

Blue Cross Health™

A PLAN THAT'S RIGHT FOR YOU



Guaranteed Issue Personal Health Plan

FLEXIBLE. PERSONAL. AFFORDABLE.

Available to residents in Ontario and Atlantic Canada



The Guaranteed Issue Health Plan provides basic coverage for routine medical expenses as well as unexpected medical emergencies and accidents that can happen at any time. With no medical underwriting, our Guaranteed Issue Health Plan covers pre-existing conditions.

Health Benefits	
Accidental Dental	70% up to \$7,000 per lifetime
Ambulance	70% up to \$420 per year
Ambulance Attendant	70% up to \$280 per year
Health Practitioners	
Chiropractor	70% up to \$300 per year
Massage Therapist	70% up to \$300 per year (Physician referral required)
Osteopath	70% up to \$300 per year
Physiotherapist	70% up to \$300 per year
Podiatrist/Chiropodist	70% up to \$300 per year
Psychologist/Social Worker/Clinical Counsellor/iCBT	70% up to \$300 per year
Speech Therapist	70% up to \$300 per year
Hearing Aids/Repairs	70% up to \$350 per 5 years (6 month waiting period)
Managing Chronic Disease	70% up to \$300 per year
Orthotics and Orthopedic Shoes	70% up to \$105 per year
Semi-Private Room Hospital Benefits	100% coverage for up to 90 days per year. \$30 a day when a semi-private room is not available. (8 month waiting period for claims related to pregnancy)
Vision Care	70% up to \$105 per 2 years (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 year
Wellness Program - inConfidence for Individual:	24 hour counselling and online resources to help you manage everyday issues relating to family, work, health and money



DENTAL

70% coverage with no overall maximum

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

- Recall examination – 1 per calendar year
 - Polishing – 1 unit per calendar year
 - Root canal therapy
 - Denture relining
 - Scaling – 1 unit per calendar year
- X-rays
 - Fillings
 - Extractions
 - Denture rebasing
 - Denture repairs

ACCIDENTAL DEATH AND DISMEMBERMENT

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

Benefits	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 following the attainment of age 65.

Last Expense Benefit: \$5,000 coverage for each participant in the event of accidental death

PRESCRIPTION DRUGS - *Optional*

80% coverage up to \$2,500 per year:

Pay Direct: The participant simply presents their Blue Cross ID card and pays the pharmacist 20% of the cost of the prescription. The pharmacist will bill Blue Cross for the balance.

TRAVEL BENEFIT - *Optional*

The participant is provided emergency medical travel insurance for an unlimited number of trips up to a maximum of 17 days per trip. Your health must be stable prior to traveling. See policy booklet for details.

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

MyGoodHealth.ca: 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.

