



**PERSONAL
HEALTH
INSURANCE**

Health & Dental Plan

*Comprehensive
and Affordable
Coverage*

Contents

Your health is worth protecting	1
Why now?	2
Why Pacific Blue Cross?	3
Who is Personal Health Insurance for?	4
It's as Easy as 1, 2, 3	5
Step 1: Core Health	6
Vision Care	6
Registered Therapists and Health Practitioners..	7
Hospital Accommodation	7
Hospital Daily Cash Benefit	7
Local Ambulance	8
Private Duty Care Nursing.....	8
Out-of-Province, In-Canada Travel	8
Medical Services and Supplies.....	8
Disease Support Programs	9
Accidental Dental.....	9
Accidental Death & Dismemberment	9
Final Expense Benefit	9
Survivor Benefit.....	9
Step 2: Prescription Drugs	10
Step 3: Dental	12
Healthy Blue Living	14
Group Conversion	15
Stand Alone Dental	16
Annual Travel Plan	18
Definitions	19
To Purchase Your Plan	21

This is not a contract. Actual terms and conditions are detailed in the contract issued by Pacific Blue Cross upon approval of application. Our contract will detail plan limitations and exclusions.

The content in this brochure is effective as of May 2018, but subject to change without notice. Please check pac.bluecross.ca for current details of the Personal Health Insurance plan.



PERSONAL HEALTH INSURANCE

Your health is worth protecting

BC consistently ranks as the healthiest province in Canada and one of the healthiest places in the world. We know the importance of maintaining our health and wellbeing.

Having appropriate health insurance is a key part in maintaining your overall health. It allows you to take preventative measures to prolong your wellbeing and it steps in when you need to get better. If you don't have coverage from work, Personal Health Insurance is the right choice for you.

The value of peace of mind

Provincial government health plans only cover your basic medical needs. Personal Health Insurance picks up where government MSP leaves off, providing coverage for:

- Practitioner services like physio or massage therapy
- Prescription drugs
- Dental care
- Vision care
- Medical equipment
- Hospital stays

It insulates you from financially devastating medical expenses.



Why now?

The right time to purchase Personal Health Insurance is when you and your family are healthy. Having coverage before any unforeseen accidents or sickness ensures you are properly protected.

We want to be your health partner. Your coverage increases the longer you remain on the plan, which works well considering that one's health needs generally increase as we age.

Only Pacific Blue Cross rewards your healthy lifestyle choices with our Healthy Blue Living discount. You qualify for 10% savings on your Health and Prescription coverage by answering four simple questions. See page 14 for more information.



Healthy Blue Living Tip

Choose to walk or bike somewhere instead of driving. Just 30 minutes a day of exercise can lead to a healthier you.



Why Pacific Blue Cross?



BC's #1 health benefits provider

We provide health and dental coverage to 1.4 million British Columbians.



Save 10%

Only Pacific Blue Cross offers you 10% off when you live a healthy lifestyle.



For you

Our Plan Finder guides you to the perfect Personal Health Insurance for your life and work stage.



Protection

In-depth knowledge of the BC healthcare system allows us to design plans that pick up where MSP leaves off.



Innovation

Make claims online or through our mobile app to receive reimbursement in as little as 24 hours.



Local service

Our 700 local healthcare experts understand the needs of you and your family.

Who is Personal Health Insurance for?

Our plans are perfect for people not covered by an employer plan. This may include:

- Professionals
- People who are self-employed
- Students
- Retirees
- Part-time employees
- Contract workers

One size does not fit all

The flexibility of our plan allows you to customize coverage to suit you and your family's specific needs. Your plan includes a Core Health Plan with add-on coverage options for Essential and Enhanced Drug and Dental.

Before you submit your application, get informed. See page 5 and let us help you design a plan with the kind of coverage you need to ensure a healthy future.

Nearing retirement?

If you are on a health plan paid for by your employer or union, you can convert to our Personal Health Insurance for retirees.

It offers the most coverage, choice and flexibility for British Columbians. By applying within 60 days of leaving your group plan, you receive guaranteed coverage with no medical questionnaires. Talk to one of our plan experts for more details.



