

**PARA  
MED+**

THE MOST COMPLETE PLAN  
ACROSS CANADA!



# Health Insurance Program

✓ LIFETIME COVERAGE ✓ HIGH QUALITY PROGRAM ✓ SUITABLE FOR THE WHOLE FAMILY



# Extended Health Insurance Program

A health insurance program designed especially for people who are conscious of their health. Whether you are self-employed, an employee, a business owner or retired, this program's flexibility will help you choose a benefit plan that suits your need.

## Summary

<b>Extended Health Insurance</b> 5 plans available	Basic
	Basic Ultra
	Select
	Deluxe
	Optimum

## 3 Options available

<b>Drug Plan</b> Available with <ul style="list-style-type: none"><li>• Select</li><li>• Deluxe</li><li>• Optimum</li></ul>	Complement 1250 Complement 2500
<b>Home Care Assistance</b>	Available with all plans
<b>Dental Care</b> 2 plans available	Basic Deluxe

# Extended Health Insurance

All maximums are per insured person, per year, unless otherwise specified

Basic

Basic Ultra

Benefits	Basic Covered at 75%	Basic Ultra Covered at 75%
Deductible	No deductible	No deductible
<b>Part 1: Hospitalization</b>		
Hospitalization two beds room (semi-private)	\$200 per day Maximum of \$3,000 per year	\$200 per day Maximum of \$3,000 per year
Convalescent Hospital	\$40 per day. Maximum of 120 days.	\$40 per day. Maximum of 120 days.
<b>Part 2: Prescription Drugs</b>		
No prescription drugs option available with the Basic Plan and the Basic Ultra Plan		
<b>Part 3: Specialists</b>		
Acupuncturist	Maximum \$35 per visit.  \$300 per specialist. Overall maximum \$1,000	Maximum \$50 per visit.  \$300 per specialist. Overall maximum \$1,000
Chiropractor		
Dietitian		
Homeopath		
Kinotherapist		
Massage therapist <sup>2</sup>		
Naturopath		
Osteopath		
Physiotherapist		
Podiatrist or Chiropodist		
Psychologist		
Speech-Language Pathologist		
Occupational Therapist		
<b>Part 4: Other Expenses</b>		
<b>Upon medical recommendation</b>		
Rental, purchase or repair of a non-motorized wheelchair and hospital bed (excluding mattress)	Lifetime maximum \$5,000	Lifetime maximum \$5,000
Oxygen and rental equipment	✓	✓
Diagnostic tests and X-Rays	\$500	\$500
Private nurse	\$10,000	\$10,000
Rental and purchase:		
• Orthopaedic corsets and hernia trusses	✓	✓
• Cervical collars	One per calendar year	One per calendar year
• Walkers or other mobility aids: crutches, canes	✓	✓
• Orthopaedic devices	One per 60 months	One per 60 months
• Dextrometer or glucometer for insulin-dependant diabetics	\$200 per 36 months	\$200 per 36 months
• Diabetic supplies	✓	✓

# Extended Health Insurance (cont.)

All maximums are per insured person, per year, unless otherwise specified

Basic

Basic Ultra

Benefits (continued)	Basic Covered at 75%	Basic Ultra Covered at 75%
Rental and purchase:		
• Insulin pump and accessories	Lifetime maximum \$2,000	Lifetime maximum \$2,000
• Magnetic Resonance Imaging (MRI)	\$1,000	\$1,000
• Orthoses or arch support	\$200	\$200
• Supplies for colostomy, an ileostomy, or an urostomy	✓	✓
Rental or purchase of a TENS unit	\$500	\$500
Purchase of an IUD	\$100 per calendar year	\$100 per calendar year
Purchase of reagent strips, syringes and needles	✓	✓
Brassieres (following mastectomy)	2 per calendar year	2 per calendar year
Stockings for varicose veins and phlebitis	2 pairs per calendar year	2 pairs per calendar year
Purchase of pressure garments for burns	\$500 per 12 months	\$500 per 12 months
Maxi-Mist Machine, including the masks, or a CPAP machine	\$1,500 per 60 months	\$1,500 per 60 months
<b>Without medical recommendation</b>		
Ambulance	Lifetime maximum \$5,000	Lifetime maximum \$5,000
Optical prosthesis or artificial limbs	Lifetime maximum: one per eye or limb	Lifetime maximum: one per eye or limb
External breast prosthesis following a mastectomy	\$150 per 24 months	\$150 per 24 months
Plaster casts	✓	✓
Hearing aids	\$500 per 36 months	\$500 per 36 months
Wigs (required for pathological conditions or following chemotherapy treatments)	Lifetime maximum \$400	Lifetime maximum \$400
Cost of sclerotherapy	15 visits per year. Maximum \$25 per visit	15 visits per year. Maximum \$25 per visit
Dental care as the result of an accident	\$5,000 per accident	\$5,000 per accident
Second medical opinion service	Included	Included
Survivor benefits	24 months	24 months
<b>Part 5: Vision care</b>		
Eye examination by an Optometrist or an Ophthalmologist	\$50 per 24 months	\$50 per 24 months
Frames, lenses, and contact lenses	N/A	N/A
Intraocular lenses (Eligible after 24 months of contract)	N/A	N/A
<b>Global lifetime maximum for parts 1 to 5</b>	<b>\$250,000</b>	<b>\$300,000</b>

