

	DRUG INSURANCE OPTION 1	DRUG AND HEALTH INSURANCE OPTION 2	DRUG INSURANCE - RAMQ LIST OPTION 3
DEDUCTIBLE (per calendar year)	\$100 individual and single parent \$200 couple and family	\$200 individual and single parent \$400 couple and family	\$150 individual and single parent \$300 couple and family
COINSURANCE (per calendar year)	75% up to the maximum RAMQ contribution per adult	80% up to the maximum RAMQ contribution per adult	66% up to the maximum RAMQ contribution per adult
DRUGS (substitution to generic drugs)	Drugs available only by prescription	Drugs available only by prescription	Drugs available only by prescription according to the maximum established by the RAMQ
PREVENTIVE VACCINE	Included	Included	None included
TRAVEL AND CANCELLATION INSURANCE (no deductible reimbursement at 100%)	Included (\$5,000,000) up to 182 days /\$10,000 per person	Included (\$5,000,000) up to 182 days /\$10,000 per person	None included
PARAMEDICAL CARE	None included	Combined with Drug Insurance 80% of eligible expenses listed below	None included
DEDUCTIBLE (per calendar year)			
COINSURANCE (per calendar year)			
Acupuncturist		\$30 per treatment maximum 20 treatments per calendar year	
Ambulance, ortho-audio-ergo, lab. expenses		Included, see contract for more details(no maximum)	
Capillary prosthesis (following a treatment of chemotherapy)		Lifetime maximum: \$300	
Chiropractor		\$30 per treatment, max. 20 treatments per calendar year	
Chiropractor X-rays		Unlimited	
Convalescent home		Private room	
Detoxification treatment		\$80 per day, lifetime max.: \$2,500	
Dietitian		\$25 per consultation, max. 20 consultations per calendar year	
Hearing aids		\$800 per 48 months period	
Home care		Included	
Home nursing care		\$300 per day, maximum payable per calendar year: \$10,000	
Hospitalization		Private room - no deductible - no coinsurance	
Insulin pump accessories such as tubings and catheters		No maximum	
Physiotherapy, Osteopath		\$65 per treatment, maximum payable per calendar year: \$1,000	
Plastic surgery		Maximum per accident: \$10,000	
Podiatrist		\$35 per treatment max.: \$500 per calendar year	
Prosthesis		\$5,000 per limb or prosthesis	
Psychoanalyst, psychologist and social worker	\$95 per consultation, maximum payable per calendar year: \$1,000		
Reflectometer	\$300 per 60 months period		
Support stockings	3 pairs per calendar year		
Therapeutic apparatus	Lifetime maximum: \$10,000		

	MONTHLY PREMIUM RATE	OPTION 1	OPTION 2	OPTION 3
INDIVIDUAL	Less than 30	\$39.43	\$82.98	\$21.13
	30 to 39	\$49.29	\$103.71	\$26.41
	40 to 49	\$86.26	\$181.50	\$46.22
	50 to 54	\$144.00	\$303.13	\$80.89
	55 to 64	\$154.60	\$324.20	\$80.89
COUPLE	Less than 30	\$78.86	\$165.94	\$42.26
	30 to 39	\$98.58	\$207.42	\$52.83
	40 to 49	\$172.51	\$362.99	\$92.44
	50 to 54	\$288.01	\$606.25	\$161.78
	55 to 64	\$309.20	\$648.42	\$161.78
SINGLE PARENT	Less than 30	\$69.00	\$145.20	\$36.98
	30 to 39	\$86.26	\$181.50	\$46.22
	40 to 49	\$150.95	\$317.62	\$80.89
	50 to 54	\$252.01	\$530.47	\$141.56
	55 to 64	\$270.55	\$567.37	\$141.56
FAMILY	Less than 30	\$108.44	\$228.17	\$58.11
	30 to 39	\$135.54	\$285.21	\$72.63
	40 to 49	\$237.20	\$499.12	\$127.11
	50 to 54	\$396.01	\$833.60	\$222.44
	55 to 64	\$425.15	\$891.57	\$222.44