It's as Easy as 1, 2, 3



Step 1: Core Health

- Vision care
- Registered therapists
- Hospital and nursing care
- Ambulance
- Medical supplies
- Disease support programs
- Survivor benefits
- Accidental death & dismemberment



Step 2: Prescription Drugs (optional)

Drugs are expensive and increasingly necessary. The average Canadian requires upwards of 10 prescriptions per year. This number increases as people age.

Essential or **Enhanced Drug Option**

Understanding the difference between PharmaCare-eligible and non-PharmaCare-eligible drugs is important. You can find out more about these types on page 11.

The Enhanced Drug option includes a Pay Direct Drug Card for eligible applicants so your pharmacist submits claims on your behalf.



Step 3: Dental (optional)

Taking care of your oral health plays an important role in your overall wellbeing.

Essential or Enhanced Dental option?

- Both options provide coverage for routine maintenance of your teeth — see page 12.
- The Enhanced Dental option also includes coverage for dentures, root canals and orthodontic treatments.



Live a Healthy Lifestyle?

You could save 10% on your Health and Prescription Drug plans. Learn more on page 14.



Step 1: Core Health

Covers 80% of these eligible expenses:

Vision Care

Pacific Blue Cross covers the cost of prescription lenses, frames, contact lenses and laser eye surgery up to:

0–24 months*	25–48 months	49 months +
\$100/person; \$30 for optometrist	\$200/person; \$50 for optometrist	\$300/person; \$70 for optometrist

*Benefit begins after six months on the plan.

Members save on the purchase of eyewear through our Blue Advantage program.



Registered Therapists and Health Practitioners

Benefits are paid for visits to registered: physiotherapists, massage practitioners, chiropractors, naturopaths, chiropodists, podiatrists, osteopaths, speech pathologists, psychologists, registered dieticians, registered counsellors and acupuncturists. Increasing benefit coverage up to:

0–24 months	25–48 months	49 months +
\$300/person per year; \$25/visit	\$400/person per year; \$25/visit	\$500/person per year; \$25/visit

† Services of a massage practitioner or registered dietician require referral by a physician.

Hospital Accommodation

Benefits cover costs for semi-private or private hospital rooms (no age restrictions).

Hospital Daily Cash Benefit

If you are confined to a hospital, we will pay you \$20 a day from the fourth day of hospitalization for up to 90 days when under age 65.

Local Ambulance

Covers the cost of ambulance fees in emergencies, including air ambulance.

Includes payment for Treat-No-Transport charges (when an ambulance is called to the scene of an accident or place of illness but transportation to a hospital is not required).

Private Duty Care Nursing

Covers the cost for private duty care nursing in your home, provided that the nurse is a Registered Nurse (RN) and care begins immediately following the discharge of an acutely ill patient from a hospital, up to:

0–24 months	25–48 months	49 months +
\$1,200/person per year	\$2,500/person per year	\$5,000/person per year

Palliative care services and the services of an RN to assist with activities of daily living are not covered.

Out-of-Province, In-Canada Travel

Covers 100% of Out-of-Province within Canada medical emergency care. This includes hospital charges, physician and surgeon fees, ambulance service and prescription drugs.

Medical Services and Supplies

Covers supplies and services not covered by government plans up to:

0–24 months	25–48 months	49 months +
\$1,200/person per year	\$2,500/person per year	\$5,000/person per year



Healthy Blue Living Tip

Eat foods that are high in complex carbohydrates and protein to improve your cholesterol and sugar levels.

Eligible expenses include:

- Crutches, casts and rigid support braces.
- Ostomy and ileostomy supplies.
- Oxygen and oxygen supplies.
- Permanent prostheses, including mastectomy forms.
- Wheelchairs or scooters up to \$5,000 (lifetime limit).
- Hospital-type beds.
- Wigs and hairpieces required as a result of medical treatment — \$500 for each person (lifetime limit).
- Hearing aids — up to \$300 every five years after a three-month waiting period.
- Custom-made orthotics — up to \$250 every two years, when prescribed by a physician, podiatrist or chiropractor.
- Blood pressure monitors — up to \$150 every five years, upon referral by a physician.

Disease Support Programs

If diagnosed with cancer, this benefit covers up to \$300 of a qualifying program in which physicians and health care practitioners assist in recovery and improving the quality of life.

