



# Make health coverage part of your plan



# Health coverage that works for you

**W**hether you are self-employed, work part-time, are on parent duty or are easing into retirement, each day you carve your own path. And while that doesn't mean you don't have a master plan, it might mean you don't have an employer benefits plan.

There are many decisions to be made while you manage multiple responsibilities and pave your own way, but looking out for yourself and your family is a priority.

When you make personal health coverage with us part of your plan, you will meet your health care needs today and protect yourself for tomorrow.

### More affordable than you'd think

The right personal health plan doesn't have to be costly. When you utilize your health care benefits, along with any tax deduction available to you, your premiums can be more affordable than you'd think. Your plan can also protect you from paying out-of-pocket on unexpected medical costs.

To speak to a representative, please call 204.788.6858 or toll free 1.800.873.2583.

We are a not-for-profit organization providing quality health coverage to over half a million Manitobans. Our local roots and knowledge of our community means we are attuned with the needs of our neighbours. As Manitoba's leading provider of cost-effective health benefits for over forty years, we can guarantee our commitment to serve you best.

**Serving half a million Manitobans**

## Which plan is right for you?

Have a look at our plan comparison chart to find out the basic differences between Blue Choice A, B and C plans. See full plan details on the following pages.

Features	Plan A	Plan B	Plan C
<b>HEALTH</b>			
Prescription drugs	\$300/year	\$2,500/year	\$5,000/year
Practitioner I services	\$300/year	\$450/year	\$600/year
Practitioner II services		\$300/year	\$450/year
Hearing aids		\$500/5 years	\$700/5 years
Medical equipment		✓	✓
Other health benefits	✓	✓	✓
<b>DENTAL</b> <small>*after defined waiting period</small>			
Preventative dental*	\$300/year	\$1,000/year	\$1,200/year
Restorative dental*		✓	✓
Orthodontics*			✓
<b>VISION</b>			
Vision		\$150/2 years	\$250/2 years
<b>AMBULANCE/HOSPITAL</b>			
Ambulance	✓	✓	✓
Semi-private room		✓	✓
Hostel care		✓	✓
<b>TRAVEL</b>			
Travel within Canada		✓	✓
Travel assistance		✓	✓
Travel outside Canada		10% discount	10% discount
<b>ACCIDENTAL DEATH</b>			
Accidental death	\$10,000	\$15,000	\$25,000
<b>ASSISTANCE PROGRAM</b>			
Counselling and support		✓	✓

All information listed here provides an overview of Blue Choice plans offered by Manitoba Blue Cross. This is not a contract or a complete listing of benefits.

# Blue Choice Plan A

## HEALTH

### Prescription drugs

- 70% up to \$300 per year
- Includes a pay direct drug card  
*\*A pay direct drug card eliminates the need to pay up front on prescriptions*

### Practitioner I services

- 70% up to \$35 per visit
- \$300 per year combined total

#### Treatment/service by:

Athletic therapist, chiropractor, \*foot care nurse, occupational therapist, physiotherapist, podiatrist, \*registered clinical psychologist or master of social work

*\*Foot care nurse maximum is \$25 per visit. Registered clinical psychologist/ master of social work maximum is \$50 per visit*

### Other health benefits

- 70% for accidental dental up to \$1,000 per accident

## DENTAL

### Preventative dental

- 70% up to \$300 per year for standard checkups, cleanings, fillings, extractions, root canals or surgery

*\*Three-month waiting period in effect before preventative dental coverage becomes available*

## AMBULANCE

### Ambulance

Plan covers 100% of the following:

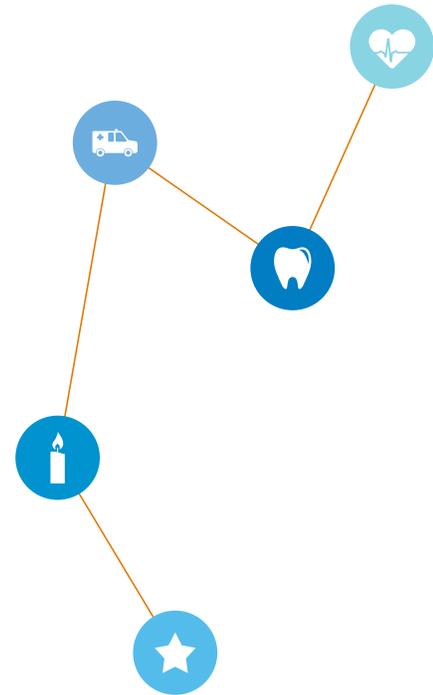
- Emergency ambulance within Manitoba
- Medical transfer up to \$500 lifetime
- Treat no transport

