

Summary of Benefits

Note: This is a summary only, claims will be adjudicated as per AXA policy number [9229031](#) – click on the policy number to download a copy of the policy

Medical Reimbursement Insurance: Policy # 9229031

Individual Limit:	Maximum Limit of Indemnity \$100,000 any one accident, sickness or disease as per AXA policy # 9229031 Note: Evacuation, Repatriation, Family Transportation and Accommodation Benefit are excluded from Maximum Limit of Indemnity
Co-Insurance:	100%
Deductibles:	\$15 per prescription, per physician and paramedical visit.
Hospital Charges:	Room and board at standard ward rate. Out-patient services, when medically required.
Private Duty Nursing:	\$10,000 per accident, sickness or disease
Prescription Drugs:	Charges for prescription drugs, sera and vaccines, obtainable only upon a written prescription by a Physician or legally qualified dentist and dispensed by a registered pharmacist or Physician, but excluding any charges made for the administration of injectable drugs, sera and vaccines, subject to a dispensing maximum of a ninety day supply
Physiotherapist:	\$1,000 per calendar year, Physician's prescription required
Ground Ambulance:	When recommended by a Physician, subject to a maximum of \$1,500 per Accident or Disease.
Supplies:	<ul style="list-style-type: none"> a) Blood plasma; b) diagnostic x-rays, MRI's and laboratory examinations; c) artificial limbs, eyes, and prosthetic appliances, (\$2,000 per calendar year); d) rental or purchase of casts, cervical collars, crutches, trusses, splints and braces except dental braces or splints, or orthopedic shoes if part of a brace (limited to \$100 per pair and one pair per insured person per calendar year), including any fee charged by a Physician for designing, constructing, fitting or applying such devices, subject to a maximum of \$2,000 for all expenses per calendar year; e) rental of a wheelchair, an iron lung and other durable medical equipment for temporary therapeutic treatment, subject to a maximum of \$5,000 dollars per Accident, Sickness or Disease.
Physician:	Expenses for medical care and treatment rendered or surgical procedure performed by a Physician
Anaesthetist:	When recommended by a Physician
Paramedical Services:	Chiropractor, osteopath, podiatrist, chiropodist, masseur speech therapist and licensed psychologist. Expenses for x-rays and laboratory tests limited to one x-ray per practitioner in any one calendar year. \$300 maximum per specialty per calendar year
Health Examination:	Not to exceed \$50.00
Administration of Vaccines:	Expenses for the administration of vaccines, anti-toxins, injections for immunizing against disease or poisons not to exceed a maximum of \$25 per calendar year
Accidental Dental:	\$2,000 maximum, as the result of any one accident. Payments as per the current Fee Guide published by the Dental Association in the <i>province of residence</i>
Emergency Dental:	\$250 maximum, expenses for the treatment by a legally qualified dentist, of dental pain to teeth due to tooth damage caused by biting, inflammation or infection due to abscess
Evacuation Benefit:	Evacuation to nearest hospital or transport to country of origin, when recommended by attending physician. All covered expenses incurred by the medical attendant or Immediate Family member are subject to a maximum of \$2,000. The overall maximum for this benefit is \$50,000

Family Transportation and Accommodation Benefit	Covers reasonable and customary expenses incurred by a family member to travel to the bedside of an injured insured person, who is confined as an inpatient in a Hospital for at least 4 consecutive days. \$5,000 maximum. Please refer to policy for further details.
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Summary of Benefits

Note: This is a summary only, claims will be adjudicated as per AXA policy number [9229032](#) – click on the policy number to download a copy of the policy

Accidental Death and Dismemberment Insurance: Policy # 9229032

Principal Sum Insured:	\$50,000
Aggregate Limit:	\$800,000
Specific Loss Accident Indemnity:	When Injury results in a covered loss, as per AXA policy # 9229032, within 365 days after the date of the Accident, the insurer will pay as stated in the above policy. For example, the amount payable for accidental loss of life is \$50,000.
Hospital Cash Plan:	\$50 per day for up to 30 days, when hospitalization is necessary
Repatriation:	\$10,000 to return deceased's remains to home country/normal place of residence in the event of accidental loss of life
Territorial limits:	Canada