Accidental Dental

Covers up to \$2,500 per person for accidental damage to natural teeth.

Accidental Death & Dismemberment

Principal sum up to \$25,000 (under the age of 70).

Final Expense Benefit

Covers up to \$3,000 for each person (after 24 months on the plan if death occurs naturally; immediate coverage for accidental death).

Survivor Benefit

- No contributions payable by the beneficiary for 12 months.
- No survivor benefits are available for the first 12 months following approval of application.



Step 2: Prescription Drugs

Boost your Personal Health Insurance with Prescription Drug and Dental coverage. Options added at a later date can only be applied for on the anniversary date of your coverage.

Your choice

There are two options to choose from — Essential or Enhanced Drug option.

Your coverage

Each option covers 80% of eligible expenses incurred up to:

0–24 months	25–48 months	49 months +
\$1,000/person per year	\$2,000/person per year	\$5,000/person per year

Eligible expenses align with BC PharmaCare formulary pricing or the cost of the lowest priced equivalent drug. Certain high-cost drugs will require special authorization from BC PharmaCare.



Healthy Blue Living Tip

Reduce your risk of high blood pressure — make sure to exercise, limit your sodium intake and maintain a well-balanced diet. Avoid tobacco products and drinking excess alcohol.



Essential Drug Option

- Covers prescription drugs that are recognized under government plans, like BC PharmaCare.
- Drugs for birth control are not covered.

Enhanced Drug Option

- Provides the greatest amount of prescription drug coverage available.
- Augments the Essential Drug option to also include drugs that are not recognized under government plans and covers birth control.
- Offers a Pay Direct Drug Card to eligible applicants — this allows your pharmacist to submit your claim electronically.

Exclusions are the same for both options and include addiction cessation drugs, over-the-counter drugs, fertility drugs and drugs not requiring a prescription. Dispensing fees are not covered.

What's the difference?

The **Essential Drug Option** covers drugs on the BC PharmaCare list of drugs (called a formulary). To develop this list, medical experts review the alternative drugs that can treat a specific condition. They select those which have proven medical effectiveness and safety while also ensuring a cost-effective treatment.

In contrast, the **Enhanced Drug Option** also covers drugs not on the BC PharmaCare formulary. So when your doctor prescribes a specific drug not on the PharmaCare list, you can still be reimbursed for it.



Step 3: Dental

Dental coverage can be added to your Personal Health Insurance plan or to your Pacific Blue Cross Group Extended Health coverage.

Your choice

Choose either the Essential or Enhanced Dental option.

Your coverage

All dental plans include a direct bill feature. We pay your dentist directly, so you only have to pay your portion (if applicable). Each covers eligible expenses for Basic services after a three-month no-claims waiting period, up to the annual maximum of:

0–12 months	13–24 months	25 months +
\$600/person per year	\$900/person per year	\$1,200/person per year

Essential Dental Option

Covers procedures involved in the routine maintenance of your teeth (Basic services). Eligible expenses are covered at 70% for the first year and 80% for subsequent years.

Eligible expenses include:

- Diagnostic expenses (oral examinations, x-rays).
- Preventive treatments (polishing, fluoride treatments).



- Restorative treatments (silver-coloured fillings and tooth-coloured fillings on front adult teeth).
- Periodontal cleaning (scaling and root planing).
- Prosthodontic services (denture services, repairs to inlays, onlays, crowns and bridges).
- Oral surgery.
- Recall visits twice per calendar year.

The plan also covers emergency treatment of the above services while temporarily outside BC or the Yukon.

Enhanced Dental Option

Covers maintenance as well as more complex dental treatments. Augments the Essential Dental Option to include:

	0–12 mos	13–24 mos	25 mos +
Basic Services	70%	80%	80%
Endodontics*	0%	80%	80%
Major restorative services [†]	0%	50%	50%
Complete or partial dentures	0%	0%	50%
Orthodontics [‡]	0%	0%	50%

Major restorative services, dentures and orthodontics have a combined annual maximum of \$500/person.

*e.g., root canals.

[†]e.g., crowns, inlays onlays, veneers, posts and fixed bridge restorations.

[‡]e.g., braces — children only, lifetime maximum \$1,000.



