

COMPLETE HEALTH

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/ Psychotherapists	\$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 death and dismemberment	-	\$15,000 & \$5,000	\$20,000 & \$5,000
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% / 30 days per trip
Drug Benefit		Essential	Enhanced
Optional		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
Optional	60% coverage Maximum \$500/CY	70% coverage No overall maximum	80% coverage No overall maximum
Dental exam and cleaning	✓ (3 mo. wait)	✓ (6 mo. wait)	✓ (6 mo. wait)
X-rays	✓ (3 mo. wait)	✓ (6 mo. wait)	✓ (6 mo. wait)
Fillings	✓ (3 mo. wait)	✓ (6 mo. wait)	✓ (6 mo. wait)
Extractions	-	✓ (6 mo. wait)	✓ (6 mo. wait)
Root canals	-	✓ (6 mo. wait)	✓ (6 mo. wait)
Periodontal services	-	-	60% - \$1,200/CY (24 mo. wait)
Major dental	-	-	60% - \$500/CY (24 mo. wait)
Orthodontics (age 18 and under)	-	-	60% - \$1,500 LT Reimbursement limit \$125/month (24 mo. wait)

Maximums and restrictions may apply.

Additional 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, the 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. You can reactivate your health plan later without needing to qualify again medically.



Maximums and restrictions may apply.
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