

PlanDirect™ Hospital Accommodation Rider for Core, Core Plus, Elite



This rider is issued by The Canada Life Assurance Company as part of the policy to which it is attached, and is subject to the provisions of the policy, except as modified by this rider.

Terms used in this rider are to be given the same interpretation and meaning as set out in the policy, unless the context requires otherwise.

Terms Used

Nursing Home means an institution or part of an institution that:

- offers in-patient accommodation;
- has a staff of one or more Physicians available at all times; and
- continuously provides 24-hour medical care by or under the supervision of Professional Nurses.

For greater certainty, Nursing Home does not include a facility established primarily as a residence for senior citizens or which provides personal rather than medical care.

Covered Hospital Care and Nursing Home Care

Canada Life covers Private or semi-private accommodation in a Hospital if:

- the stay starts while the *Insured* is covered under the policy; and
- the care the *Insured* receives is Acute Care, Convalescent Care or Palliative Care.
- the difference between the standard ward rate for the Hospital and the government authorized allowance under the Government Plan in the *Insured's* home province or territory, for Hospital accommodation in Canada, but outside the *Insured's* home province or territory of residence.
- the Hospital facility fee related to dental surgery for an *Insured*.
- charges by a Hospital for services on an outpatient basis, incurred outside the *Insured's* home province or territory but in Canada when not covered by the Government Plan in the *Insured's* home province or territory.

Canada Life covers accommodation in a Nursing Home if:

- the stay starts while the *Insured* is covered under the policy;
- the care the *Insured* receives is Acute Care, Convalescent Care or Palliative Care; and
- Canada Life has approved the accommodation prior to commencement of care.

Limitations and Exceptions

For private or semi-private accommodation in a Hospital, benefits payable are limited to the difference between the Hospital's semi-private or standard ward rates up to \$175 per day for a maximum of 60 days in a calendar year.

For Nursing Home accommodation, benefits payable are limited to the government-authorized co-payment under the Government Plan providing coverage in the *Insured's* home province or territory for a maximum of 60 days in a calendar year.

For greater certainty, the limitations set out in the Limitations section in the policy and the exceptions set out in the Exceptions section in the policy also apply to this rider.

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Renewal

If your policy is renewed in accordance with the Term of Insurance and Renewability section, this rider will also be renewed on the *Annual Renewal Date*.

Termination of this rider

This rider terminates on the earlier of:

- the date the policy terminates; or
- the next *Annual Renewal Date* following the date on which Canada Life receives a Written Request from the *Owner* to terminate this rider. Such Written Request must be received by Canada Life at least 30 days before the *Annual Renewal Date*.

Coverage for an *Insured* other than the *Owner* will terminate on the earlier of:

- the date the policy or this rider terminates; or
- the date coverage for the *Insured* terminates under the policy.

Coverage for an *Insured* other than the *Owner* will terminate on the earlier of the date determined above and the date the coverage for the *Insured* terminates under the policy.

Signed for The Canada Life Assurance Company at Winnipeg, Manitoba as of the *Rider Effective Date* shown on the *Policy Specifications*.

Handwritten signature of Jeff Macoun in black ink.

Jeff Macoun
President and Chief Operating Officer, Canada

Handwritten signature of Paul A. Mahon in black ink.

Paul A. Mahon
President and Chief Executive Officer

This rider should be kept with your policy.