Healthy Blue Living

Save 10% for living a healthy lifestyle

Only Pacific Blue Cross offers British Columbians a discount on health insurance for making healthy choices. With Healthy Blue Living, you receive 10% off your monthly Health and Prescription Drug plan rates.

To qualify, you:

- Are a non-tobacco user.
- Fall within the normal Body Mass Index (BMI) range for your age.
- Maintain a healthy blood pressure.
- Have healthy cholesterol and blood sugar levels.

Do you and your spouse fit the above profile?

Check the Healthy Discount option on your application form. We'll reward you with a discount when we review your application. Children will automatically get the discount if their parents qualify.

For more information, visit healthyblueliving.ca.

Note: When you renew your Personal Health Insurance plan each year, you must still meet the healthy lifestyle conditions to continue to get the program discount.



Healthy Blue Living Tip

Quit for good — if you want to stop smoking, set a date and get rid of things like ashtrays and lighters. Then look to friends, family and stop-smoking programs for support and encouragement.



Group Conversion

A special feature of our health and dental plans is the conversion privilege. If your benefit coverage under a Pacific Blue Cross recognized Canadian group benefit plan ends due to retirement, downsizing or a change of employment, you can apply for coverage under the conversion privilege.

Provided that you qualify, we will cover pre-existing medical conditions under the health plans and waive the waiting periods for vision care and dental or denture coverage.

To qualify, you must:

1. Apply within 60 days of the date on which your group coverage was cancelled,
2. Have been covered under your group plan for the same benefits for at least six continuous months.

The effective date of coverage for the conversion plan will be the first of the month following the termination date of your group coverage. Any claims prior to the effective date will not be eligible for coverage. Plan options cannot be changed once they are selected at inception.

Graduated yearly limits apply. For example, maximum reimbursement for the Enhanced Drug Option for the first 24 months is \$1,000 per person per year.

Stand Alone Dental

Pacific Blue Cross has designed a unique plan for individuals who want affordable dental coverage without purchasing a health plan.

This plan is available to all residents of British Columbia and the Yukon. Pacific Blue Cross will reimburse you for claims or will pay your dentist directly.

The plan has a sliding scale for reimbursement. After a three-month no-claims waiting period and a calendar year deductible of \$100, it covers up to:

0–12 months	13–24 months	25 months +
60%, \$500/person per year	70%, \$750/person per year	80%, \$1,000/person per year

Eligible dental expenses include all necessary services by a dentist, dental hygienist or denturist for the care and maintenance of teeth. Specifically, this includes:

- Diagnostic — two recall examinations every calendar year.
- X-rays — the equivalent of one full-mouth series each calendar year (complete series x-rays are limited to once every three years).
- Preventive therapy — topical fluoride applications are limited to twice every calendar year.
- Restorative dentistry — procedures to restore natural teeth to normal function using silver and tooth-coloured fillings (front adult teeth only) and stainless steel crowns.
- Scaling and root planing.
- Prosthetic repair services to reline or repair fixed or removable appliances.
- Routine extractions.

The plan does not cover the cost of major reconstruction or prostheses for replacement of missing teeth. Specifically excluded are charges for:

- Cosmetic dentistry, temporary dentistry, oral hygiene instruction, tissue grafts, drugs and medicines.
- Inlays, onlays, crowns, bridgework, dentures, implants for bridgework or dentures, root canal therapy, periodontal services and surgical procedures, except as provided in the contract.
- Services related to the functioning or structure of the jaw, jaw muscles or temporomandibular joint.
- Services and supplies for full mouth reconstruction
- Orthodontic services.
- Charges incurred as a result of a change in dentist or denturist.
- Completing dental forms or for missed appointments.
- Services begun prior to our acceptance of your application.

For more details, call us at 604 419-2200 or visit our website at pac.bluecross.ca.





Annual Travel Plan

Pack Canada's most trusted brand of travel insurance the next time you leave BC.

Our Emergency Medical coverage includes 100% coverage for hospital charges, physician and surgeon fees, ambulance service and prescription drugs up to \$10 million.

This is an annual multiple-trip plan that protects frequent travellers and their families against the high cost of emergency medical care. Coverage is available for trips varying in duration.

If you are going to be travelling for longer than your coverage you can also extend your coverage. Simply contact our office prior to the expiration of each trip duration. You can extend up to 182 days in total in a 12-month period.