## ACCIDENTAL DEATH

- \$10,000 in the event of accidental death of a participant

## PLUS

- Access to **Blue Advantage**<sup>®</sup>, our national discount program and **My Good Health**<sup>®</sup>, our online health resource



## Our Awards

2018 

### Manitoba's Top Employers

Mediacorp and Winnipeg Free Press

2017 

### Top Health Insurance Brand in Canada

Leger Research and Argyle Public Relationships

2017 

### Most Trusted Travel Insurance in Canada

Reader's Digest 2017 Trusted Brand™ Survey

2017 

### Community Small Contact Centre Award

The Manitoba Contact Centre Association

2017 

### Environment Small Contact Centre Award

The Manitoba Contact Centre Association

## Mental health strategy

Assistance Program  
Counselling and Support

Mental health is one of the most important components of our overall health and wellness. But accessing affordable mental health services is difficult.

When you choose plan B or C, you are covered for six confidential, professional counselling sessions per

year through our Assistance Program on a broad range of family and personal problems.

### Counselling Services:

- Marriage counselling
- Family counselling
- Stress counselling
- Alcohol abuse counselling
- Drug abuse counselling

# Blue Choice Plan B

## HEALTH

### Prescription drugs

- 75% up to \$2,500 per year
- Includes a pay direct drug card  
*\*A pay direct drug card eliminates the need to pay up front on prescriptions*

### Practitioner I services

- 75% up to \$35 per visit
- \$450 per year combined total

#### Treatment/service by:

Athletic therapist, chiropractor, occupational therapist, physiotherapist, podiatrist, \*registered clinical psychologist or master of social work  
*\*Registered clinical psychologist/master of social work maximum is \$50 per visit*

### Practitioner II services

- 75% up to \$35 per visit
- \$300 per year combined total

#### Treatment/service by:

Acupuncturist, \*foot care nurse, homeopath, naturopath, nutritional counsellor, osteopath or registered massage therapist  
*\*Foot care by nurse maximum is \$25 per visit*

### Hearing aids

- Plan covers \$500 per five years

### Medical equipment

- 75% for breathing equipment (e.g. CPAP), crutches, splints, casts, hospital beds, special equipment, walkers, wheelchairs and wigs

### Other health benefits

- 75% for accidental dental, artificial limbs/eyes, assisted care, braces, cervical collars, elastic stockings, compression garments, breast prostheses, surgical bras, cardiac rehabilitation, orthopedic shoes, orthotics and private duty nursing

## DENTAL

### Preventative dental

- 75% up to \$500 first year  
*\*Three-month waiting period in effect*
- 75% up to \$1,000 each subsequent year combined with restorative dental  
*\*One-year waiting period in effect*

**Services include:** Standard checkups, cleanings, fillings, extractions, root canals and surgery

### Restorative dental

- 50% up to \$1,000 per year combined with preventative dental for extensive restorations (e.g. crowns, inlays, bridges) and dentures  
*\*One-year waiting period in effect*

## VISION

- \$150 combined every two years towards an eye exam and the purchase or repair of frames and/or lenses, including contact lenses

## AMBULANCE/HOSPITAL

### Ambulance

Plan covers 100% of the following:

- Emergency ambulance within Canada
- Medical transfer up to \$500 lifetime
- Treat no transport
- Emergency air ambulance up to \$5,000 per trip (\$10,000 per person, per year)

## AMBULANCE/HOSPITAL

### Hospital

Plan covers 100% of the following:

- Semi-private room or \$20 per day in-lieu (up to 30 days)
- Hostel accommodation when medical treatment/diagnostic testing is required in a hospital located outside a 60-kilometer radius of the participant's home

## TRAVEL

### Travel coverage

- Within Canada: Up to \$5 million lifetime, no trip length maximum and access to travel assistance
- Outside Canada: 10% discount on the purchase of travel coverage

## ACCIDENTAL DEATH

- \$15,000 in the event of accidental death of a participant

## ASSISTANCE PROGRAM

- Six counselling sessions per year through Manitoba Blue Cross's Assistance Program

## PLUS

- Access to **Blue Advantage**<sup>®</sup>, our national discount program and **My Good Health**<sup>®</sup>, our online health resource

Travelling within the Great White North? We've got you covered. Plans B and C include complete travel coverage within Canada with no trip length maximum – so you never have to worry about it. And if you're travelling outside of Canada, you'll receive a 10 per cent discount when you purchase travel coverage with us.



