

Blue Cross Health[®]

A PLAN THAT'S RIGHT FOR YOU



Complete Health Plan

FLEXIBLE. PERSONAL. AFFORDABLE.

Available to residents in Ontario



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

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.



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
Health practitioners	60% coverage	70% coverage	80% coverage
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
Chiropracist/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
Medical care and supplies	60% coverage	70% coverage	80% coverage
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	-	✓ Frequency limits and maximums apply	✓ Frequency limits and maximums apply
Vision care	\$100/2CYs (6 mo. wait)	\$150/2CYs (6 mo. wait)	\$300/2CYs (6 mo. wait)
Travel (emergency medical care)			100% coverage
Coverage duration	-	-	30 days per trip
Maximum per insured person	-	-	\$5,000,000
Blue Cross Travel Assistance	-	-	✓
Accidental death and dismemberment		50% to 100% coverage	50% to 100% coverage
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		Essential	Enhanced	
<i>Optional</i>		70% coverage	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		✓	✓	
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	
Dental Benefit		Entry	Essential	Enhanced
<i>Optional</i>		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	
<i>Optional</i>	
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"> 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	
<i>Optional</i>	
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	
<i>Optional</i>	
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.
- **Direct Deposit:** We deposit your money directly in your bank account.
- **ePay:** Many health providers can submit the claim electronically on the spot; you only pay the difference.

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.