VIKINGCARES™
PERSONAL HEALTH PLANS

Prescription Drugs		VikingCares Silver	VikingCares Gold	VikingCares Platinum
Maximum Dispensing Fee		No	No	No
Coinsurance		80%	80%	90%
Diabetic Supplies (test strips, syringes and lancets)		Covered 80%	Covered 80%	Covered 90%
Annual Maximums		$2,500	$5,000	$10,000
Extended Healthcare Benefits		VikingCares Silver	VikingCares Gold	VikingCares Platinum
Paramedical		$500 Combined @ 100%	$1,000/yr Combined @ 100%	$1,250/yr Combined @ 100%
Registered therapists and specialists include acupuncturist, audiologist, chiropractor, chiropodist, massage therapist, naturopath, osteopath, occupational therapist, physiotherapist, podiatrist, psychologist, psychotherapist, registered dietician, social worker, speech therapist		$500yr Max Per Paramedical	$600yr Max Per Paramedical	$600yr Max Per Paramedical
Major Medical				
	CPAP Machines	$750 / 1 unit per lifetime	$1,250 / 1 unit per lifetime	$1,500 / 1 unit per lifetime
	CPAP Supplies	$250/year	$300/year	$350/year
	Oxygen Equipment	*R&C 100%	*R&C 100%	*R&C 100%
	Compression Stockings	4 Pair/per year R/C	5 Pair/per year R/C	6 Pair/per year R/C
	Blood Pressure Monitor	$100 / Lifetime Max	$100 / Lifetime Max	$100 / Lifetime Max
	Blood Glucose Monitor	$200 / Every 3 yrs	$200 / Every 3 yrs	$200 / Every 3 yrs
	Orthotics	$300 / yr	$300 / yr	$300 / yr
	Hair Prosthesis (Wig)	$500 lifetime	$500 lifetime	$500 lifetime
	Hearing Aid	$500 / Every 4 yrs	$750 / Every 4 yrs	$1250 / Every 4 yrs
	Preventative Vaccines	$100 / yr	$100 / yr	$100 / Yr
	Orthopaedic Shoes	$250 / yr	$300 / yr	$350 / yr
	Ostomy Supplies	*R&C 100%	*R&C 100%	*R&C 100%
	Post-surgical Bra	2 per calendar yr	2 per calendar yr	2 per calendar yr
	Braces & Rigid Supports	1 per calendar year	1 per calendar year	1 per calendar year
	Prosthetics	$3,500 lifetime	$5,000 lifetime	$7,500 lifetime
	Tens Devices	$500 Lifetime	$750 Lifetime	$1,000 Lifetime
	Wheelchair Non Electric	$1,000 Lifetime	$1,000 Lifetime	$1,000 Lifetime
	Wheelchair Electric	$3,000 Lifetime	$3,000 Lifetime	$3,000 Lifetime
	Accidental Dental	$2000 yr / Natural Teeth Only	$2500 yr / Natural Teeth Only	$3000 yr / Natural Teeth Only
	Nursing Care	100% up to $2500/yr	100% up to $3500/yr	100% up to $4500/yr
	Ambulance (Ground & Air)	Covered R&C	Covered R&C	Covered R&C
	Canes, casts, crutches, splints and trusses	*R&C 100%	*R&C 100%	*R&C 100%
	Semi-Private Room	Max 90 Days-$20/Day	Max 90 Days-$20/Day	Max 90 Days-$20/Day
	Viscosupplementation Injection	$600/yr	$600/yr	$600/yr
	Diagnostic Services	$500 per Year	$750 per Year	$1,000 per Year
	Freestyle Libre/Dexcom sensors and Pump Supplies	$2,000/Year	$2,500/Year	$3,500/Year
	Overall Major Medical Per Year	$2,500	$3,500	$4,500
Vision Care		VikingCares Silver	VikingCares Gold	VikingCares Platinum
Eye Exams		$100 / 2 years	$100 / 2 years	$100 / 2 years
Eye Glasses and Contacts		$100 / 2 years	$200 / 2 years	$300 / 2 years
Life Insurance		VikingCares Silver	VikingCares Gold	VikingCares Platinum
Primary Member Only - to age 85		$10,000	$10,000	$10,000
Travel Out of Country (Included until age 99)		VikingCares Silver	VikingCares Gold	VikingCares Platinum
Stability: 0 days to age 70		90 Day Travel	90 Day Travel	90 Day Travel
90 days age 70-99		$5 million per trip (See Booklet for all details)	$5 million per trip (See Booklet for all details)	$5 million per trip (See Booklet for all details)
OPTIONAL Dental		VikingCares Silver	VikingCares Gold	VikingCares Platinum
$2,000 Combined Basic & Major Coverage Annually (80% Basic, 50% Major)				

General Disclosures

VikingCares Personal Health Plans are developed, owned and administered by Viking Benefit Solutions Inc., a Saskatchewan-based organization.

This Summary provides an overview of the VikingCares Personal Health Plans. Benefits, premiums and coverage terms may change based on market conditions, regulatory requirements or underwriting updates. Renewal pricing may vary from year to year. This document is not a contract, and the official policy wording governs in all cases.

Eligibility & Limitations

Dental coverage includes a three-month waiting period before new members may claim dental expenses. Some prescription medications may require prior authorization or may not be included in the National Formulary. Life insurance (Primary Member Only) - $10,000 to age 85. Additional details and exclusions are outlined in the official policy documentation.

Reasonable & Customary (R&C)

"Reasonable and customary" refers to the maximum amount an insurance plan will reimburse for a particular service, based on the typical fees charged by providers in your province.
This ensures claims are paid fairly and consistently while preventing overbilling. If a provider charges more than the reasonable and customary amount, the additional cost would be the member's responsibility.

Errors & Omissions

Every effort has been made to ensure the accuracy of this information. Viking Benefit Solutions Inc. is not responsible for any unintentional errors or omissions.
In the event of any discrepancy, the official policy wording and contract terms will apply.

For complete details, limitations, exclusions, definitions, and policy provisions, please refer to the official policy booklet