# Blue Choice Plan C

## HEALTH

### Prescription drugs

- 80% up to \$5,000 per year
- Includes a pay direct drug card  
*\*A pay direct drug card eliminates the need to pay up front on prescriptions*

### Practitioner I services

- 80% up to \$35 per visit
- \$600 per year combined total

#### Treatment/service by:

Athletic therapist, chiropractor, occupational therapist, physiotherapist, podiatrist, \*registered clinical psychologist or master of social work  
*\*Registered clinical psychologist/master of social work maximum is \$50 per visit*

### Practitioner II services

- 80% up to \$35 per visit
- \$450 per year combined total

#### Treatment/service by:

Acupuncturist, \*foot care nurse, homeopath, naturopath, nutritional counsellor, osteopath or registered massage therapist  
*\*Foot care by nurse maximum is \$25 per visit*

### Hearing aids

- Plan covers \$700 per five years

### Medical equipment

- 80% for breathing equipment (e.g. CPAP), crutches, splints, casts, hospital beds, special equipment, walkers, wheelchairs and wigs

### Other health benefits

- 80% for accidental dental, artificial limbs/eyes, assisted care, braces, cervical collars, elastic stockings, compression garments, breast prostheses, surgical bras, cardiac rehabilitation, day surgery assisted care, orthopedic shoes, orthotics and private duty nursing

## DENTAL

### Preventative dental

- 80% up to \$600 first year  
*\*Three-month waiting period in effect*
- 80% up to \$1,200 each subsequent year combined with restorative dental  
*\*One-year waiting period in effect*

**Services include:** Standard checkups, cleanings, fillings, extractions, root canals and surgery

### Restorative dental

- 50% up to \$1,200 per year combined with preventative dental for extensive restorations (e.g. crowns, inlays, bridges) and dentures  
*\*One-year waiting period in effect*

### Orthodontic

- 50% up to \$1,000 lifetime  
*\*Two-year waiting period in effect*

## VISION

- \$250 combined every two years towards an eye exam and the purchase or repair of frames and/or lenses, including contact lenses

## AMBULANCE/HOSPITAL

### Ambulance:

Plan covers 100% of the following:

- Emergency ambulance within Canada
- Medical transfer up to \$500 lifetime
- Treat no transport
- Emergency air ambulance up to \$5,000 per trip (\$10,000 per person, per year)

## AMBULANCE/HOSPITAL

### Hospital

Plan covers 100% of the following:

- Semi-private room or \$20 per day in-lieu (up to 60 days)
- Hostel accommodation when medical treatment/diagnostic testing is required in a hospital located outside a 60-kilometer radius of the participant's home

## TRAVEL

### Travel coverage

- Within Canada: Up to \$5 million lifetime, no trip length maximum and access to travel assistance
- Outside Canada: 10% discount on the purchase of travel coverage

## ACCIDENTAL DEATH

- \$25,000 in the event of accidental death of a participant

## ASSISTANCE PROGRAM

- Six counselling sessions per year through Manitoba Blue Cross's Assistance Program

## PLUS

- Access to **Blue Advantage**<sup>®</sup>, our national discount program and **My Good Health**<sup>®</sup>, our online health resource

# Why choose Blue

## Your intuitive online account

Access your plan through mybluecross®, our customized online portal. Through your online account, you can submit claims for prescription drugs, vision and health services; check your coverage and the status of your claim; and manage your plan online.

## Face-to-face customer service

You will have the unique benefit of discussing your plan details with the experts at our Customer Service Centre directly. Connect with our local representatives by visiting the centre at 599 Empress Street, via email or over the phone.

## How to Apply

1. **Select the plan that suits your needs**  
**Complete all parts of the application form or contact an advisor to find out how to apply**
  - Make sure to sign and date the application
  - Incomplete information will cause delays
2. **Forward your completed application to:**

PO Box 1046 Stn Main  
Winnipeg MB, R3C 2X7

**If you have any questions about personal coverage with Manitoba Blue Cross, call 204.788.6858 or toll free 1.800.873.2583.**

## National discount program

Through Blue Advantage®, you can save on medical, vision and many other products and services offered by participating providers across Canada when you present your Manitoba Blue Cross ID card. Find out more at blueadvantage.ca.

## Personalized online health resource

My Good Health® is your online health resource providing you with comprehensive health information, local resources, a health risk assessment tool and individually tailored programs to support you on the road to better health and wellness.

## Once we receive your application:

### Blue Choice A

Your coverage will begin on the first day of the month following your submission.

