

# AMI

## Personal Health Insurance

No medical exam or  
questionnaire required



# AMI

AMI personal health insurance doesn't require any health questionnaire or medical examination. This plan is the ideal complement to the Québec public health insurance plan. Offered in individual and family coverages.



You also get access to our Assistance Program at no extra charge. This program provides services and privileges for your well-being.

- ◆ Health and Legal Information
- ◆ Support and Services
- ◆ Information and Prevention
- ◆ Member Discounts



Savings on medical supplies and equipment, vision care and other products and services from participating providers across Canada.

## SIGNIFICANT SAVINGS

### Discount on Blue Cross® travel insurance

Sign up for AMI personal health insurance and enjoy 15% off the Emergency Medical Care benefit.

Depending on your net income, you may be eligible for a tax credit. Ask your accountant or tax advisor for more details.

## TWO PLANS AVAILABLE

**PLAN A: HOSPITALIZATION AND DIAGNOSTIC SERVICES**

**PLAN B: HOSPITALIZATION AND EXTENDED HEALTH CARE**

### ELIGIBILITY

To be eligible for benefits under the AMI plan, each person must:

- ◆ Be 16 years of age or more.
- ◆ Be a beneficiary as defined by the health and hospital insurance legislation in their province of residence.
- ◆ Not be hospitalized at the time of enrollment.

### SPECIAL PROVISIONS

#### Contract renewal

The contract is renewed from year to year on the contract anniversary date, provided the premium is paid prior to or within the time periods as per the terms and conditions of the contract.

#### Coverage period

- ◆ In the event you require medical care following an accident, you may file a claim as of the beginning of your contract.
- ◆ In the event you require medical care due to illness, a waiting period of 2 months applies during the first year of enrollment. Only expenses incurred after that period are refundable.

#### Contract amendment

On renewal, Blue Cross sets the premium amount for the next 12 months. The policyholder must be advised of any change in premium at least 30 days before the anticipated renewal date.

Blue Cross reserves the right to modify rates at the time of contract renewal, provided rates of all identical contracts are modified.

## PLAN A HOSPITALIZATION

This benefit covers the cost of hospitalization in a semi-private room or provides a daily compensation.

### ELIGIBILITY

Age 16 and over

**100% reimbursement, without deductible, of the following eligible expenses:**

#### Hospitalization in a semi-private room

- ◆ In a hospital for short-term medical care, for an unlimited number of days
- ◆ A compensation of \$25 per day of hospitalization, from the 4<sup>th</sup> day up to and including the 18<sup>th</sup> day, if you have to stay in ward when a semi-private or private room is unavailable

#### Convalescence and physical rehabilitation

- ◆ In a physical rehabilitation centre
- ◆ In a hospital that is partly or completely dedicated to convalescent care or physical rehabilitation
- ◆ A residential and long-term care center, part of which may also be used for convalescent care

Eligible expenses are limited to those exceeding amounts refunded or refundable under the government plan.

Benefits for physical rehabilitation and convalescence are paid up to a combined maximum of 90 days per calendar year.

You may optimize your plan with the **Home Health Care** optional benefit. See all details on page 5.

## DIAGNOSTIC SERVICES

This benefit gives you access to medical tests and exams in a private clinic for a faster diagnosis.

### ELIGIBILITY

Age 16 and over

### ANNUAL DEDUCTIBLE

Individual \$50  
Family \$100

**80% reimbursement, after annual deductible, of the following eligible expenses:**

#### Private clinic exams

- ◆ Laboratory tests: blood and urine tests, throat culture and cytology
- ◆ Computer tomography (scanner), up to \$250 per calendar year
- ◆ Magnetic resonance imaging (MRI), up to \$675 per calendar year
- ◆ Polysomnography (sleep disorders), up to \$500 per 24-month period
- ◆ Ultrasound, up to \$100 per calendar year

#### Paramedical expenses

- ◆ Rental of a non-motorized wheelchair or manual hospital bed
- ◆ Emergency ambulance transportation (for people under 65)

#### Nursing care

- ◆ Home nursing care by a registered nurse, for a maximum of 20 8-hour periods per calendar year



## PLAN B HOSPITALIZATION

This benefit covers the cost of hospitalization in a semi-private room or provides a daily compensation.

### ELIGIBILITY

Age 16 and over

**100% reimbursement, without deductible, of the following eligible expenses:**

#### Hospitalization in a semi-private room

- ◆ In a hospital for short-term medical care, for an unlimited number of days
- ◆ A compensation of \$25 per day of hospitalization, from the 4<sup>th</sup> day up to and including the 18<sup>th</sup> day, if you have to stay in ward when a semi-private or private room is unavailable

#### Convalescence and physical rehabilitation

- ◆ In a physical rehabilitation centre
- ◆ In a hospital that is partly or completely dedicated to convalescent care or physical rehabilitation
- ◆ A residential and long-term care center, part of which may also be used for convalescent care

Eligible expenses are limited to those exceeding amounts refunded or refundable under the government plan.

