

## What is Transit's lifetime maximum?

A lifetime maximum of \$1,000,000 applies to each insured for non-emergency claims incurred in Canada.

A lifetime maximum of \$1,000,000 applies to each insured for emergency claims incurred outside your province of residence.



## Emergency medical expenses incurred outside of your province of residence

Emergency hospitalization and medical expenses incurred outside your province of residence will be covered if the emergency occurs within the first 45 days of your absence from the province.

Eligible expenses will be reimbursed at 100%.

No expenses will be reimbursed if the emergency was due to a medical condition that was not stable and under control when you left your province of residence.

Your coverage also gives you access to a medical service provider able to assist you in an emergency. They can help you to find appropriate medical care, arrange necessary medical transportation and to obtain a cash advance (maximum of \$10,000) for medical treatment in an emergency.

### Exclusions and limitations

The coverages provided under your policy are subject to exclusions and limitations.

These include, but are not limited to: no benefit being payable if the expenses are for services or supplies resulting from a self-inflicted injury, civil unrest, or war (declared or undeclared), are not medically necessary, or would not have been incurred were it not for your insurance coverage.

A full listing of the limitations and exclusions applicable to the coverage will be included in your policy.

A personal plan for you and your dependents

For more information, contact our Client Service Department:

Toll-free, across Canada:  
1-877-422-6487

Industrial Alliance  
Administration  
680 Sherbrooke Street West, 9th floor  
PO Box 790, Station B  
Montreal, QC H3B 3K6

This brochure provides summary information only. For a complete description, including exclusions and reductions, please refer to your policy.

Rates are available on our website at [ia.ca](http://ia.ca). To access the rates table, go to Companies and Groups/Group Insurance/Coverage and Plans/Transit.

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## INVESTED IN YOU.

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[ia.ca](http://ia.ca)

GROUP  
INSURANCE



Transit Personal Insurance



A smart replacement for your group insurance plan

**ia**  
Financial Group

Termination of employment can occur at any time for any number of reasons: career change, relocation, return to school, retirement, etc. But through it all, your insurance needs are always there. To help with this, iA Financial Group (Industrial Alliance Insurance and Financial Services Inc.) is offering you Transit, so you can replace your group insurance coverage, within

60 days of termination, with individual insurance for you and your dependents.



## What does Transit cover?

### Hospitalization

Within Canada, Transit covers your hospitalization fees for a semi-private room in the event of acute care. There is no limit on the length of stay. If hospitalization expenses are for chronic or convalescent care they will not be covered.

You will be reimbursed 100% of the expenses.

### Drugs

(not available to Quebec residents)\*

Prescription drugs will be reimbursed at 80% of the drug's cost when dispensed by a pharmacy. However the dispensing fee will not be covered. In addition, coverage will be subject to an annual increasing maximum.

The annual increasing maximum applicable to an insured person will be:

- First 12 months of coverage: \$500
- From 13th to 25th month of coverage: \$750
- From 25th month of coverage: \$1,000

### Dental (optional)

This option is only available to you if you are converting from a group insurance policy that includes dental coverage.

The covered treatments will be reimbursed at 80% and will be subject to a calendar year maximum of \$500.

Preventive treatments are covered, including:

- Oral exam every 9 months
- Dental X-rays
- Preventative: polishing and fluoride
- Tests and laboratory examinations

Basic treatments are covered, including:

- Restorations
- Endodontics
- Periodontics
- Rebase and relines

## Medical expenses

The following services, supplies and appliances will be reimbursed at 80%.

### Paramedical

- Physiotherapist and rehabilitation therapist
  - \$25 per visit for a combined maximum of 20 visits per calendar year per insured
  - maximum one treatment per day per insured
- Massage therapist and ortho-therapist
  - \$25 per visit for a combined maximum of 20 visits per calendar year per insured
  - maximum one treatment per day per insured
- Speech therapist, audiologist, chiropractor, osteopath, psychologist, podiatrist, acupuncturist, occupational therapist, naturopath
  - \$25 per visit for a combined maximum of 20 visits per calendar year per insured
  - maximum one treatment per day per insured

**X-ray by a chiropractor (\$50 per calendar year per insured)**

**Nursing care when performed in the insured's home (\$5,000 per calendar year)**

**Ambulance service in a medical emergency**

**Rental or purchase of medical appliances and supplies when prescribed by a physician. The following is a sample of what is eligible for coverage under your policy. A full listing will be included in your policy.**

- Oxygen tent and oxygen supplies
- Artificial eyes and limbs provided the loss occurred while insured under your individual contract. Myoelectric and electric limbs are not eligible for reimbursement.
- Breast prosthesis (\$150 every 24 months per insured)
- Wigs required as a result of chemotherapy (\$150 every 24 months per insured)
- Hearing aids (\$500 every 36 months per insured)
- Medical elastic stockings (\$100 per calendar year per insured) and sclerosing injections (\$25 per visit per insured)
- Wheelchair, hospital bed, canes, crutches, therapeutic appliances such as apnea monitors, intermittent positive pressure breathing machines and aerosol equipment, and orthopedic appliances such as braces, back supports, head halters and cervical collars
- Orthopedic shoes and foot orthotics (combined \$200 per calendar year per insured)
- Diabetic monitoring and administration equipment (\$250 every 36 months per insured)
- Blood pressure control unit (\$150 every 60 months per insured)

**Room and board in a rehabilitation, convalescent or chronic care facility (\$50 per day up to a combined maximum of 90 days every calendar year per insured)**

**Dental care following an accidental injury to sound natural teeth**

\* Quebec residents: You must be covered by the provincial Prescription Drug Insurance Plan when your group insurance ends.