

# Blue Cross Health™

A PLAN THAT'S RIGHT FOR YOU



## Complete Health Plan

FLEXIBLE. PERSONAL. AFFORDABLE.

Available to residents in Quebec



## Mix and Match Benefits

Complete Health is a flexible plan that allows you to choose the benefits that best meet your needs and budget. Your plan can also change as you go through life's stages. Start by picking one of our three Health modules and then any of the other modules you want.



### Your health and wellness is important to us

Complete Health includes a comprehensive wellness program. inConfidence is a confidential assistance program offering one-on-one counselling and support 24/7 over the phone or in person, for you and your eligible dependents. We also offer a well-being web resource to help support you with work, life, health, family, or money.



### The best coverage for health practitioners

We offer more types of health practitioners to help you stay on track. Whether it's coverage for a Dietitian, Occupational Therapist, Audiologist or Massage Therapist, we have you covered. We also offer coverage for Psychologists, Social Workers or Clinical Counsellors. In further support of your mental health, our plan includes internet-based Cognitive Behavioural Therapy, which is an approach to psychotherapy that helps in developing coping strategies to address negativity and anxiety.



### No overall maximums

Many of our benefits do not have overall maximums. With our extensive dental coverage, the Essential and Enhanced modules do not have a maximum on fillings, extractions and root canals. No one can predict the future and we want to be there for you.



## COMPARE THE BENEFITS

<b>Health Benefits REQUIRED</b>	<b>Entry 60% coverage</b>	<b>Essential 70% coverage</b>	<b>Enhanced 80% coverage</b>
Accidental death and dismemberment	–	\$15,000 & \$5,000	\$20,000 & \$5,000
Accidental dental	\$7,000 / LT	\$7,000 / LT	\$7,000 / LT
Ambulance	–	\$420 / CY	\$420 / CY
Chronic disease management	\$250 / CY	\$400 / CY	\$500 / CY
Diabetic supplies	–	✓	✓
<b>Diagnostic services - 100% coverage</b>			
Laboratory tests	\$500 / CY	\$500 / CY	\$500 / CY
CT scan computer tomography	\$250 / CY	\$250 / CY	\$250 / CY
Magnetic resonance imaging	\$675 / CY	\$675 / CY	\$675 / CY
Ultrasound	\$100 / CY	\$100 / CY	\$100 / CY
Polysomnography	\$500 / 2 CY	\$500 / 2 CY	\$500 / 2 CY
<b>Health practitioners</b>			
Acupuncturist	–	\$400 / CY	\$500 / CY
Audiologist	\$250 / CY	\$400 / CY	\$500 / CY
Chiropracist/Podiatrist	\$250 / CY	\$400 / CY	\$500 / CY
Chiropractor	\$250 / CY	\$400 / CY	\$500 / CY
Dietitian	\$250 / CY	\$400 / CY	\$500 / CY
Massage therapist	–	\$400 / CY	\$500 / CY
Naturopath	–	\$400 / CY	\$500 / CY
Occupational therapist	\$250 / CY	\$400 / CY	\$500 / CY
Osteopath	\$250 / CY	\$400 / CY	\$500 / CY
Physiotherapist/Physiotherapy technologist/ Athletic therapist	\$250 / CY	\$400 / CY	\$500 / CY
Psychologist/Social worker/Clinical counsellor/ Psychotherapist	\$250 / CY	\$400 / CY	\$500 / CY
Speech therapist	\$250 / CY	\$400 / CY	\$500 / CY
Hearing aids/repairs	–	\$400 / 5 CY (6 mo. wait)	\$500 / 5 CY (6 mo. wait)
Medical equipment	–	✓	✓
Mobility aids	✓	✓	✓
Nursing care	–	\$3,500 / 2 CY	\$5,600 / 2 CY
Orthotics/Orthopedic (custom)	\$150 / CY	\$150 / CY	\$225 / CY
Ostomy supplies	–	✓	✓
Oxygen	–	✓	✓
Prosthetics	–	\$10,000 / LT frequency maximums apply	\$10,000 / LT frequency maximums apply
Semi-private hospital	–	–	100% / 90 days
Travel	–	–	100% / 30 days
Vision care	\$100 / 2 CY (6 mo. wait)	\$150 / 2 CY (6 mo. wait)	\$300 / 2 CY (6 mo. wait)
Wellness Program - inConfidence	✓	✓	✓