<sup>1</sup> Not available for residents of the province of Quebec

<sup>2</sup> Prescription required

# Extended Health Insurance

All maximums are per insured person, per year, unless otherwise specified

Select

Deluxe

Optimum

Benefits	Select Covered at 75%	Deluxe Covered at 80%	Optimum Covered at 90%
Deductible	No deductible	No deductible	No deductible
<b>Part 1: Hospitalization</b>			
Hospitalization two beds room (semi-private)	\$200 per day. Maximum \$3,000 per person	\$200 per day. Unlimited per person	\$200 per day. Unlimited per person
Convalescent Hospital	\$40 per day. Maximum 120 days	\$40 per day. Maximum 120 days	\$40 per day. Maximum 120 days
<b>Part 2: Prescription Drugs</b>			
Option. See option available with the Select, Deluxe and Optimum plans. Complement 1250 and Complement 2500			
<b>Part 3: Specialists</b>			
Acupuncturist	\$300 per specialist. Overall maximum of \$1,000	\$400 per specialist. Overall maximum of \$1,200	\$500 per specialist. Overall Maximum of \$1,500
Chiropractor			
Dietitian			
Homeopath			
Kinotherapist			
Massage therapist <sup>2</sup>			
Naturopath			
Osteopath			
Physiotherapist			
Podiatrist or Chiropodist			
Psychologist			
Speech-Language Pathologist			
Occupational Therapist			
<b>Part 4: Other Expenses</b>			
<b>Upon medical recommendation</b>			
Rental, purchase or repair of a non-motorized wheelchair and hospital bed (excluding mattress)	Lifetime maximum \$5,000	Lifetime maximum \$5,000	Lifetime maximum \$5,000
Oxygen and rental equipment	✓	✓	✓
Diagnostic tests and X-Rays	\$500	\$500	\$500
Private nurse	\$10,000	\$10,000	\$10,000
Rental and purchase:			
• Orthopaedic corsets and hernia trusses	✓	✓	✓
• Cervical collars	One per calendar year	One per calendar year	One per calendar year
• Walkers or other mobility aids: crutches, canes	✓	✓	✓
• Orthopaedic devices	One per 60 months	One per 60 months	One per 60 months
• Dextrometer or glucometer for insulin-dependant diabetics	\$200 per 36 months	\$200 per 36 months	\$200 per 36 months
• Diabetic supplies	✓	✓	✓

# Extended Health Insurance (cont.)

All maximums are per insured person, per year, unless otherwise specified

Select

Deluxe

Optimum

Benefits (continued)	Select Covered at 75%	Deluxe Covered at 80%	Optimum Covered at 90%
Rental and purchase:			
• Insulin pump and accessories	Lifetime maximum \$2,000	Lifetime maximum \$2,000	Lifetime maximum \$2,000
• Magnetic Resonance Imaging (MRI)	\$1,000	\$1,000	\$1,000
• Orthoses or arch support	\$200	\$200	\$200
• Supplies for colostomy, an ileostomy, or an urostomy	✓	✓	✓
Rental or purchase of a TENS unit	\$500	\$500	\$500
Purchase of an IUD	\$100 per calendar year	\$100 per calendar year	\$100 per calendar year
Purchase of reagent strips, syringes and needles	✓	✓	✓
Brassieres (following mastectomy)	2 per calendar year	2 per calendar year	2 per calendar year
Stockings for varicose veins and phlebitis	2 pairs per calendar year	2 pairs per calendar year	2 pairs per calendar year
Purchase of pressure garments for burns	\$500 per 12 months	\$500 per 12 months	\$500 per 12 months
Maxi-Mist Machine, including the masks, or a CPAP machine	\$1,500 per 60 months	\$1,500 per 60 months	\$1,500 per 60 months
<b>Without medical recommendation</b>			
Ambulance	Lifetime maximum \$5,000	Lifetime maximum \$5,000	Lifetime maximum \$5,000
Optical prosthesis or artificial limbs	Lifetime maximum: one per eye or limb	Lifetime maximum: one per eye or limb	Lifetime maximum: one per eye or limb
External breast prosthesis following a mastectomy	\$150 per 24 months	\$150 per 24 months	\$150 per 24 months
Plaster casts	✓	✓	✓
Hearing aids	\$500 per 36 months	\$500 per 36 months	\$500 per 36 months
Wigs (required for pathological conditions or following chemotherapy treatments)	Lifetime maximum \$400	Lifetime maximum \$400	Lifetime maximum \$400
Cost of sclerotherapy	15 visits per year. Maximum \$25 per visit	15 visits per year. Maximum \$25 per visit	15 visits per year. Maximum \$25 per visit
Dental care as the result of an accident	\$5,000 per accident	\$5,000 per accident	\$5,000 per accident
Second medical opinion service	Included	Included	Included
Survivor benefits	24 months	24 months	24 months
<b>Part 5: Vision care</b>			
Eye examination by an Optometrist or an Ophthalmologist	\$50 per 24 months	\$50 per 24 months	\$75 per 24 months
Frames, lenses, and contact lenses	N/A	\$150 per 24 months	\$200 per 24 months
Intraocular lenses (Eligible after 24 months of contract)	N/A	Lifetime maximum \$500	Lifetime maximum \$500
<b>Global lifetime maximum for parts 1 to 5</b>	<b>\$300,000</b>	<b>\$350,000</b>	<b>\$500,000</b>

