

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.

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
Diagnostic Services	
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
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 per 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	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 their 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 insured person in the event of accidental death.

DRUG BENEFITS (Supplemental coverage only) - Optional

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

- of the deductible and the coinsurance under the Québec Public Prescription Drug Insurance Plan or equivalent group insurance coverage
- of 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: Simply present your ID card at a participating pharmacy.

TRAVEL BENEFIT - Optional

The insured person 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 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

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.

