

Maximum benefit amounts listed below are per insured, per calendar year, unless specified

**Health Insurance Benefits**

- Hospital Accommodation – **\$5,000**
- Prescription Drugs and Medicine – **\$2,500**  
Pays 90% drug cost and the dispensing fee combined; maximum dispensing fee \$7
- Ambulance Service – Unlimited ground and air
- Orthopedic Shoes – **\$200**
- Home Nursing – **\$5,000**
- Hearing Aids – **\$500** within a 36-month period
- Medical Supplies and Prostheses – **\$5,000**
- Diagnostic Services – one PSA test per year
- Accidental Dental – **\$10,000**
- Psychologist – **\$500** includes psychotherapist and social worker
- Paramedical Services – **\$400** per specialty, **\$50** per visit to a: chiropractor, physiotherapist, podiatrist, registered massage therapist, and more
- Vision Care- **\$300** within a 24-month period

**Dental Insurance Benefits - only available at time of enrollment in the Health Care Plan**

**\$1,500** for Basic and Major Services combined

**Basic Services** – Paid at **80%** of the cost of services:

- Dental x-rays
- Minor restorative fillings
- Preventative care, including routine examinations and cleanings to a maximum treatment of one every six months
- Minor surgical benefits (includes extractions and oral surgical procedures)
- Periodontics
- Denture Work, including repairs, rebasing and relining
- Consultation required by the attending dentist

**Major Services** – Paid at **50%** of the cost of services:

- Inlays and crowns
- Dentures, bridgework or dental implants as an alternate benefit up to the least expensive cost of a denture or bridge
- Denture adjustments

**Annual Travel Benefit - only available at time of enrollment in the Health Insurance Plan**

Can choose plan for trip durations up to 30, 45, 60, 90, 120, 150 or 180 days. No limit to number of trips per year.

- \$5 million of coverage per insured person per trip
- Stability periods for pre-existing medical conditions (Period immediately prior to date of travel departure)
  - 6 months for all conditions, except those related to high blood pressure, which is 3 months
- Once enrolled there is no age limit for coverage
- Opportunity to change trip duration annually at renewal

**2025 Monthly Health & Dental Insurance Rates**

	Single	Couple
Health	\$126.55	\$204.17
Health & Dental	\$212.65	\$364.40

**2025 Monthly Annual Travel Insurance Rates\***

Days per trip	Single	Couple
30	\$28.49	\$56.97
45	\$41.15	\$82.29
60	\$51.70	\$103.39
90	\$79.13	\$158.25
120	\$106.56	\$213.11
150	\$136.10	\$272.19
180	\$196.23	\$392.46

\*Plus applicable provincial tax



Our online enrollment portal - one stop, many options – Health, Dental, Travel, Life, RecoverEase  
Visit our website for plan details, online quotes, and enrollment [www.mrooinsurance.ca](http://www.mrooinsurance.ca) or call us at 1-800-363-7861





## Things to look for when comparing private health insurance plans

1. **Plan Coverage** – Does the plan offer the benefits that are important to me?
2. **Design** – Does the plan include the coverage I need?
3. **Price** – Can I afford this plan now and as I get older - throughout my retirement?
4. **Termination Date** – Can I keep my plan for life - and can my partner?
5. **Type** – Where can I find a plan that's right for me?
6. **Timing** – When is the best time to purchase a private health insurance plan?