



How it works

The cost of the plan premiums is 100% paid by you

Eligible dependents

- **Spouse** Legal or common-law
- **Children** Unmarried children under age 21; under age 26 if full-time students

Termination of coverage

- **Your coverage ends** Upon your death or the non-payment of required premiums
- **Your dependents' coverage ends** When your coverage ends or when they no longer qualify as a dependent

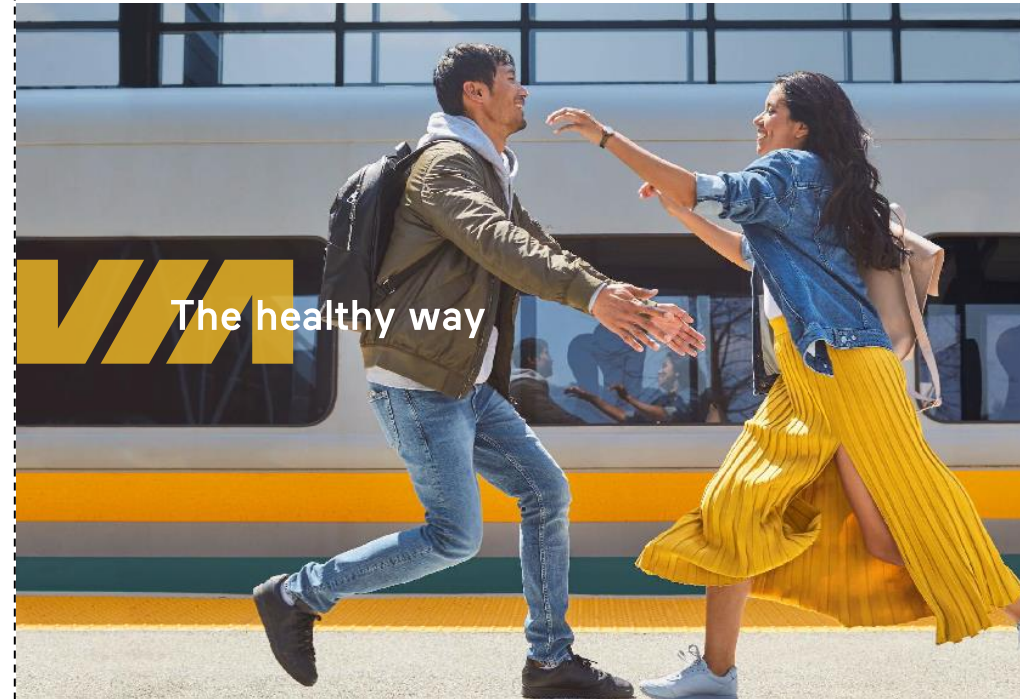


For more information, visit mysunlife.ca

*This summary provides an overview of the main provisions of the **Retiree Health Insurance Plan** for VIA Rail Canada retirees. This coverage is governed by the official documents, such as the insurance contracts, as well as by applicable legislation. In the event of any inconsistency between this summary and the official documents, the latter will prevail.*

Effective January 1, 2026

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Retiree Health Insurance Plan

Your coverage at a glance

This document provides an overview of your health coverage as a retiree of VIA Rail Canada.



Deductible	
• Per prescription drug	\$6 / drug
- Generic drugs and all brand name drugs (with or without generic equivalents)	
• Other eligible expenses	None
Reimbursement	
• Prescription drugs	80% (reimbursed at the cost of the generic equivalent, subject to reasonable and customary pharmacist fees)
• Drug card	Pay-direct
• Hospital care	100% / semi-private room
• Paramedical services	80%
- Physiotherapist and sports therapist	Combined maximum of \$1,000 per year
- Acupuncturist, audiologist, chiropractor, massage therapist, occupational therapist, osteopath, podiatrist and speech therapist	Combined maximum of \$750 per year for all practitioners
- Clinical counsellor, marriage or family therapist, psychologist, psychotherapist, and social worker	Combined maximum of \$1,000 per year for all practitioners
• Convalescent and rehabilitation care	80% / semi-private room for a maximum of 90 days per year
• Out-of-country emergency medical care and travel assistance	100%
• Laboratory tests and analysis	80% / \$1,500 per year
• Preventive vaccines	80% / maximum of \$1,000 per year

Reimbursement	
• Vision care	
- Eye tests, contact lenses, glasses	80% / \$250 per 24 months
• Other eligible expenses	80%
- Private duty nursing	20 eight-hour shifts per year
- Orthopedic shoes or custom-made orthotics	One pair per year
- Hearing aids	\$350 every 3 years
- Myoelectric arm	Maximum of \$10,000 per prosthesis
- External breast prosthesis	\$100 per year
- Surgical brassieres	Maximum of 2 per year
- Mechanical or hydraulic patient lifter	\$2,000 per lifter, once every 5 years
- Outdoor wheelchair ramps	\$2,000 (lifetime)
- Blood-glucose monitoring machine	One every 4 years
- Transcutaneous nerve stimulator	\$700 (lifetime)
- Extremity pumps for lymphedema	\$1,500 (lifetime)
- Custom-made compression hose	4 pairs per year
- Wigs for cancer patients	\$350 (lifetime)
- Eyeglasses or contact lenses following cataract surgery	\$250 per surgery
• Accidental dental injury treatment	80% / maximum of \$1,000 per accident
Overall lifetime maximum*	\$50,000 per covered person

* Includes out-of-country medical care but does not apply to travel assistance and in-Canada hospital expenses.