

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! |

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
Chiropract/Podiatrist
Chiropractor
Dietician
Massage Therapist
Naturopath
Occupational Therapist
Osteopath
Physiotherapist/Athletic Therapist
Psychologist/Social Worker/Clinical Counsellor
Speech Therapist
Hearing Aids
Medical Equipment
Mobility Aids
Nursing Care
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
—
—
—
\$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 / 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 / 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

✓ (6 mo wait)
✓ (6 mo wait)
✓ (6 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)
✓ (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.

Maximums and restrictions may apply.

