

Guaranteed Issue HEALTH PLAN

The **Guaranteed Issue 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 Issue 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	
<i>Chiropractor</i>	70% up to \$300 per year
<i>Massage Therapist</i>	70% up to \$300 per year (Physician referral required)
<i>Osteopath</i>	70% up to \$300 per year
<i>Physiotherapist</i>	70% up to 20 visits per year
<i>Podiatrist/Chiropodist</i>	70% up to \$300 per year
<i>Psychologist/Social Worker/ Clinical Counsellor/iCBT</i>	70% up to \$300 per year
<i>Speech Therapist</i>	70% up to \$300 per year
Hearing Aids/Repairs	70% up to \$350 per 5 years (6 month waiting period)
Managing Chronic Disease	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
Wellness Program - inConfidence for Individual:	24 hour counselling and online resources to help you manage everyday issues relating to family, work, health and money



DENTAL

70% coverage with no overall maximum

Provides coverage for general practitioners up to the current year fee guide. Coverage must be active for 6 months before benefits become eligible.

- Recall examination - 1 per calendar year
- Polishing - 1 unit per calendar year
- Fillings
- Root canal therapy
- Denture relining
- Scaling - 1 unit per calendar year
- X-rays
- Extractions
- Denture rebasing
- Denture repairs



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:

1. Loss of life
2. Loss of, or loss of use of, both hands or both feet
3. Loss of, or loss of use of, one hand and one foot
4. Loss of entire sight of both eyes
5. Loss of, or loss of use of, one hand or one foot

Payment:

- 100% of \$25,000/\$5,000
- 100% of \$25,000/\$5,000
- 100% of \$25,000/\$5,000
- 100% of \$25,000/\$5,000
- 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



PRESCRIPTION DRUGS - *Optional*

80% coverage up to:

- Standard Drugs: \$1,000 per year
- Premium Drugs: \$2,500 per year

Pay Direct: The participant simply presents their Medavie Blue Cross ID card and pays the pharmacist 20% of the cost of the prescription. The pharmacist will bill Medavie Blue Cross for the balance. Both modules include coverage for birth control.



TRAVEL BENEFIT - *Optional*

The participant is provided emergency medical travel insurance for an unlimited number of trips up to a maximum of 17 days per trip.



Local, **Atlantic Canadian** company for over **75 years**

Connected Care: Enjoy convenient access and preferred pricing for innovative, effective health care including: Digital Therapy, Personalized Medicine and Online Doctors.

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.

We don't have shareholders. Instead, we are proud to invest in the Medavie Health Foundation to address some of our country's most pressing physical and mental health care challenges.

