

Where do I call?

For more information on Blue Cross products, contact us today!

Online:

www.healthquotes.ca

or by phone:

(416) 746-0667

or, toll free:

1-800-474-4474



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**BLUE CHOICE®
BALANCE**
HEALTH CARE PLAN

Why Blue Choice Balance?

BLUE CROSS ASSISTANCE PROGRAM

AFFORDABLE PREMIUMS

COMPREHENSIVE COVERAGE

Blue Choice Balance Health Care coverage offers you all of the benefits of a comprehensive health plan for only dollars a day.

Included in this plan:

Blue Cross



Enrolment into a Blue Cross health plan automatically grants you access to the exclusive Blue Cross Assistance Program.

This members only program offers the benefits of unlimited access to Health Consultants and Support Services, Information and Prevention Services and exclusive Member Discounts.

Details

BENEFIT DETAILS

Extended Health Care

80% reimbursement for the following benefits:

Ambulance Services

Accidental Dental up to **\$2,000** per calendar year, per person

Hearing Aids up to **\$300** every 5 calendar years, subject to a 3 month waiting period

Orthopaedic Shoes – up to **\$175** per calendar year

Prostheses and Accessories – up to **\$2,500** per calendar year

Nursing Services and Home Care – up to **\$2,500** per calendar year

Purchase or Rental of equipment – up to **\$2,500** per calendar year

Surgical Stockings - up to **\$100** per calendar year

Paramedical Coverage

100% reimbursement for the following benefits:

Specialist	Initial visit	Per visit	Max. number
Psychologist	\$75	\$60	20
Speech Therapist	\$60	\$40	12
Massage Therapist*	\$20	\$20	20
Chiropodist	\$20	\$20	25
Podiatrist	\$20	\$20	25
Naturopath	\$20	\$20	25
Physiotherapist	\$20	\$20	25
Osteopath	\$20	\$20	25
Chiropractor	\$20	\$20	25
Acupuncturist	\$20	\$20	25

Benefits are payable only after the yearly OHIP maximums have been reached.

Vision Care Coverage

Up to \$100 per 2 calendar years, subject to a 3 month waiting period.

Optometry Exams - up to \$50 per 2 calendar years for individuals between 20 - 65 years of age.



Prescription Drugs*

No deductible
Pay Direct Drug Card
70% coverage – up to **\$5,000** per calendar year
Terminates at age 65
Benefits are pro-rated in the first year

Dental Care*

70% reimbursement – for basic dental services
\$500 per person per calendar year maximum
No deductible
9 month recall exams
Benefits are pro-rated in the first year

Out-of-country Travel*

Unlimited number of 15-day trips
Up to \$5,000,000 in coverage
100% reimbursement
Available top-up insurance

Accidental Death & Loss of Use**

Maximum payable amount:

- **\$25,000** per applicant
- **\$25,000** per spouse
- **\$5,000** per child
- Terminates at age 75

** Non-taxable benefit

OPTIONAL COVERAGE

Hospital*

Private or semi-private room
\$200 per day for hospital room
100% reimbursement
90-day maximum

* Conditions apply. Please see back cover.

Peace of Mind

THE ONE YOU KNOW AND TRUST

When you're thinking of health coverage, Blue Cross® is likely the first insurance company that comes to mind. That's because Ontario Blue Cross™ has been providing reliable health coverage to Ontario residents for decades.

And now, with the Blue Choice® Balance Health Care Plan, you too can enjoy the peace of mind Blue Cross health coverage provides, at a cost you can afford.

ONTARIO BLUE CROSS BLUE CHOICE BALANCE

The Blue Choice Balance plan is available to those 16 years of age or older and includes:

- Extended Health Care
- Vision Care
- Dental Coverage
- Prescription Drugs
- Out-of-Country Travel
- Accidental Death & Loss of Use

Optional coverage:

- Hospital Coverage

*Important Notice:

Paramedical Coverage - Massage Therapist

A written recommendation from a physician is required.

Prescription Drugs

In the first calendar year, the maximum reimbursement allowed will be reduced based on the number of months remaining in the calendar year, beginning with the month immediately following the effective date. ($\$5000 \times \text{number of months remaining in year} / 12 = \text{maximum reimbursement}$)

Dental Coverage

In the first calendar year, the maximum reimbursement allowed will be reduced based on the number of months remaining in the calendar year, beginning with the month immediately following the effective date. ($\$500 \times \text{number of months remaining in year} / 12 = \text{maximum reimbursement}$)

Exclusions relating to pre-existing conditions for Out-of-country Travel Coverage

For individuals 60 years of age and under:

During the three months prior to the departure date of any trip, any illness, injury or condition related to a medical condition for which the Insured:

- consulted a physician (other than for a regular checkup); or
- was hospitalized; or
- was prescribed or received a new treatment; or
- received a change in an existing treatment; or
- was prescribed or had taken a new medication; or
- received a change in existing medication (including usage or dosage)

For individuals 61 years of age or over:

During the six months prior to the departure date of any trip, any illness, or condition related to one of the medical conditions listed below for which the Insured:

- consulted a physician (other than for a regular checkup); or
- was hospitalized; or
- was prescribed or received a treatment; or
- was prescribed or had taken a medication for:
 - **Cardiovascular disorders:** heart attack, angina, arrhythmia, pacemaker, defibrillator, heart failure, bypass, angioplasty, valvulopathy or valve replacement, aortic aneurysm, heart transplant, peripheral vascular disease
 - **Chronic obstructive pulmonary disorders:** asthma, emphysema, chronic bronchitis, lung transplant
 - **Neurological disorders:** stroke, transient cerebral ischemia (TCI)
 - **Insulin-dependent diabetes:** diabetes treated with injected insulin
 - **Kidney failure, kidney transplant**
 - **Gastrointestinal disorders:** cirrhosis, hepatitis, ulcer, internal bleeding, liver transplant, surgery for bowel obstruction
 - **Cancer or malignant tumour**

During the six months prior to the departure date of any trip, any other illness, injury or condition related to a medical condition for which the Insured:

- consulted a physician (other than for a regular checkup); or
- was hospitalized, or;
- was prescribed or received a new treatment; or
- received a change in an existing treatment; or
- was prescribed or had taken a new medication; or
- received a change in existing medication (including usage or dosage)

Hospital Coverage

Benefits for Hospital Coverage as a result of conditions arising from pregnancy are available only after eight (8) months of continuous coverage.

This is not a contract.

Actual terms and conditions are detailed in the policy provided by Ontario Blue Cross. It contains important information concerning details, terms, conditions and limitations. Please read your description of benefits carefully upon receipt.