

# Blue Cross Health<sup>®</sup>

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 coverage levels and then any of the other modules you want.



### Comprehensive 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.



### No overall maximums

Some 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.



### Programs and services to support your health

#### Connected Care

- **Online Doctors:** Up to 4 virtual consultations per year for a quick diagnosis or prescription for common conditions.
- **Health Connected:** Assess your health and develop your wellness skills.
- **Health Support Programs:** Personalized coaching for individuals living with diabetes, hypertension, or obesity, as well as support for those going through menopause, with access to specialized clinicians.

#### Wellness Program - inConfidence®

- **Online Therapy Counselling:** 5 hours of individual and 5 hours of couple counselling per year with a qualified therapist.
- **Work and life support:** Access to nurses, dietitians, coaches, as well as legal and financial services.

#### Blue Advantage®

- **Exclusive discounts on health services and products:** vision care, fitness, wellness, and more.

*For more details, please refer to the Programs and Services brochure.*

## EXPLORE THE BENEFITS AND COMPARE COVERAGE LEVELS

Health Benefit REQUIRED	Entry	Essential	Enhanced
<b>Health practitioners</b>	<b>60% coverage</b>	<b>70% coverage</b>	<b>80% coverage</b>
Acupuncturist	-	\$55 per visit - max \$400/CY	\$70 per visit - max \$500/CY
Audiologist	\$40 per visit - max \$250/CY	\$55 per visit - max \$400/CY	\$70 per visit - max \$500/CY
Chiropractor/Podiatrist	\$40 per visit - max \$250/CY	\$55 per visit - max \$400/CY	\$70 per visit - max \$500/CY
Chiropractor	\$40 per visit - max \$250/CY	\$55 per visit - max \$400/CY	\$70 per visit - max \$500/CY
Dietitian	\$40 per visit - max \$250/CY	\$55 per visit - max \$400/CY	\$70 per visit - max \$500/CY
Massage therapist	-	\$55 per visit - max \$400/CY	\$70 per visit - max \$500/CY
Naturopath	-	\$55 per visit - max \$400/CY	\$70 per visit - max \$500/CY
Occupational therapist	\$40 per visit - max \$250/CY	\$55 per visit - max \$400/CY	\$70 per visit - max \$500/CY
Osteopath	\$40 per visit - max \$250/CY	\$55 per visit - max \$400/CY	\$70 per visit - max \$500/CY
Physiotherapist/Physiotherapy technologist/ Athletic therapist	\$40 per visit - max \$250/CY	\$55 per visit - max \$400/CY	\$70 per visit - max \$500/CY
Speech therapist	\$40 per visit - max \$250/CY	\$55 per visit - max \$400/CY	\$70 per visit - max \$500/CY
Psychologist/Social worker/Clinical counsellor/ Psychotherapist	\$55 per visit - max \$250/CY	\$80 per visit - max \$400/CY	\$95 per visit - max \$500/CY
<b>Medical care and supplies</b>	<b>60% coverage</b>	<b>70% coverage</b>	<b>80% coverage</b>
Accidental dental	\$7,000/LT	\$7,000/LT	\$7,000/LT
Ambulance	-	\$420/CY	\$420/CY
Health coaching and Chronic disease management	\$250/CY	\$400/CY	\$500/CY
Diabetic supplies	-	✓	✓
Hearing aids/repairs	-	\$400/5CYs (6 mo. wait)	\$500/5CYs (6 mo. wait)
Hospitalization (semi-private room)	-	-	100% - 90 days/CY (8 mo. wait pregnancy related claims)
Medical equipment	-	✓	✓
Mobility aids and Orthopedic appliances	✓	✓	✓
Nursing care	-	\$3,500/2CYs	\$5,600/2CYs
Ostomy supplies	-	✓	✓
Orthotics/Orthopedic (custom)	\$150/CY	\$150/CY	\$225/CY
Oxygen	-	✓	✓
Prostheses	-	✓	✓
Vision care	\$100/2CYs (6 mo. wait)	\$150/2CYs (6 mo. wait)	\$300/2CYs (6 mo. wait)
<b>Diagnostic services</b>	<b>100% coverage</b>	<b>100% coverage</b>	<b>100% coverage</b>
CT scan computer tomography	\$250/CY	\$250/CY	\$250/CY
Laboratory tests	\$500/CY	\$500/CY	\$500/CY
Magnetic resonance imaging	\$675/CY	\$675/CY	\$675/CY
Polysomnography	\$500/2CYs	\$500/2CYs	\$500/2CYs
Ultrasound	\$100/CY	\$100/CY	\$100/CY
<b>Travel (emergency medical care)</b>			<b>100% coverage</b>
Coverage duration	-	-	30 days per trip
Maximum per insured person	-	-	\$5,000,000
Blue Cross Travel Assistance	-	-	✓
<b>Accidental death and dismemberment</b>		<b>50% to 100% coverage</b>	<b>50% to 100% coverage</b>
Benefit maximum per insured person	-	\$15,000 member or spouse \$5,000 each dependent child	\$20,000 member or spouse \$5,000 each dependent child

A physician referral is required for certain health benefits. (see policy for details)

### 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.

Drug Benefit Supplemental coverage only	Essential	Enhanced
<b>Optional</b>	70% coverage	80% coverage
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*	\$800/5CYs	\$800/5CYs
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.

Dental Benefit	Entry	Essential	Enhanced
<b>Optional</b>	60% coverage Maximum \$500/CY	70% coverage No overall maximum	80% coverage No overall maximum
Waiting period	3 months	6 months	6 months
Dental exam and cleaning	✓	✓	✓
X-rays	✓	✓	✓
Fillings	✓	✓	✓
Extractions	–	✓	✓
Root canals	–	✓	✓
			60% coverage
Waiting period			24 months
Periodontal services	–	–	\$1,200/CY
Major dental	–	–	\$500/CY
Orthodontics (age 18 and under)	–	–	\$1,500/LT
			Reimbursement limit \$125/month

Maximums and restrictions may apply.

## Critical Illness

<b>Optional</b>	
Benefit maximum	\$25,000 member or spouse \$10,000 each dependent child
Covered illnesses	16 covered illnesses*
Waiting period	90 days
End of coverage	Age 65
	<ul style="list-style-type: none"> <li>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.</li> </ul>

## Hospital Cash

<b>Optional</b>	
Benefit maximum	Under age 65 - \$100 per day, maximum 100 consecutive days of hospitalization per calendar year Age 65 and over - \$100 per day, maximum 30 consecutive days of hospitalization per calendar year

## Assured Access

<b>Optional</b>	
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.	

## Submit your claims the way that fits your lifestyle

- **Mobile App:** Take us with you. Submit claims, find health professionals, compare drug prices, check your history from your mobile device.
- **eClaims:** Just take a picture and submit your claim online.
- **ePay:** Many health providers can submit the claim electronically on the spot; you only pay the difference.
- **Direct Deposit:** We deposit your money directly in your bank account.

This brochure provides a summary of the benefits, programs, and services offered by Complete Health Plan. It should not be considered an insurance contract under any circumstances.