YOUR MEDICAL, PRESCRIPTION DRUGS & VISION BENEFITS

MEDICAL & PRESCRIPTION DRUGS

Service	Coverage
Deductible	None
Coinsurance	Varies by benefit
Paramedical Services (health services not typically covered under public health insurance plans)	
General and Physical Wellness · Covers services such as chiropractor, massage therapist, dietitian	80% coverage, up to $500 per practitioner and $1,000 total for all practitioners combined, excludes psychologist and marriage/family therapist
Mental Wellness · Covers psychologist and marriage/family therapist	80% coverage, up to $1,000 a year
Pharmacy	
Deductible	No deductible $10 dispensing fee cap
Fertility Drugs	$10,000 coverage, lifetime maximum
Other Medical	
Hospital	100% for semi-private room coverage
Medical Services and Supplies	100%, up to varying limits by service/product
Out-of-Country coverage	100%, up to $1 MIL/trip

VISION

Vision coverage is provided through Manulife and extends to you and your eligible family members.

Vision	Prescription glasses covered up to $200; one pair every 24 months

EMPLOYEE MEDICAL CONTRIBUTIONS (PER PAY PERIOD – INCLUDES VISION)

Status	Medical Plan Coverage Levels	Cost
Full Time, Part Time, Highly Compensated ($275,000)	Employee	$16.63 USD
	Employee + Spouse	$40.29 USD
	Employee + Child(ren)	$40.29 USD
	Family	$40.29 USD

Vision insurance is included as part of your medical plan.

Medical, dental and vision coverage is provided through Manulife. You and your eligible dependents are able to enroll for coverage.