

# Blue Cross Health™

A PLAN THAT'S RIGHT FOR YOU



## Complete Health Plan

FLEXIBLE. PERSONAL. AFFORDABLE.

Available to residents in Ontario and Atlantic Canada



## 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.



### Online Doctors

Complete Health provides instant access to Online Doctors from the comfort of your home. If you don't have time to see your doctor, or don't have a family doctor or want a more convenient alternative to visiting a clinic, you will now have secure access to text, audio or video chat with a doctor on your computer or mobile device. Online Doctors covers three general practitioner visits a year, is available Monday to Friday 7 a.m. to midnight Eastern Time and includes digital prescriptions with free delivery or pickup.



### 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

We do not have an overall maximum on prescription drugs. No one can predict the future and if you do need expensive medication, we want to be there for you. Also, many of our other 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.



## COMPARE THE BENEFITS

Health Benefits REQUIRED	Entry 60% coverage	Essential 70% coverage	Enhanced 80% coverage
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	–	✓	✓
<i>Health practitioners</i>			
Acupuncturist	–	\$400 / CY	\$500 / CY
Audiologist	\$250 / CY	\$400 / CY	\$500 / CY
Chiroprapist/Podiatrist	\$250 / CY	\$400 / CY	\$500 / CY
Chiropractor	\$250 / CY	\$400 / CY	\$500 / CY
Dietician	\$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/Athletic therapist/Physiotherapy technologist	\$250 / CY	\$400 / CY	\$500 / CY
Psychologist/Psychotherapist/Social worker/Clinical counsellor	\$250 / CY	\$400 / CY	\$500 / CY
Speech therapist	\$250 / CY	\$400 / CY	\$500 / CY
Hearing aids/repairs	–	\$400 / 5 CYs (6 mo. wait)	\$500 / 5 CYs (6 mo. wait)
Medical equipment	–	✓	✓
Mobility aids	✓	✓	✓
Nursing care	–	\$3,500 / 2 CYs	\$5,600 / 2 CYs
Online Doctors	✓	✓	✓
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 CYs (6 mo. wait)	\$150 / 2 CYs (6 mo. wait)	\$300 / 2 CYs (6 mo. wait)
Wellness Program - inConfidence	✓	✓	✓

Drug Benefits OPTIONAL	Essential 70% coverage	Enhanced 80% coverage
100% coverage after \$4,500 eligible claims / CY	✓	✓
Maximum co-pay per prescription	\$100	\$50
Maximum out of pocket co-pay / CY	\$1,350	\$900
No overall benefit maximum / CY	✓	✓
Birth control	✓	✓
Smoking cessation drugs	\$800 / 5 CYs	\$800 / 5 CYs
Fertility drugs	–	\$1,500 / CY up to \$3,000 / LT
Allergy serums	–	\$500 / CY
Erectile dysfunction drugs	–	\$250 / CY
Vaccines	–	\$250 / CY

Dental Benefits OPTIONAL	Entry 60% coverage - \$500 / CY	Essential 70% coverage	Enhanced 80% coverage
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)

## Optional Coverage

### Critical Illness\*

Critical Illness Benefit pays up to \$25,000 cash 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.

### 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.

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

## 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.

