

Blue Cross Health™

A PLAN THAT'S RIGHT FOR YOU



Elements Rate Guide

FLEXIBLE. PERSONAL. AFFORDABLE.

Available to residents in Ontario



What are my choices?



REQUIRED: CHOOSE ONE

Entry: Health | Essential: Health | Enhanced: Health



OPTIONAL DRUG BENEFITS: CHOOSE ONE

Essential: Drug | Enhanced: Health



OPTIONAL DENTAL BENEFITS: CHOOSE ONE

Entry: Dental | Essential: Dental | Enhanced: Dental



ADDITIONAL MODULES: CHOOSE ANY

Critical Illness | Hospital Cash | Assured Access



Pick and choose your own customized plan to suit your needs.



Enhanced:
Health



Essential:
Drug



Essential:
Dental



Assured
Access



Right
for me!

Note: The display rates should be used for all policies with a November 2022 or later effective date. Rates are subject to change on further notice. Exclusions, waiting periods and other restrictions may apply.



Step 1: Start with your Health Module

Health Benefits <small>REQUIRED: please choose ONE (1) of these modules.</small>	Entry			Essential			Enhanced		
	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
Age									
0-29	27.97	44.75	68.25	37.74	60.33	93.31	54.76	89.08	136.30
30-44	29.73	48.01	72.54	37.96	65.94	93.84	55.95	98.11	139.33
45-54	30.82	53.40	76.00	44.48	76.47	109.31	69.20	119.34	172.45
55-64	31.96	54.97	78.88	45.36	79.80	113.24	75.12	133.27	187.69
65+ no AD&D	31.99	55.62	80.10	55.94	95.00	138.06	92.58	158.85	228.56
65+ Without Travel no AD&D	N/A	N/A	N/A	N/A	N/A	N/A	69.11	117.76	170.58
AD&D Rates	N/A	N/A	N/A	0.91*	1.62**	1.62**	1.36*	2.43**	2.43**

* One aged over 65, no AD&D; one adult under 65 with AD&D.

** One aged over 65, no AD&D; one adult under 65 and dependent(s) with AD&D.

Semi-Private hospital,
Travel (Travel optional at 65+)

Step 2: Pick your optional Modules, ANY level of coverage

Drug Benefits <small>OPTIONAL: please choose ONE (1) of these modules.</small>	Essential			Enhanced		
	Single	Couple	Family	Single	Couple	Family
Age						
0-29	29.57	47.31	73.19	50.91	87.05	130.50
30-44	32.39	56.30	80.17	51.87	93.29	132.96
45-54	47.83	82.27	117.67	62.61	108.62	162.19
55-64	52.22	91.96	130.55	72.85	131.13	183.01
65+	35.06	59.60	86.06	59.15	103.50	146.08
65+	N/A	35.06*	59.60**	N/A	59.15*	103.50**

Dental Benefits <small>OPTIONAL: please choose ONE (1) of these modules.</small>	Entry			Essential			Enhanced		
	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
Age									
0-29	28.88	46.21	70.47	43.32	69.32	105.71	60.65	97.04	147.99
30-44	31.79	51.34	77.57	47.69	77.02	116.36	66.76	107.82	162.90
45-54	34.36	59.51	84.71	51.53	89.27	127.06	72.15	124.98	177.89
55-64	36.07	62.04	89.02	54.10	93.06	133.53	75.74	130.28	186.94
65+	36.09	62.53	89.08	54.13	93.79	133.63	75.78	131.31	187.08

Additional Modules <small>OPTIONAL: you may choose ANY of these modules.</small>	Critical Illness			Hospital Cash			Assured Access		
	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
Age									
0-29	1.74	3.48	4.20	3.97	9.10	11.66	6.50	11.40	13.00
30-44	1.74	3.48	4.20	4.37	9.16	13.28	6.50	11.40	13.00
45-54	7.64	15.35	15.96	7.16	12.33	14.70	6.50	11.40	13.00
55-64	21.44	42.67	43.58	10.97	16.42	20.04	6.50	11.40	13.00
65+	N/A	21.44 ¹	22.24 ²	12.16	19.43	22.44	N/A	N/A	N/A

¹ One aged 65 or over, no benefit; one under 65 with benefit. ² One over 65, no benefit, one under 65 and dependents with benefits