



[Click here for Dental options](#)



Extended medical care options – Plan comparison

	OPTION 2	OPTION 3	OPTION 4
Overview			
What type of coverage does this option provide?	Basic	Intermediate	Enhanced
Is there a minimum commitment period if I choose this option?	No	Yes – two years	Yes – two years
Flex credits and costs			
Will the flex credits provided by Johnson & Johnson pay for this option?	Yes	Partially	Partially
Will I have to contribute toward the cost of this option?	No	Yes	Yes
Coverage summary			
Prescription drugs	75%	85%	90%
Note, J&J branded drugs will be reimbursed at 100% for options 2, 3, and 4.			
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	One visit per year at a reasonable & customary rate, 100% coverage for all options		
Glasses, contacts, laser surgery	None	100% – max \$200 per two years	100% – max \$300 per two years
Hearing aids	\$3,000, once every 3 years	\$4,000, once every 3 years	\$5,000, once every 3 years
Out of province/country emergency travel assistance	100%	100%	100%



New Virtual Care Service

Lumino Health Virtual Care, provided by Dialogue, is being introduced as a new virtual care service. This service will be accessible to all employees enrolled in Extended Health Care (EHC). Through this platform, you can connect with healthcare providers through chat, audio, or video consultations for non-emergency care needs. Remember, Lumino Health Care Service also offers virtual pharmacy services with convenient prescription delivery right to your home. Click [here](#) to learn more.



Click here for Extended health options



Dental care options – Plan comparison chart

	OPTION 2	OPTION 3	OPTION 4
Overview			
What type of coverage does this option provide?	Basic	Intermediate	Enhanced
Is there a minimum commitment period if I choose this option?	No	No	Yes – two years
Flex credits and costs			
Will the flex credits provided by Johnson & Johnson pay for this option?	Yes	Partially	Partially
Will I have to contribute toward the cost of this option?	No	Yes	Yes
Coverage summary			
Basic preventive services	80%	90%	100%
Preventive services exam	Every 9 months	Every 9 months	Every 6 months
Minor restorative and periodontic services	70%	80%	90%
Major restorative services	None	60% – max \$2,000 per year	70% – max \$2,500 per year
Orthodontic services (children aged 6 to 23)	None	None	50% – lifetime max \$3,000



Need more details? Please check out the Benefits Guide located [here](#).

*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, 2025