



Click here for Dental options



# Extended health options – side by side

	OPTION 2	OPTION 3	OPTION 4
<b>Overview</b>			
What type of coverage does this option provide?	Basic	Full	Comprehensive
Is there a minimum commitment period if I choose this option?	No	Yes – two years	Yes – two years
<b>Flex credits and costs</b>			
Will the flex credits provided by Johnson & Johnson pay for this option?	Yes	Yes	Partially
Will I have any flex credits left over?	Yes	No	No
Will I have to contribute toward the cost of this option?	No	No	Yes
<b>Coverage summary</b>			
J&J-branded prescription drugs	100%	100%	100%
Non-J&J branded prescription drugs	75%	85%	90%
Mental health practitioners*	75% – combined max \$3,000 per year	85% – combined max \$3,500 per year	90% – combined max \$4,000 per year
Other paramedical practitioners**	75% – combined max \$850 per year	85% – combined max \$1,000 per year	90% – combined max \$1,500 per year
Semi-private hospital accommodation	\$175 per day	\$175 per day	\$175 per day
Private nursing	75% – max \$10,000 per year	85% – max \$10,000 per year	90% – max \$10,000 per year
Orthotics & orthopedic shoes	75% – max \$600 per year for one pair	85% – max \$600 per year for one pair	90% – max \$600 per year for one pair
Eye exams	100% – max \$100 per year***	100% – max \$100 per year***	100% – max \$100 per year***
Glasses, contacts, laser surgery	None	100% – max \$200 per two years	100% – max \$300 per two years
Hearing aids	None	85% \$500 per five years	90% \$750 per five years
Out of province/country emergency travel assistance	100%	100%	100%



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Will I have any flex credits left over?	Yes	No	No
Will I have to contribute toward the cost of this option?	No	No	Yes
<b>Coverage summary</b>			
Basic preventive services	80%	90%	100%
Preventive services exam	Every 9 months	Every 9 months	Every 6 months
Minor restorative and periodontic services	60%	70%	80%
Major restorative services	None	50% – max \$1,500 per year	60% – max \$2,000 per year
Orthodontic services (children aged 6 to 23)	None	None	50% – lifetime max \$3,000

\*Mental health practitioners include: psychologist, social worker, psychotherapist, clinical counsellor, psychoanalyst, and family therapist

\*\*Other paramedical practitioners include: physiotherapist, registered massage therapist, naturopath, chiropractor, osteopath, speech language pathologist, podiatrist, chiropodist, homeopath, audiologist, dietician, and occupations therapist

\*\*\*Improved coverage effective July 1, 2022