Benefits for physical rehabilitation and convalescence are paid up to a combined maximum of 90 days per calendar year.

You may optimize your plan with the **Home Health Care** optional benefit. See all details on page 5.

## EXTENDED HEALTH CARE

This benefit provides you with the means to receive professional health services that are not covered by the RAMQ.

### ELIGIBILITY

Age 16 and over

### ANNUAL DEDUCTIBLE

Individual	\$50
Family	\$100

**100% reimbursement, without deductible, of the following eligible expenses:**

#### Professional health services

(prescription not required)

- ◆ Acupuncturist, \$25 per visit, up to a maximum of 20 visits per calendar year
- ◆ Naturopath, \$25 per visit, up to a maximum of 20 visits per calendar year
- ◆ Occupational therapist, \$25 per visit, up to a maximum of 20 visits per calendar year
- ◆ Osteopath, \$25 per visit, up to a maximum of 20 visits per calendar year

The services of the following health professionals are covered up to a combined maximum of visits per calendar year per category, \$25 per visit:

- ◆ Audiologist and/or audioprosthetist, 20 visits
- ◆ Physiotherapist and/or rehabilitation therapist, 20 visits
- ◆ Chiropractor and/or podiatrist, 20 visits
  - ◆ Chiropractor x-rays: maximum \$25 per calendar year

#### Eye Care

- ◆ Glasses, contact lenses or soft intraocular lenses following cataract surgery, up to a maximum of \$200 per period of 36 consecutive months

## EXTENDED HEALTH CARE (SUITE)

80% reimbursement, after annual deductible, of the following eligible expenses:

### Private hospital room

- ◆ for short-term medical care

### Eye examination

- ◆ \$50 per 24-month period (for people under 65)

### Private clinic exams

- ◆ Computer tomography (scanner), up to \$250 per calendar year
- ◆ Magnetic resonance imaging (MRI), up to \$675 per calendar year
- ◆ Polysomnography (sleep disorders), up to \$500 per 24-month period
- ◆ Ultrasound, up to \$100 per calendar year
- ◆ Laboratory tests: blood and urine tests, throat culture and cytology

### Ambulance transportation

- ◆ to or from the nearest hospital (for people under 65)

### Nursing care

- ◆ Home nursing care by a registered nurse, for a maximum of 20 8-hour periods per calendar year

### Various medical equipment and supplies

- ◆ Equipment for ostomates
- ◆ Syringes, needles and test strips for diabetics
- ◆ Rental of a non-motorized wheelchair, manual hospital bed or respiration-therapy equipment
- ◆ Accessories such as walkers, canes, crutches, hernia straps, or oxygen-supply equipment
- ◆ Elastic stockings, up to a maximum of \$100 per calendar year

### Prostheses and accessories

- ◆ Purchase and repair of auditory prostheses, up to a maximum of \$500 per period of 36 consecutive months
- ◆ Purchase of a mammary prosthesis, up to a maximum of \$150 per calendar year
- ◆ Purchase of the first capillary prosthesis following chemotherapy, up to a maximum of \$300 of eligible expenses
- ◆ Purchase and adjustment of orthopaedic shoes or podiatric orthoses, up to a maximum of \$200 per calendar year

### Dental care following an accident

- ◆ Up to a maximum of \$1,000 per accident

### Medical questionnaire fees

- ◆ To obtain Blue Cross travel insurance, up to a maximum of \$75 per calendar year

### Lifetime maximum

The lifetime maximum benefit per insured is \$15,000.

## OPTIONAL BENEFIT HOME HEALTH CARE

To help you get better faster, this option covers expenses related to convalescence. The CanAssistance team will coordinate the services you need to get well soon.

To take advantage of the services below, you must have been hospitalized, have undergone day surgery or have a prescription from your doctor stating you cannot perform 2 out of the 5 daily tasks without assistance.

100% reimbursement, without deductible, of the following eligible expenses:

### Home Health Care

- ◆ Home care by a registered nursing assistant or a home health aide, up to a maximum of \$50 per day, or
- ◆ Assistance services given by a friend or relative, up to a maximum of \$25 per day

### Monthly compensation

- ◆ Up to \$200 per month — for a maximum of 3 months — if, 30 days following an accident or illness, you are still unable to perform 2 out of the 5 daily tasks without assistance

80% reimbursement, without deductible, of the following eligible expenses:

### Transportation expenses

- ◆ Transportation in order to receive medical care or for a follow-up, up to a maximum of \$50 per day for a maximum of \$500 per calendar year
- ◆ In case of a cancer, the maximum is \$1,500 per calendar year

### Medical supplies

- ◆ Supplies required when you receive home care by a registered nurse, up to a maximum of \$150 per calendar year



Benefits are insured by Canassurance Hospital Service Association (a non-profit mutual benefit association) and by Canassurance Insurance Company.

This guide summarizes the AMI personal health insurance plan benefits. It is not an insurance contract. The terms and conditions of your insurance are described in the contract issued by Blue Cross including certain exclusions, limitations and reductions. You have 10 days to review your insurance contract. We suggest that you read it carefully.



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