### Blue Choice B and C

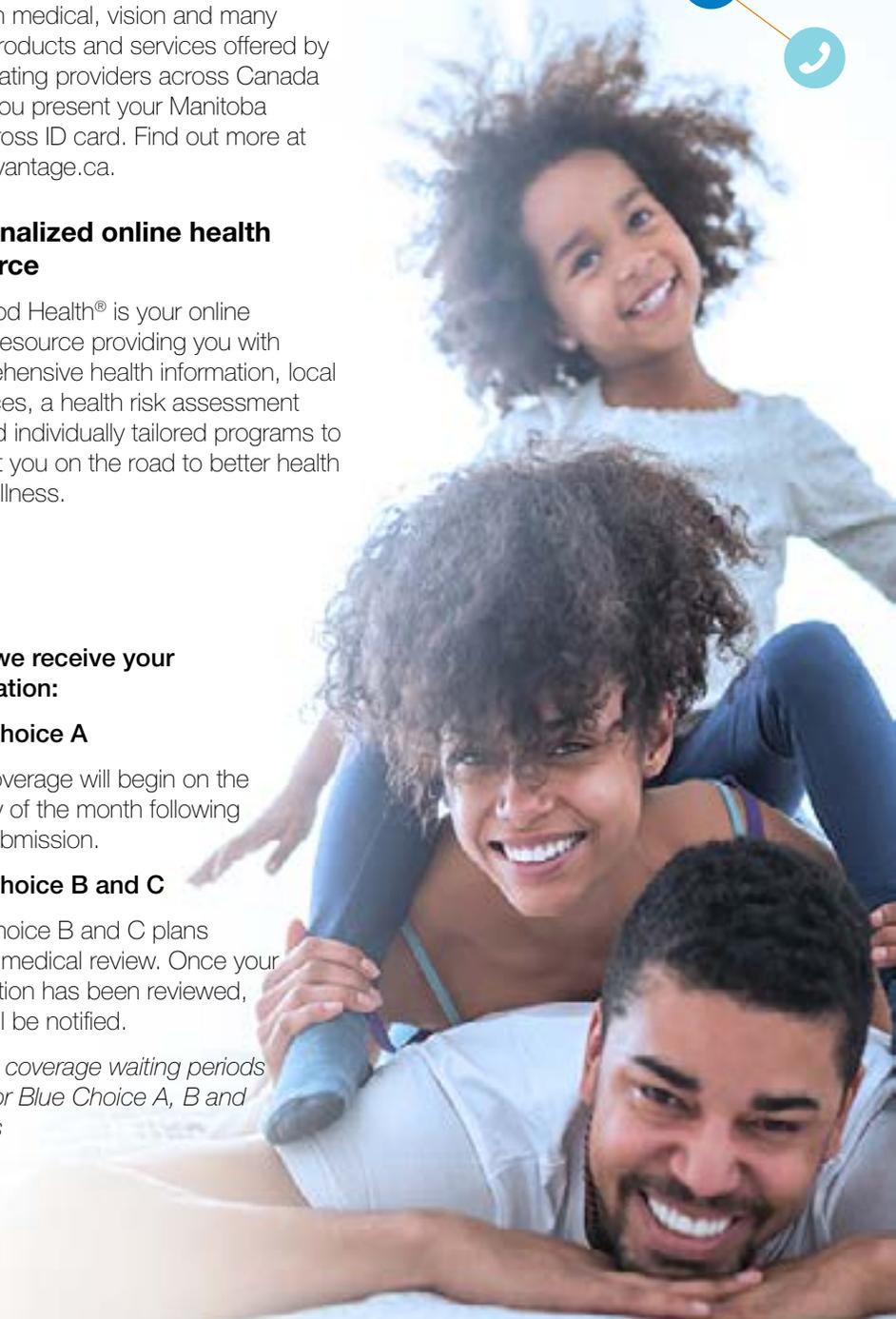
Blue Choice B and C plans require medical review. Once your application has been reviewed, you will be notified.

*\*Dental coverage waiting periods apply for Blue Choice A, B and C plans*



## Manage your plan on mobile

Managing your plan with us has never been easier. With mybluecross® mobile, our free mobile app, you can view and search for past claims, check the status of your claims and submit claims for prescription drugs, vision and health services on-the-go.



### Mailing Address

PO Box 1046 Stn Main,  
Winnipeg MB R3C 2X7

### Street Address

599 Empress Street,  
Winnipeg MB

### Telephone

204.788.6858  
1.800.873.2583 (toll free)

### Email

[bluechoice@mb.bluecross.ca](mailto:bluechoice@mb.bluecross.ca)

### Website

[mb.bluecross.ca](http://mb.bluecross.ca)



®\*The Blue Cross symbol and name, Colour of Caring, Blue Choice, mybluecross and Blue Advantage are registered marks of the Canadian Association of Blue Cross Plans, independently licensed by Manitoba Blue Cross. †Blue Shield is a registered trade-mark of the Blue Cross Blue Shield Association. ®My Good Health is a registered trade-mark of Pacific Blue Cross and used with permission. #2017-1123