

# 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

<b>Accidental Dental</b>	70% up to \$7,000 per lifetime
<b>Ambulance</b>	70% up to \$420 per year
<b>Ambulance Attendant</b>	70% up to \$280 per year
<b>Health Practitioners</b>	
<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</i>	70% up to \$300 per year
<i>Speech Therapist</i>	70% up to \$300 per year
<b>Hearing Aids/Repairs</b>	70% up to \$350 per 5 years (6 month waiting period)
<b>Wellness Program - inConfidence for Individual:</b>	24 hour counselling and online resources to help you manage everyday issues relating to family, work, health and money
<b>Managing Chronic Disease</b>	70% up to \$300 per year
<b>Orthotics and Orthopedic Shoes</b>	70% up to \$105 per year
<b>Semi-Private Room Hospital Benefits</b>	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)
<b>Vision Care</b>	70% up to \$105 per 2 years (6 month waiting period)
<b>Diabetic Supplies, Medical Equipment, Medical Services and Supplies, Nursing Care and Prosthetic Appliances</b>	70% up to a combined maximum of \$2,500 per year



## DENTAL

### 70% coverage

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



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