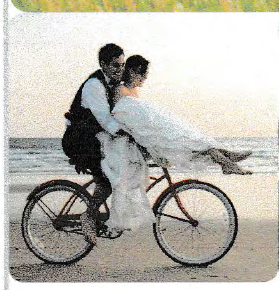
elements

by Medavie Blue Cross

Flexible.
For you.



Live.

Love.

Grow.

What are my choices?

HEALTH BENEFITS REQUIRED	Entry: Health	Essential: Health	Enhanced: Health
DRUG BENEFITS OPTIONAL	Essential: Drug	Enhanced: Drug	
DENTAL BENEFITS OPTIONAL	Entry: Dental	Essential: Dental	Enhanced: Dental
ADDITIONAL MODULES OPTIONAL	Critical Illness	Hospital Cash	Assured Access

Pick and choose your own customized plan to suit your needs.

EXAMPLE: Essential: Health + Enhanced: Drug + Entry: Dental + Assured Access = Right for me!

MEDAVIE BLUE CROSS™

elements
your personal health plan

Why Health Insurance?

Health insurance is meant to help you pay for expenses not covered by your provincial health plan.

Government health plans generally do not cover the cost of medications or treatment outside of the hospital. Unexpected health issues could leave you with thousands of dollars in unplanned medical bills.

Your personal health insurance is there to secure your finances and provide you peace of mind.

Did you know?

- Self-employed individuals can report health plans as a business expense for income tax purposes.
- Individual health insurance plans can be used as a personal tax deduction under medical expenses.
- Elements can be upgraded without underwriting at key life events.

Elements is designed to adjust to your needs… *no matter where you are in life.*

"I'm young and healthy - I've got my whole life ahead of me"

Spreading my wings

- Finished School
- Looking for work
- Car loan, rent, phone bills, etc.
- Leaving your parents' plan
- Young entrepreneur
- Getting married
- Working on a part time basis

Potential Solution

Entry: Health + Essential: Drug = Right for me!

Investing in my future

- New child
- New house
- In a job with limited benefit package
- Organizing my finances
- In-between employment
- Paying off school loans
- Starting a business

Potential Solution

Essential: Health + Essential: Drug + Assured Access = Right for me!

"I'm getting my life organized, with the means I have at hand"

"I want to optimize what I have for a well-covered future"

Change is good

- Going back to school
- New step-children
- Helping children out with tuition
- Got a job promotion
- Better hold on my mortgage

Potential Solution

Enhanced: Health + Enhanced: Drug + Enhanced: Dental + Assured Access = Right for me!

A new outlook

- Planning for retirement
- Helping my kids
- Taking care of elderly parents
- Empty nest
- Lost a significant other
- Travelling

Potential Solution

Enhanced: Health + Enhanced: Drug + Essential: Dental + Critical Illness = Right for me!

"I've worked hard. I don't want to worry anymore. I just want to enjoy life"

Compare the Benefits

Health Benefits

REQUIRED: please choose ONE (1) of these modules.

	Entry	Essential	Enhanced
	60% coverage	70% coverage	80% coverage
Accidental Death and Dismemberment	–	$10,000 & $5,000	$15,000 & $5,000
Accidental Dental	$7,000 / LT	$7,000 / LT	$7,000 / LT
Ambulance	–	$420	$420
Chronic Disease Management	$250	$400	$500
Diabetic Supplies	–	✓	✓
Health Practitioners			
Acupuncturist	–	$400 / yr	$500 / yr
Audiologist	$250 / yr	$400 / yr	$500 / yr
Chiropodist/Podiatrist	$250 / yr	$400 / yr	$500 / yr
Chiropractor	$250 / yr	$400 / yr	$500 / yr
Dietician	$250 / yr	$400 / yr	$500 / yr
Massage Therapist	–	$400 / yr	$500 / yr
Naturopath	–	$400 / yr	$500 / yr
Occupational Therapist	$250 / yr	$400 / yr	$500 / yr
Osteopath	$250 / yr	$400 / yr	$500 / yr
Physiotherapist/Athletic Therapist	$250 / yr	$400 / yr	$500 / yr
Psychologist/Social Worker	$250 / yr	$400 / yr	$500 / yr
Speech Therapist	$250 / yr	$400 / yr	$500 / yr
Hearing Aids	–	$400 / 5 yr (6 mo wait)	$500 / 5 yr (6 mo wait)
inConfidence for Individual	✓	✓	✓
Medical Equipment	–	✓	✓
Mobility Aids	✓	✓	✓
Nursing Care	–	$3,500 / 2 yr	$5,600 / 2 yr
Orthotics/Orthopedic (custom)	$150 / yr	$150 / yr	$225 / yr
Ostomy Supplies	–	✓	✓
Oxygen	–	✓	✓
Prosthetics	–	$10,000 / LT	$10,000 / LT
Semi-Private Hospital	–	–	100% / 90 days
Travel	–	–	100% / 30 days
Vision Care	$100 / 2 yr (6 mo wait)	$150 / 2 yr (6 mo wait)	$300 / 2 yr (6 mo wait)

Drug Benefits

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

	Essential	Enhanced
	70% coverage	80% coverage
100% coverage after $4,500 eligible claims / yr	✓	✓
Maximum co-pay per prescription	$50	$50
Maximum out of pocket co-pay / yr	$1,350	$900
No overall benefit maximum / yr	✓	✓
Birth Control	✓	✓
Fertility Drugs	–	$1,500 / yr up to $3,000 / LT
Allergy Serums	–	$500 / yr

Dental Benefits

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

	Entry	Essential	Enhanced
	60% coverage - $500 / yr	70% coverage	80% coverage
Dental Exam and Cleaning	✓ (6 mo wait)	✓ (6 mo wait)	✓ (6 mo wait)
X-rays	✓ (6 mo wait)	✓ (6 mo wait)	✓ (6 mo wait)
Fillings	✓ (6 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 / yr (24 mo wait)
Major Dental	–	–	60% - $500 / yr (24 mo wait)
Orthodontics (age 18 and under)	–	–	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

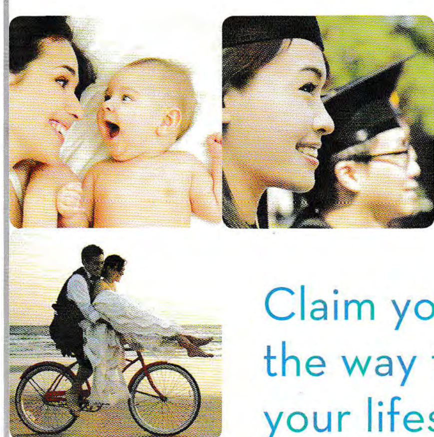
Assured Access allows you to put your coverage on hold should you acquire group health benefits and to reactivate your health plan later without needing to qualify again medically.

Maximums and restrictions may apply.

elements

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:

E-claims: Just take a picture and submit your claim online.

E-pay: Many health providers can submit the claim electronically on the spot; you only pay the difference.

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

Mail: Don't like electronics? Mail us your claim.

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.

inConfidence for Individual: On top of financial and legal consultation benefits, you get access to exclusive online resources to help you manage everyday issues.

Extended business hours: Our contact centre is open to help you between 8 AM and 8 PM (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**.

It's simple...

Affordable and **flexible** options

Local, **Atlantic Canadian** company for over **70 years**

Not-for-profit organization – **13%** of our net annual income is given to **local charities**

We're here to help...

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

MEDAVIE HEALTH FOUNDATION | BUILDING HEALTHY COMMUNITIES™

MEDAVIE BLUE CROSS™