The $25,000 lifetime maximum does not include hospital and ambulance

UofM retirees are reminded that the $25,000 lifetime maximum benefit in the supplementary health insurance plan applies to all expenses except for ambulance usage and semi-private hospital. For an overview of your supplementary health coverage, click here.

Note 1: After each policy year of insurance, amounts that have been applied against your lifetime maximum will be reinstated by a maximum of $1,000.

Note 2: The prescription drug benefit is subject to both the annual maximum and the supplementary health lifetime maximum. That is, if you have reached the $25,000 lifetime limit, then your annual reinstatement amount of $1,000 is the maximum amount you can claim in subsequent years for prescription drugs and other healthcare expenses.