

SUMMARY OF MASTER BOOKLET WORDING CHANGES

Health Benefits	Current Wording	Effective October 1, 2019
General Provisions 4. What is considered an Appropriate Treatment? Addition inserted after e)		In determining Appropriate Treatment, Equitable Life may also take into consideration evaluation(s) of services, supplies, appliances, products, treatments or drugs by provincial or national public payers or health technology assessment organizations.
Health Benefits General Provisions 10. What is not covered? Revised	w) any portion of an eligible expense and appropriate treatment for which there is alternative funding available through a government or other patient support program may be ineligible. Upon request by Equitable Life, you or your dependent shall provide evidence satisfactory to Equitable Life that you or your dependent have pursued alternative funding, and a decision regarding alternative funding has been made by the government or patient support program. Until you or your dependent provide satisfactory evidence to Equitable Life, the expense may not be eligible for coverage under the Policy and no benefit may be paid at the discretion of Equitable Life.	w) an expense for a service, supply, product, treatment or drug may be limited or not payable at the discretion of Equitable Life if alternative funding is available through a government or other patient support program including situations where such funding exists for an alternative appropriate treatment. x) upon request by Equitable Life, you or your dependent shall provide evidence satisfactory to Equitable Life that available alternative funding through a government or other patient support program has been pursued by you or your dependent, and a decision regarding such funding has been rendered by the government or patient support program. Until such satisfactory evidence is provided, the expense may not be eligible for coverage under this Policy and no benefit may be paid as determined by Equitable Life.
General Provisions 10. What is not covered? Addition		bb) An expense for a drug may be eligible for certain conditions only if selected lower cost drugs of similar safety and efficacy are used first, as determined by Equitable Life. For certain conditions, this may involve a series of steps whereby eligibility of each list of drugs for a condition is dependent on the previous list of drugs being used first.

Please note: should your Policy not provide a benefit or not contain a provision that is being amended by this Endorsement, that amendment shall not apply to your Policy.