

# Blue Cross Health™

A PLAN THAT'S RIGHT FOR YOU



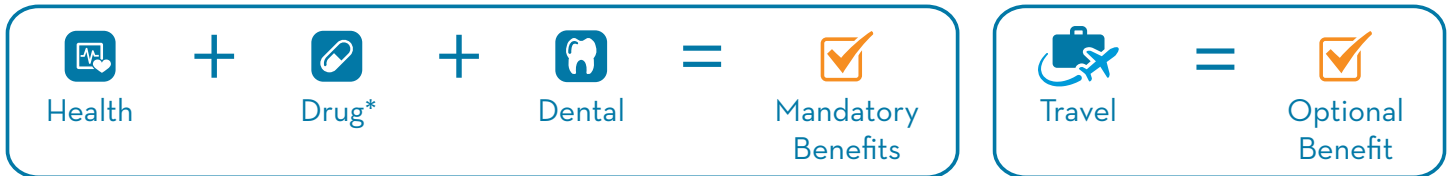
## Guaranteed Acceptance Plan

FLEXIBLE. PERSONAL. AFFORDABLE.

Available to residents in Quebec



The Guaranteed Acceptance Plan provides basic coverage for routine medical expenses, as well as unexpected medical emergencies and accidents. With no medical underwriting, our Guaranteed Acceptance Plan covers pre-existing conditions.



\* Optional benefit from age 65

## Health Benefit

Accidental Dental	70% up to \$7,000 per LT
Ambulance	70% up to \$420 per CY
Ambulance Attendant	70% up to \$280 per CY
<b>Diagnostic Services</b>	
Laboratory Tests	100% up to \$500 per CY
CT Scan Computer Tomography	100% up to \$250 per CY
Magnetic Resonance Imaging	100% up to \$675 per CY
Ultrasound	100% up to \$100 per CY
Polysomnography	100% up to \$500 per 2 CYs
<b>Health Practitioners</b>	
Chiropractor	70% up to \$300 per CY
Massage Therapist ( <i>physician referral required</i> )	70% up to \$300 per CY
Osteopath	70% up to \$300 per CY
Physiotherapist	70% up to \$300 per CY
Podiatrist/Chiropodist	70% up to \$300 per CY
Psychologist/Psychotherapist/Social Worker/Clinical Counsellor/iCBT	70% up to \$300 per CY
Speech Therapist	70% up to \$300 per CY
Hearing Aids/Repairs	70% up to \$350 per 5 CYs (6 month waiting period)
Health Coaching and Chronic Disease Management	70% up to \$300 per CY
Orthotics and Orthopedic Shoes	70% up to \$105 per CY
Semi-Private Hospital Room	100% coverage for up to 90 days per CY (8 month waiting period for claims related to pregnancy)
Vision Care	70% up to \$105 per 2 CYs (6 month waiting period)
Diabetic Supplies, Medical Equipment, Medical Services and Supplies, Nursing Care and Prosthetic Appliances	70% up to a combined maximum of \$2,500 per CY

## Wellness Program - inConfidence®

- Online therapy counselling (5 hours of individual and 5 hours of couple counselling per year).
- Work and life support from nurses, dietitians, coaches in legal or financial services and more!

## Accidental Death and Dismemberment

Provides coverage in the event of accidental loss of life or dismemberment. The applicant and their spouse are covered up to a maximum of \$25,000 each. Dependent children are covered to a maximum of \$5,000 each.

Coverage	Payment
Loss of life	100% of \$25,000/\$5,000
Loss of, or loss of use of, both hands or both feet	100% of \$25,000/\$5,000
Loss of, or loss of use of, one hand and one foot	100% of \$25,000/\$5,000
Loss of entire sight of both eyes	100% of \$25,000/\$5,000
Loss of, or loss of use of, one hand or one foot	50% of \$25,000/\$5,000

Coverage for Accidental Death and Dismemberment terminates at age 65.

**Last Expense Benefit:** \$5,000 coverage for each insured person in the event of accidental death.

## Dental Benefit

**70% coverage up to a maximum of \$1,000 per calendar year**

Provides coverage for general practitioners up to the current year fee guide (6-month waiting period).

Recall Examination	1 per calendar year	X-rays	✓
Polishing	1 unit per calendar year	Fillings	✓
Root Canal Therapy	✓	Extractions	✓
Denture Relining	✓	Denture Rebasing	✓
Scaling	1 unit per calendar year	Denture Repairs	✓

## Drug Benefit - *Optional from age 65* (Supplemental coverage only)

**80% reimbursement up to a maximum of \$625 per calendar quarter of:**

- the deductible and the coinsurance under the Québec Public Prescription Drug Insurance Plan or equivalent group insurance coverage.
- the cost of prescription drugs not listed as covered under the Québec Public Prescription Drug Insurance Plan provided they meet the definition of eligible drugs under the policy and appear on the managed drug formulary.

**Pay Direct:** The insured person simply presents their Blue Cross ID card at a participating pharmacy.

## Travel Benefit - *Optional*

Coverage Duration	17 days per trip
Maximum Coverage	\$5,000,000 per insured person

Your health must be stable prior to travelling in order to cover pre-existing conditions. See policy booklet for details.

## We provide the tools and services that help you manage your benefits and live well

**My Good Health™:** A reliable Canadian source of wellness information including a tool to assess your current health, set personal health goals and keep you motivated to reach those goals.

**Blue Advantage®:** Receive discounts on medical, vision care and health products and services from many providers. Visit [www.blueadvantage.ca](http://www.blueadvantage.ca).

