

**University of Victoria Retirees Association (UVRA)**  
**Extended Health Care (EHC) Comparison of Coverage**

	<b>PBC Extended Health for UVic Retirees</b>	<b>Retired Teachers of Ontario (RTOERO) EHC Plan</b>	<b>UVRA EHC w/ Optional Prestige Travel Plan</b>
<b>Plan Reimbursement</b>	80% (1st \$5,000 per person per calendar year); 100% thereafter	80%	80%
<b>Deductible</b>	<b>Option 1:</b> \$1,000 per family per calendar year <b>Option 2:</b> \$100 per family per calendar year	None	None
<b>Lifetime Maximum</b>	\$100,000	N/A	\$200,000
<b>Prescription Drugs</b>	Covered  -PharmaCare Low Cost Alternative (LCA) & Reference Drug Program (RDP) pricing	\$3,400 per calendar year  -Reimbursed at 85% -Direct Pay Drug Card -Mandatory Generic Substitution pricing -Dispensing Fees: Not Covered -Compounding Fees: Not Covered	<b>Option A:</b> \$2,000 per household per calendar year <b>Option B:</b> \$4,000 per household per calendar year  -Direct Pay Drug Card -Mandatory Generic Substitution pricing -8% mark-up limit -\$10 dispensing fee cap per script -Vaccines (\$100 per calendar year)
<b>Accidental Dental</b>	Covered	\$1,000 per calendar year	\$1,000 per calendar year
<b>Ambulance Services</b>	Covered	Covered	Covered
<b>Health Education</b>	Not Covered	\$200 per calendar year	\$100 per calendar year
<b>Hearing Aids</b>	Not Covered	\$1,100 per 3 calendar years	\$600 per 3 calendar years
<b>Home Care</b>	Not Covered	<b>HOSPITAL PLAN [OPTIONAL ADD-ON]</b> -reimbursed at 80% -\$75 per day -up to 30 days after hospital stay	\$50/day -up to 10 days after hospital stay
<b>Hospital Accommodation</b>	Covered -semi-private room	<b>HOSPITAL PLAN [OPTIONAL ADD-ON]</b> -reimbursed at 95% -semi-private room	\$165/day -reimbursed at 100% -semi-private or private room
<b>Medical Aids and Appliances</b>	Covered (some limits apply) -Orthopedic Shoes: \$500 per calendar year -Orthotics: \$250 per calendar year	Covered (some limits apply) -Orthopedic Shoes & Orthotics: Combined \$500 per 2 calendar years	Covered (some limits apply) -Orthopedic Shoes: \$500 per 3 calendar years -Orthotics: \$300 per 3 calendar years
<b>Paramedical Services</b>	Combined \$300 per calendar year	Combined \$1,300 per calendar year	Combined \$1,000 per calendar year
<b>Private Duty Nursing</b>	\$10,000 per calendar year (\$25,000 lifetime)	\$2,000 per 2 calendar years	\$3,000 per 3 calendar years
<b>Vision Care</b>	Not Covered	\$400 per 2 calendar year	\$400 per 2 calendar years
<b>Eye Examinations</b>	Not Covered	\$150 per 2 calendar years	1 exam per 2 calendar years -up to \$100
<b>Travel</b>	Out-of-Province & Out-of-Country -reimbursed at 100% -included in lifetime maximum -unlimited number of trips (up to 90 days per trip) (*An independent source (Canadian Snowbirds Association) recommends a minimum of \$1,000,000 of travel insurance coverage.)	Out-of-Province & Out-of-Country -reimbursed at 100% -\$10,000,000 per trip -unlimited number of trips (up to 93 days outside province/territory of residence per trip) -trip cancellation / interruption (\$6,000 per trip) -90-day stability clause	<b>PRESTIGE TRAVEL PLAN [OPTIONAL ADD-ON]</b> Out-of-Province & Out-of-Country -reimbursed at 100% -\$10,000,000 per trip -unlimited number of trips (up to 62 or 93 consecutive days outside of Canada per trip) -unlimited days of travel within Canada -trip cancellation / interruption (\$8,000 per trip)

\*This summary does not constitute a contract/certificate of insurance. For complete plan details and limits, please refer to the governing documents for each plan.