

Medical Plan Features

Empire Life Extended Health Care	
Plan Feature	Benefit
Major Medical Diagnostic tests Hearing aid Private duty nursing	The plan pays 90% \$500 per benefit period \$500 per 60 consecutive months \$10,000 per benefit period
Paramedical <i>(i.e. Acupuncturist, Audiologist, Chiropractor, Clinical Psychologist, Dietician, Massage therapist, Naturopath)</i>	The plan pays 90%; \$500 per practitioner per benefit period
Hospital	Semi-Private Room: The plan pays 100% Convalescent: The plan pays 90%; \$40 per day, 180 days per claim
Prescription Drugs	The plan pays 90%; dispensing fee is not covered; mandatory generic* Smoking Cessation Drugs: \$300 lifetime maximum

