



Personal Health Plan

Plan Summary

Effective September 1, 2025

Meet your match with the Personal Health Plan. Flexible, and designed with your needs in mind - choose the coverage that suits you best. You'll have three Personal Health Plan options to choose from. Choose 'standard' for health and dental coverage, 'preferred' for comprehensive health coverage with no dental, or 'optimum' for comprehensive health and dental coverage. Your coverage, your choice.

What is covered?

| Health Care | Standard Plan | Preferred Plan | Optimum Plan |
|--|---|---|--|
| Prescription Drugs | <i>Not covered</i> | 80% (\$2,500 / year) | 90% (\$5,000 / year) |
| Hospital room (private or semi-private) | <i>Not covered</i> | 30 days / year | 30 days / year |
| Professional services / Registered therapists | \$300 / year (\$20 / visit) | \$400 / year (\$20 / visit) | \$500 / year (\$25 / visit) |
| Accidental dental | \$5,000 / year | \$5,000 / year | \$10,000 / year |
| Hearing aids | Year 1-4: \$300 Year 5+: \$400 / 4 years | Year 1-4: \$350 Year 5+: \$500 / 4 years | \$500 / 4 years |
| Home support services & medical items | Year 1: \$2,000 Year 2: \$3,000 Year 3: \$4,000 Year 4+: \$5,000 | Year 1: \$2,000 Year 2: \$3,000 Year 3: \$4,000 Year 4+: \$5,000 | Year 1: \$2,000 Year 2: \$4,000 Year 3+: \$6,000 |
| Medical services | \$2,000 / year | \$2,000 / year | \$2,000 / year |
| Emergency transportation | Land or air to nearest hospital | | |

| Vision Care | Standard Plan | Preferred Plan | Optimum Plan |
|-------------------------------|-------------------|-------------------|--|
| Eye exam | \$65 / 24 months | \$65 / 24 months | \$80 / 24 months |
| Lenses, frames or contacts | \$150 / 24 months | \$150 / 24 months | Year 1-2: \$150 / 24 months Year 3-4: \$200 / 24 months Year 5+: \$250 / 24 months |

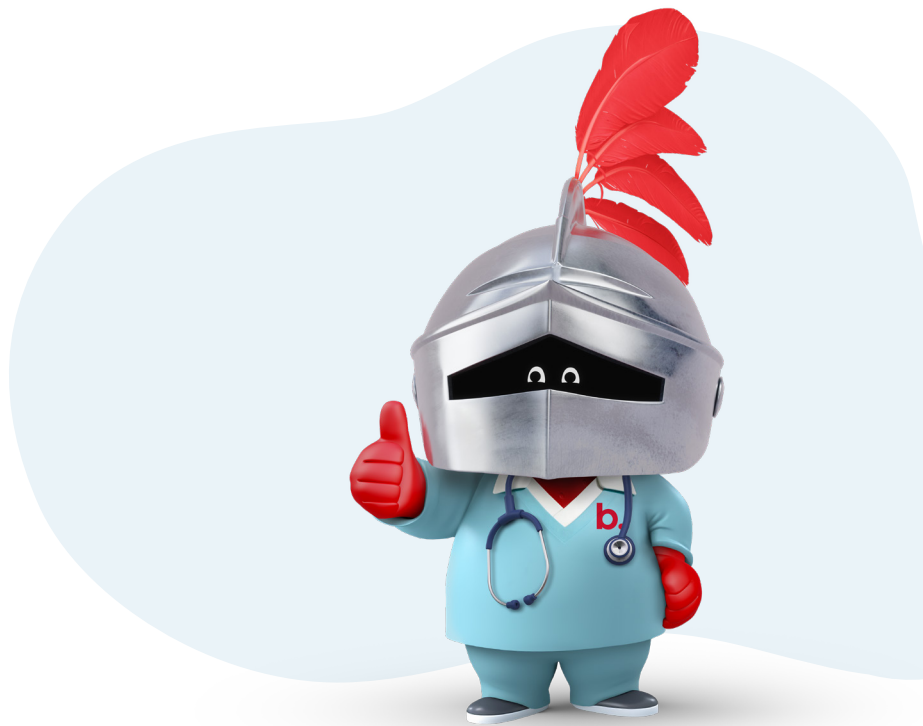
| Dental Care | Standard Plan | Preferred Plan | Optimum Plan |
|---------------------------------|--|--------------------|--|
| Basic Services | 80% (recall once every 9 months) | <i>Not covered</i> | 80% (recall once every 9 months) |
| Comprehensive basic services | Year 1: 50% Year 2: 70% Year 3+: 80% | <i>Not covered</i> | Year 1: 60% Year 2: 70% Year 3+: 80% |
| Major services | <i>Not covered</i> | <i>Not covered</i> | Year 3+: 50% |
| Annual maximum | Year 1: \$500 Year 2: \$650 Year 3+: \$800 | <i>Not covered</i> | Year 1: \$700 Year 2: \$900 Year 3+: \$1,100 |

Maximums listed are on a benefit year basis per covered person unless noted otherwise. Benefit year refers to the consecutive 12-month period following the effective date of coverage and each 12-month period thereafter.

Who is covered?

The Personal Health Plan is available for Canadian residents enrolled in a government health insurance program. Rates are available for individuals, couples (1 dependent) and families (2+ dependents), along with benefits and plan maximums that increase annually for the initial years. Plus, receive coverage for your dependent children up to age 21, or up to age 25 if they're a full-time student. Certain eligibility requirements may apply.

Even with pre-existing medical conditions, you may still qualify for certain coverage plans, tailored based on your health and other application details.



Some other great perks of the Personal Health Plan

- **Coverage that could pay you back:** Your monthly premiums may be tax-deductible.
- **Direct billing from pharmacies and health providers:** Your pharmacies and health providers could submit claims directly on your behalf, ensuring seamless coverage for your essential needs.
- **Coverage eligibility and continuation:** Enjoy protection at any age by simply keeping up with your premiums. Switching jobs? No worries. Your coverage stays with you as long as you're residing in Canada and enrolled in a government health insurance plan.
- **Online claims submission and account management:** It can be as simple as a few clicks or taps. Easily manage your account and make group benefits claims online.
- **Increasing Maximums:** As your plan enrolment continues, your benefit coverage and plan maximums increase.
- **Automatic Renewal:** Coverage is automatically renewed annually under the same plan, even if there is a change in your health status.

Looking for health coverage that fits your unique situation? The Personal Health Plan is perfect for:

- A small business owner
- Self-employed or a contract worker
- Someone working part-time, seasonally, or temporarily



Reach out today to make your Personal Health Plan simple and stress-free.

1 833 749.1324

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