

A Comparison Of Canada's Biggest Health Insurance Companies



Company	Customizable?	Plan	Prescription coverage	Prescription max	Dental care	Dental max	Paramedical	Paramedical max	Vision	Vision max
Sunlife	x	Basic	60%	\$750/year	60%	\$500/year	60%	\$250/year, \$25/visit	X	X
		Standard	70% first \$7,000 100% for next \$93,000	\$100,000/year	70%	\$750/year	100%	\$300/year	100%	\$250/2 years \$50 eye exam/year
		Enhanced	80% of first \$5,000 100% for next \$245,000	\$250,000/year	80%	\$750/year	100%	\$400/year	100%	\$300/2 years \$50 eye exam/year
Manulife	x	DrugPlus Basic	70% of first \$750 90% of next \$4,972	\$5,000	x	x	Varies	\$250,000 Lifetime Maximum	Up to max	\$250/2 years
		DrugPlus Enhanced	90% of first \$2,222 100% of next \$8,000	\$10,000	x	x	Varies	\$250,000 Lifetime Maximum	Up to max	\$250/2 years
		DentalPlus Basic	x	x	Year 1: 50% of first \$1,150 Year 2+: 80% of first \$400 and 50% of next \$860	Year 1: \$575/year Year 2+: \$750 year	Varies	\$250,000 Lifetime Maximum	Up to max	\$250/2 years
		DentalPlus Enhanced	x	x	Year 1: 70% of first \$1,200 Year 2+: 100% of first \$500 and 60% of next \$700	Year 1: \$840/year Year 2+: \$920/year	Varies	\$250,000 Lifetime Maximum	Up to max	\$250/2 years
		ComboPlus Starter	70% of first \$750	\$525	70% of first \$575	\$400	Varies	\$250,000 Lifetime Maximum	Up to max	\$150/2 years
		ComboPlus Basic	70% of first \$750 90% of next \$4,972	\$5,000	80% of first \$400 50% of next \$860	\$750	Varies	\$250,000 Lifetime Maximum	Up to max	\$250/2 years
		ComboPlus Enhanced	90% of first \$2,222 100% of next \$8,000	\$10,000	100% of first \$500 60% of next \$700	\$920	Varies	\$250,000 Lifetime Maximum	Up to max	\$250/2 years
Blue Cross	Yes	Entry	x	x	60%	\$500/year	60%	Varies	Up to max	\$100/2 years
		Essential	70%	No overall maximum	70%	No overall maximum	70%	Varies	Up to max	\$150/2 years
		Enhanced	80%	No overall maximum	80%	Varies	80%	Varies	Up to max	\$300/2 years
CAA	Yes	Basic Extended /Drug 1/Dental 1	70%	\$525/year	70%	Year 1: \$450 Year 2: \$550 Year 3+: \$700	Up to max	Year 1 & 2: \$300/year Year 3+: \$400/year Max per visit: \$20 Max - chiro x-rays: \$35/year	Up to max	Year 1 & 2: \$150/2 years Year 3 & 4: \$200/2 years Year 5+: \$250
		Drug 2/Dental 2	75%	\$5,250/year	80% for basic services 60% for specialized services	Year 1: \$650 Year 2: \$700 Year 3+: \$900	x	x	x	x
		Enhanced Extended /Drug 3/Dental 3	90%	\$10,250/year	100% for basic services 80% for specialized services	Year 1: \$800 Year 2: \$900 Year 3+: \$1,200	Up to max:	Year 1 & 2: \$750/year Year 3 & 4: \$800/year Year 5+: \$850 Max - chiro x-rays: \$35/year	Up to max	Year 1 & 2: \$350/2 years Year 3 & 4: \$400/2 years Year 5+: \$450
Costco	x	Starter	90%	\$650/year	70%	\$350/year	\$20/visit	\$350,000 lifetime maximum	Up to max	\$250/2 years
		Essential	95%	\$5,000/year	Optional Benefit	\$665/year	\$25/visit	\$400,000 lifetime maximum	Up to max	\$300/2 years
		Enhanced	100%	\$10,000/year	Optional Benefit or Add-on	\$920/year	\$25/visit	\$400,000 lifetime maximum	Up to max	\$300/2 years
Canada Life	x	Select	70%	\$500/year	70%	\$350/year	100%	\$300/year (per practitioner)	100%	\$150/2 years
		Select Plus	80%	\$10,000/year	80%	\$750/year	100%	\$400/year (per practitioner)	100%	\$200/2 years
		Select Elite	90% for first \$10,000 100% for next \$240,000	\$250,000/year	80%	\$1,000/year	100%	\$500/year (per practitioner)	100%	\$250/2 years