<sup>1</sup> Not available for residents of the province of Quebec

<sup>2</sup> Prescription required

# Travel Insurance

Included in all our extended health plans

All plans

<b>Travel Insurance until the age of 70</b>	<b>Basic</b> Covered at 100%	<b>Basic Ultra</b> Covered at 100%	<b>Select</b> Covered at 100%	<b>Deluxe</b> Covered at 100%	<b>Optimum</b> Covered at 100%
Medical emergency	Lifetime maximum \$5,000,000	Lifetime maximum \$5,000,000	Lifetime maximum \$5,000,000	Lifetime maximum \$5,000,000	Lifetime maximum \$5,000,000
Trip length	90 consecutive days	90 consecutive days	90 consecutive days	90 consecutive days	90 consecutive days
Trip cancellation	\$5,000 per travel	\$5,000 per travel	\$5,000 per travel	\$5,000 per travel	\$5,000 per travel
Assistance	Included	Included	Included	Included	Included

# Prescription Drugs

(Optional)

Select

Deluxe

Optimum

Benefits	Complement 1250 Covered at 80%	Complement 2500 Covered at 80%
Deductible	Single : \$50 Couple   Family   Single-Parent : \$100	Single: \$50 Couple   Family   Single-Parent: \$100
Prescription drugs (Generic drugs mandatory)	Maximum of \$1,250 per person per year	Maximum of \$2,500 per person per year

Important: Please note that this drug plan is a complement to the one offered by the RAMQ and is only available to insureds living in the province of Quebec.





# Home Care Assistance

(Optional)

The following expenses are eligible when the insured is physically dependant.

Eligibility : 18 to 69 years old

All plans

Benefits	Deductible	Covered at	Maximum per person
Monitoring system	N/A	100%	\$1,000 per calendar year
Moving allowance	N/A	100%	\$1,000 Lifetime
Meals	N/A	100%	\$700 per month
Respite	N/A	100%	\$3,000 per calendar year
Transportation expenses	N/A	100%	\$750 per calendar year
Informal caregiver support	N/A	100%	\$1,500 per calendar year
Private nurse and personal support worker	N/A	100%	\$75 per day Maximum \$5,000 per calendar year
<b>Lifetime Maximum</b>			<b>\$25,000</b>



# Dental Care

(Optional)

All plans

Benefits	Basic	Deluxe
Deductible	No deductible	No deductible
<b>Minor care</b>		
Diagnostic and prevention (9 months recall)	80%	80%
Minor restoration	80%	80%
Oral surgery	80%	80%
Periodontics	80%	80%
Endodontics	80%	80%
<b>Major care</b>		
Major restorations	0%	50%
Major surgery	0%	50%
<b>Prosthetics</b>		
Prosthesis	0%	50%
<b>Annual maximum per insured person</b>		
First year (12 consecutive months)	\$500	\$750
Second year (Following 12 months)	\$750	\$1,100
Following year	\$1,000	\$1,500
<b>Orthodontics</b>		
Orthodontics	N/A	N/A

✓	<p><b>Admissibility</b></p> <ul style="list-style-type: none"> <li>• You must be between the ages of 16 and 75 inclusively</li> </ul>
✓	<p><b>Guaranteed renewal</b></p> <ul style="list-style-type: none"> <li>• Up to the age of 99 regardless of your health status</li> </ul>
✓	<p><b>Choice of premium</b></p> <ul style="list-style-type: none"> <li>• Levelled</li> <li>• Attained Age</li> </ul>
✓	<p><b>Claims</b></p> <ul style="list-style-type: none"> <li>• Direct paycard or direct deposit</li> </ul>
✓	<p><b>Easy online access</b></p> <ul style="list-style-type: none"> <li>• Access to your file at all times</li> <li>• Access to your claims at all times</li> </ul>

The benefit description in this pamphlet does not create nor confer any contractual rights.  
The wording of your insurance policy issued by the insurer governs this pamphlet's conditions.



OUR INSURER PARTNER: UV INSURANCE // PLAN ADMINISTRATOR: ODYSSEY FINANCIAL GROUP



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