

Blue Cross Health™

A PLAN THAT'S RIGHT FOR YOU



Guaranteed Acceptance Plan

FLEXIBLE. PERSONAL. AFFORDABLE.

Available to residents in Ontario and Atlantic Canada



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.

| Health Benefits | |
|---|--|
| Accidental Dental | 70% up to \$7,000 per LT |
| Ambulance | 70% up to \$420 per CY |
| Ambulance Attendant | 70% up to \$280 per CY |
| Health Practitioners | |
| Chiropractor | 70% up to \$300 per CY |
| Massage Therapist | 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) |
| Managing Chronic Disease | 70% up to \$300 per CY |
| Orthotics and Orthopedic Shoes | 70% up to \$105 per CY |
| Semi-Private Room Hospital Benefits | 100% coverage for up to 90 days per CY. \$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 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 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. 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 at 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.

