

Maximum benefit amounts listed below are per insured, per calendar year, unless specified. All benefits are for life.

#### Health Insurance Benefits

- Hospital Accommodation – \$5,000
- Prescription Drugs and Medicine – \$2,600  
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, osteopath, 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 Insurance 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 Insurance Benefits - 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
- Opportunity to change trip duration annually at renewal, without a medical evaluation
- Once enrolled there is no age limit for coverage

#### Life Insurance – Enrollment age 50-80

**\$5,000 - \$20,000 – available as a Single and Couple plan**

- Guaranteed coverage – no medical required, once enrolled premiums never change
- Living benefit – if terminally ill
- Joint and survivor coverage – 5% savings on premiums
- Accidental death – up to 5x benefit amount, \$100,000 maximum

Pricing based on amount of insurance, age, gender and smoker status

#### RecoverEase Insurance – Enrollment age 50-80

**Financial assistance for the many costs associated with recovering at home**

- Home nursing, transportation, and medical equipment
- Fracture, physiotherapy, hospital cash benefits, and more

Monthly Rate Single*	Monthly Rate Couple*
\$18.43	\$35.18

#### 2026 Monthly Health & Dental Insurance Rates

	Single	Couple
<b>Health</b>	\$132.15	\$213.26
<b>Health &amp; Dental</b>	\$222.13	\$380.70

#### 2026 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 personal 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 personal health insurance plan?