Prescription Drugs

- Coverage for drugs listed on the Manitoba drug formulary after a deductible has been satisfied. The deductible is based on adjusted family income: 2% for an adjusted family income of $15,000 or less, and 3% for an adjusted family income of more than $15,000. For example, if a family's adjusted income is $30,000, their deductible is $900.

Ambulance

- NO COVERAGE.

Dental Benefits

- NO COVERAGE for routine or major services (i.e. cleanings, fillings, extractions, endodontics, periodontics, crowns, bridges, dentures, etc).
- NO COVERAGE for treatment of accidental injury to teeth.
- Coverage for services provided by a dental surgeon, for specific procedures performed in a hospital.

Visioncare

- NO COVERAGE for eye exams, glasses or contact lenses (limited coverage for seniors).
- Coverage for one eye exam every 24 months for residents age 18 and under or age 65 or older.

Hospital

- Coverage for standard ward rooms only.
Paramedicals

- **NO COVERAGE** for psychologist, massage therapy, naturopath, osteopath or podiatrist services.
- Coverage for chiropractic adjustments of $11.56 per visit, to a maximum of 12 visits per year (south of the 53rd parallel). **NO COVERAGE** for X-rays.
- Coverage for physiotherapy or speech therapy when performed in a hospital.

Hearing Aids

- 80% coverage for children ages 18 and under, every four years subject to maximums. A $75 deductible applies.

Nursing Benefits and Home Care

- **NO COVERAGE** for nursing care outside of a hospital.

Medical Supplies

- Some coverage for prosthetic and orthotic devices.

Accidental Death and Dismemberment

- **NO COVERAGE.**

Out of Country

- Coverage for emergencies only. Services from hospitals and physicians outside of Canada are covered up to the Manitoba rates only.
- Coverage up to $100 for emergency out-patient services.