

# Blue Cross Health™

A PLAN THAT'S RIGHT FOR YOU



## Guaranteed Acceptance Personal Health Plan

FLEXIBLE. PERSONAL. AFFORDABLE.

Available to residents in Atlantic Canada



The Guaranteed Acceptance Health Plan provides basic coverage for routine medical expenses as well as unexpected medical emergencies and accidents that can happen at any time. With no medical underwriting, our Guaranteed Acceptance Health Plan covers pre-existing conditions.

Health Benefits	
Accidental Dental	70% up to \$7,000 per lifetime
Ambulance	70% up to \$420 per year
Ambulance Attendant	70% up to \$280 per year
Health Practitioners	
Chiropractor	70% up to \$300 per year
Massage Therapist	70% up to \$300 per year (Physician referral required)
Osteopath	70% up to \$300 per year
Physiotherapist	70% up to \$300 per year
Podiatrist/Chiropodist	70% up to \$300 per year
Psychologist/Social Worker/Clinical Counsellor/ iCBT	70% up to \$300 per year
Speech Therapist	70% up to \$300 per year
Hearing Aids/Repairs	70% up to \$350 per 5 years (6 month waiting period)
Health Coaching and Chronic Disease Management	70% up to \$300 per year
Orthotics and Orthopedic Shoes	70% up to \$105 per year
Semi-Private Room Hospital Benefits	100% coverage for up to 90 days per year. \$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 years (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 year
inConfidence:	24-hour counselling and online resources to help you manage everyday issues relating to family, work, health and money



## 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. Where applicable, 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 following the attainment of age 65.

**Last Expense Benefit:** \$5,000 coverage for each participant in the event of accidental death

### Dental Benefit

**70% coverage up to a maximum of \$1,000 per calendar year**

Provides coverage for general practitioners up to the current year fee guide (6-month waiting period).

Recall Examination	1 per calendar year	X-rays	✓
Polishing	1 unit per calendar year	Fillings	✓
Root Canal Therapy	✓	Extractions	✓
Denture Relining	✓	Denture Rebasing	✓
Scaling	1 unit per calendar year	Denture Repairs	✓

### Drug Benefit - *Optional from age 65*

Prescription Drugs	80% coverage up to \$2,500 per year, with a maximum of \$625 per calendar quarter*
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**Pay Direct:** The insured person simply presents their Blue Cross ID card at a participating pharmacy.

\*Calendar Quarter : A period of 3 consecutive months commencing on the first (1st) day of January, April, July or October in a calendar year.

### Travel Benefit - *Optional*

Coverage Duration	17 days per trip
Maximum Coverage	\$5,000,000 per insured person

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 [blueadvantage.ca](http://blueadvantage.ca).

**Connected Care:** Enjoy convenient access and preferred pricing for innovative, effective health care including: Digital Therapy, Personalized Medicine and Online Doctors, Virtual Physio, Diabetes Care Program and Mindfulness App.

