar year	\$100 per calendar year
Hearing Aids	Not Covered	\$1,100 per 3 calendar years	\$600 per 3 calendar years
Home Care	Not Covered	HOSPITAL PLAN [OPTIONAL ADD-ON] -reimbursed at 80% -\$75 per day -up to 30 days after hospital stay	\$50/day -up to 10 days after hospital stay
Hospital			
Prosthetic Shoes & Orthotics: Combined \$500 per 2 calendar years	\$400 per 2 calendar years	\$400 per 2 calendar years	
\$150 per 2 calendar years	1 exam per 2 calendar years -up to \$100		

Out-of-Province & Out-of-Country