Pacific Blue Cross Members always save 10% on travel insurance.



Healthy Travel Tip

Travel provides a break from routines. Your Personal Health Insurance plan provides coverage for travel within Canada. If you're leaving Canadian borders, be sure to purchase a Pacific Blue Cross travel plan.

Definitions

Common-law spouse — Only one spouse may be covered at one time under your plan. A common-law spouse is eligible for coverage under your plan after a cohabitation period of at least 12 consecutive months.

Contract holder — Contract holders must be 19 years of age or older. We will accept application onto our plans regardless of age; however, an adult must be designated as a contract holder if the applicant is under the age of 19.

Dispensing fee — A dispensing fee is the amount charged to you by a pharmacy to fill your prescription.

Effective date of coverage — The effective date of coverage is the first day of the month following approval of your application.

Financial limit — The maximum amount of money we will pay out during the life of the Personal Health Insurance plan is \$250,000 for each covered person (the lifetime limit). After we have paid you \$1,000 in a calendar year, we will pay 100% of further eligible expenses within that year.

Medical Underwriting — Personal Health Insurance plans are designed to protect you and your family against unforeseen medical expenses. Our Medical Underwriters will review your application and medical questionnaire to determine the acceptable level of coverage we are able to provide based on your family's medical situation. Once complete, we will send a written offer to you for your consideration and acceptance. A surcharge may be applied in order to include coverage for some or all benefits.

Pacific Blue Cross Fee Schedule — We pay for eligible dental and denturist services according to the fees listed in the Pacific Blue Cross Fee Schedule. This schedule lists eligible dental services, treatment frequency limits and fees. Your dentist or denturist will have a copy of the fee schedule. Any fees in excess of the fee schedule amounts are your responsibility. Pacific Blue Cross either reimburses the member or pays the dentist directly.

For services performed by a dental specialist, we will pay up to 10% over the amount of the Pacific Blue Cross Fee Schedule or the current specialist fee guide, whichever is lower.

Pre-existing medical condition — Our health plans are designed to protect you and your family against unforeseen medical expenses. They do not cover claims associated with a pre-existing medical condition that existed prior to joining a plan, unless otherwise stated in your agreement letter.

A pre-existing condition is defined as an illness or medical condition which is under treatment, or has required consultation, diagnostic testing, or the professional services of a physician prior to the effective date of coverage under a health plan.

Spouse and newborns — Spouses through legal marriage and newborns can be added to your coverage if an application with appropriate payment is received within 60 days of marriage, birth or adoption.

Member Benefits



Save 10% on Travel Insurance

Ready for a sandy beach and warm weather? Members save 10% on Canada's Most Trusted Brand of Travel Insurance.



Fast Online Claims

Through our online member service, CARESnet, you can see right away if your claim has been approved and payment will usually be deposited into your bank account within 48 hours.



Savings on Health and Wellness products and services

Gym memberships, eyewear, hearing aids, and more.



Preferred Pharmacy Network

Members save time and money through our Preferred Pharmacy Network (PPN).



PERSONAL HEALTH INSURANCE

To Purchase Your Plan

- Call us at **604 419-2200** or **1 800 USE-BLUE**.
- Visit our website at pac.bluecross.ca.
- Come in and see us — our office is located at 4250 Canada Way, Burnaby, BC. We are open from 8 a.m. to 4:30 p.m., Monday to Friday.
- Speak to your Advisor.





Sales **604 419-2200**
Toll-free **1 800 USE-BLUE**
Website **pac.bluecross.ca**

Mailing Address

PO Box 7000
Vancouver, BC V6B 4E1

Street Address

4250 Canada Way
Burnaby, BC V5G 4W6

**Pacific Blue Cross is a registered trade-mark of the Canadian Association of Blue Cross Plans (CABCP) and registered trade-name of PBC Health Benefits Society (PBC), an independent licensee of CABCP. Certain insurance products are underwritten by British Columbia Life & Casualty Company, a wholly-owned subsidiary of PBC. CARESnet and Blue Advantage are the registered trade-marks of CABCP, and are used under license to PBC. †Blue Shield is a registered trade-mark of Blue Cross Blue Shield Association. All rights reserved.