<b>Drug Benefits (SUPPLEMENTAL COVERAGE ONLY) OPTIONAL</b>	<b>Essential 70% coverage</b>	<b>Enhanced 80% coverage</b>
Reimbursement for the deductible and the coinsurance payable under the basic prescription drug insurance plan provided for in the Act respecting prescription drug insurance and administered by the Régie de l'assurance maladie du Québec (RAMQ) or under an equivalent group insurance coverage.		
Reimbursement for the cost of prescription drugs not listed on the RAMQ list of medications provided they meet the definition of eligible drugs under the policy and appear on the managed drug formulary.		
Benefit Maximum	\$100,000 per insured person / CY	\$300,000 per insured person / CY
Smoking cessation drugs*	\$800 / 5 CY	\$800 / 5 CY
Fertility drugs*	–	\$1,500 / CY up to \$3,000 / LT
Allergy serums*	–	\$500 / CY
Erectile dysfunction drugs*	–	\$250 / CY
Vaccines*	–	\$250 / CY

\*Maximums do not apply if the drugs are indicated as covered under the List of Medications administered by RAMQ or under an equivalent group plan. Benefit maximum applies.

<b>Dental Benefits OPTIONAL</b>	<b>Entry 60% coverage - \$500/CY</b>	<b>Essential 70% coverage</b>	<b>Enhanced 80% coverage</b>
Dental Exam and Cleaning	✓ (3 mo. wait)	✓ (6 mo. wait)	✓ (6 mo. wait)
X-rays	✓ (3 mo. wait)	✓ (6 mo. wait)	✓ (6 mo. wait)
Fillings	✓ (3 mo. wait)	✓ (6 mo. wait)	✓ (6 mo. wait)
Extractions	–	✓ (6 mo. wait)	✓ (6 mo. wait)
Root Canals	–	✓ (6 mo. wait)	✓ (6 mo. wait)
Periodontal services	–	–	60% - \$1,200 / CY (24 mo. wait)
Major Dental	–	–	60% - \$500 / CY (24 mo. wait)
Orthodontics (age 18 and under)	–	–	60% - \$1,500 / LT (24 mo. wait)

Maximums and restrictions may apply.

# Blue Cross Health™

## Optional Coverage

### Critical Illness\*

Critical Illness Benefit provides a lump sum cash payment of up to \$25,000 in the event of an unexpected illness. Covered conditions include Alzheimer's Disease, Blindness, Burns, Coma, Deafness, Life Threatening Cancer, Loss of Speech, Major Organ Failure, Major Organ Failure requiring transplant, Motor Neuron Disease, Multiple Sclerosis, Paralysis, Parkinson's Disease, Senile Dementia, Severe Heart Attack, Severe Stroke.

\* Coverage ends at age 65. A 90 day wait period applies.

### Hospital Cash

\$100 per day for up to 100 days per calendar year when hospitalized. If over the age of 65, the benefit is limited to 30 days per calendar year.

### Assured Access

Assured Access allows you to put your coverage on hold should you acquire group health benefits. You can reactivate your health plan later without needing to qualify again medically.

## Did you know?

- Without health insurance, you are accepting the financial risk of expensive medical treatments if you get sick.
- It's much cheaper and easier to get personal health insurance when you're healthy.
- When your children outgrow your plan, they can get their own plan without a medical exam.

## Claim your money the way that fits your lifestyle

**ePay:** Many health providers can submit the claim electronically on the spot; you only pay the difference.

**eClaims:** Just take a picture and submit your claim online.

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

**Direct Deposit:** We deposit your money directly in your bank account.

**Mobile App:** Take us with you. Submit claims, find health professionals, compare drug prices, check your history from your mobile device.

**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](http://www.blueadvantage.ca).

## We make it easy.

Flexible, personal, and affordable options.

## We're happy to help.

Expert advice from our friendly, knowledgeable staff.

