

# elements

by Medavie Blue Cross



Flexible.  
For you.



Live.

Love.

Grow.

Live **life** the way  
**you** want, and know  
you're **covered**



m e d a v i e b c . c a

## Mix and Match Benefits

Elements is a flexible plan that allows you to choose the benefits you want to 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

Elements 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 8AM to 1AM Atlantic Time and includes digital prescriptions with free delivery or pickup.



### Your health and wellness is important to us.

Elements includes a full wellness program. inConfidence is a confidential assistance program offering one-on-one counselling and support 24/7 over the phone 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 its coverage for a Dietician, 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:**  
please choose  
ONE (1) of  
these modules.

Accidental Death and Dismemberment  
Accidental Dental  
Ambulance  
Chronic Disease Management  
Diabetic Supplies  
*Health Practitioners*  
Acupuncturist  
Audiologist  
Chiroprapist/Podiatrist  
Chiropractor  
Dietician  
Massage Therapist  
Naturopath  
Occupational Therapist  
Osteopath  
Physiotherapist/Athletic Therapist  
Psychologist/Social Worker/Clinical Counsellor  
Speech Therapist  
Hearing Aids/Repairs  
Medical Equipment  
Mobility Aids  
Nursing Care  
Online Doctors  
Orthotics/Orthopedic (custom)  
Ostomy Supplies  
Oxygen  
Prosthetics  
Semi-Private Hospital  
Travel  
Vision Care  
Wellness Program - inConfidence for Individual



### Entry

60% coverage

—  
\$7,000 / LT  
—  
\$250  
—  
—  
\$250 / yr  
\$250 / yr  
\$250 / yr  
\$250 / yr  
—  
—  
\$250 / yr  
\$250 / yr  
\$250 / yr  
\$250 / yr  
\$250 / yr  
\$250 / yr  
\$250 / yr  
\$250 / yr  
\$250 / yr  
—  
—  
✓  
—  
\$150 / yr  
—  
—  
—  
—  
—  
\$100 / 2 yr (6 mo wait)  
✓



### Essential

70% coverage

\$10,000 & \$5,000  
\$7,000 / LT  
\$420  
\$400  
✓  
—  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / yr  
\$400 / 5 yr (6 mo wait)  
✓  
✓  
\$3,500 / 2 yr  
✓  
\$150 / yr  
✓  
✓  
\$10,000 / LT  
—  
—  
\$150 / 2 yr (6 mo wait)  
✓



### Enhanced

80% coverage

\$15,000 & \$5,000  
\$7,000 / LT  
\$420  
\$500  
✓  
—  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / yr  
\$500 / 5 yr (6 mo wait)  
✓  
✓  
\$5,600 / 2 yr  
✓  
\$225 / yr  
✓  
✓  
\$10,000 / LT  
100% / 90 days  
100% / 30 days  
\$300 / 2 yr (6 mo wait)  
✓

## Drug Benefits

**OPTIONAL:**  
you may choose  
ONE (1) of  
these modules.

100% coverage after \$4,500 eligible claims / yr  
Maximum co-pay per prescription  
Maximum out of pocket co-pay / yr  
No overall benefit maximum / yr  
Birth Control  
Smoking Cessation Drugs  
Fertility Drugs  
Allergy Serums  
Erectile Dysfunction Drugs  
Vaccines



### Essential

70% coverage

✓  
\$100  
\$1,350  
✓  
✓  
\$800 / 5 yr  
—  
—  
—  
—  
—



### Enhanced

80% coverage

✓  
\$50  
\$900  
✓  
✓  
\$800 / 5 yr  
\$1,500 / yr up to \$3,000 / LT  
\$500 / yr  
\$250 / yr  
\$250 / yr

## Dental Benefits

**OPTIONAL:**  
you may choose  
ONE (1) of  
these modules.

Dental Exam and Cleaning  
X-rays  
Fillings  
Extractions  
Root Canals  
Periodontal services  
Major Dental  
Orthodontics (age 18 and under)



### Entry

60% coverage - \$500 / yr

✓ (3 mo wait)  
✓ (3 mo wait)  
✓ (3 mo wait)  
—  
—  
—  
—  
—  
—



### Essential

70% coverage

✓ (6 mo wait)  
✓ (6 mo wait)  
✓ (6 mo wait)  
✓ (6 mo wait)  
✓ (6 mo wait)  
—  
—  
—  
—



### Enhanced

80% coverage

✓ (6 mo wait)  
✓ (6 mo wait)  
✓ (6 mo wait)  
✓ (6 mo wait)  
✓ (6 mo wait)  
60% - \$1,200 / yr (24 mo wait)  
60% - \$500 / yr (24 mo wait)  
60% - \$1,500 / LT (24 mo wait)

## Additional Modules

**OPTIONAL:** you may  
choose ANY of these modules.



### Critical Illness

Critical Illness pays 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 year when hospitalized. If over the age of 65, benefit is limited to 30 days per year.



### Assured Access

Assured Access allows you to put your coverage on hold should you acquire group health benefits and to reactivate your health plan later without needing to qualify again medically.

## 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 underwriting.



## 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.

**Quick Pay offices:** Drop into one of our locations to get your claim paid right away.

## and there's more...

**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.

**Extended business hours:** Our contact centre is open to help you between 8 a.m. and 8 p.m. (Atlantic Time), Monday through Friday.

**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).

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

## It's simple ...

**Affordable and flexible options**



**We're here to help...**



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

*... with expert advice and a friendly, knowledgeable staff.*

### **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.

