

Comparison Chart



Health Benefits

Options

Options Plus

elements
by Medavie Blue Cross

| | Options 70% coverage Annual Maximum | Options Plus 70% coverage Annual Maximum | Entry 60% coverage Annual Maximum | Essential 70% coverage Annual Maximum | Enhanced 80% coverage Annual Maximum |
|---|---|--|---|---|--|
| Accidental Dental | \$7000 / lifetime | \$7000 / lifetime | \$7000 / lifetime | \$7000 / lifetime | \$7000 / lifetime |
| Ambulance | \$420 / yr | \$420 / yr | – | \$420 / yr | \$420 / yr |
| Ambulance Attendant | \$280 / yr | \$280 / yr | – | \$280 / yr | \$280 / yr |
| Chronic Disease Management | New \$300 | New \$300 | \$250 / yr | \$400 / yr | \$500 / yr |
| Diabetic Supplies | ✓ | ✓ | – | ✓ | ✓ |
| HEALTH PRACTITIONERS | | | | | |
| Acupuncturist | \$20 a visit for 20 visits / yr | \$20 a visit for 20 visits / yr | – | \$400 / yr | \$500 / yr |
| Audiologist | – | – | \$250 / yr | \$400 / yr | \$500 / yr |
| Chiropracist/Podiatrist | \$210 / yr | \$300 / yr | \$250 / yr | \$400 / yr | \$500 / yr |
| Chiropractor | \$210 / yr | \$300 / yr | \$250 / yr | \$400 / yr | \$500 / yr |
| Dietician | – | – | \$250 / yr | \$400 / yr | \$500 / yr |
| Massage Therapist | \$20 a visit for 20 visits / yr | \$20 a visit for 20 visits / yr | – | \$400 / yr | \$500 / yr |
| Naturopath | \$20 a visit for 20 visits / yr | \$20 a visit for 20 visits / yr | – | \$400 / yr | \$500 / yr |
| Occupational Therapist | – | – | \$250 / yr | \$400 / yr | \$500 / yr |
| Osteopath | \$210 / yr | \$300 / yr | \$250 / yr | \$400 / yr | \$500 / yr |
| Physiotherapist / Athletic Therapist | 15 visits up to \$350 max / yr | 20 visits up to \$490 max / yr | \$250 / yr | \$400 / yr | \$500 / yr |
| Psychologist/Social Worker | \$210 / yr | \$300 / yr | \$250 / yr | \$400 / yr | \$500 / yr |
| Speech Therapist | \$210 / yr | \$300 / yr | \$250 / yr | \$400 / yr | \$500 / yr |
| Hearing Aids | \$400 / 5 yr | \$500 / 5 yr | – | \$400 / 5 yr | \$500 / 5 yr |
| Medical Equipment | ✓ | ✓ | – | ✓ | ✓ |
| Mobility Aids | ✓ | ✓ | ✓ | ✓ | ✓ |
| Orthopedic Shoes & Moulded Arch Supports | \$150\$ / yr | \$225 / yr | \$150 / yr | \$150 / yr | \$225 / yr |
| Ostomy Supplies | ✓ | ✓ | – | ✓ | ✓ |
| Oxygen | ✓ | ✓ | – | ✓ | ✓ |
| Private-Duty Nursing | \$3500 / 2 yr | \$5600 / 2 yr | – | \$3500 / 2 yr | \$5600 / 2 yr |
| Prosthetic Appliances | ✓ | ✓ | – | LT max / prosthetic | LT max /prosthetic |
| Vision Care | \$150 / 2 yr | \$300 / 2 yr | \$100 / 2 yr | \$150 / 2 yr | \$300 / 2 yr |
| Wellness Program - InConfidence for Individual | ✓ | ✓ | ✓ | ✓ | ✓ |

Hospital Benefit

Travel Benefit

Accidental Death and Dismemberment Benefit

| | | | | | | |
|--------------|---|---|---|---|---|---|
| Options | – | Semi-Private 100% up to 90 days / 1yr | H | – | H | Semi-Private 100% up to 90 days / 1yr |
| Options Plus | – | 100% / 30 day trip | A | – | A | 100% / 30 day trip |
| Options Plus | \$10 000 / member, spouse \$5000 / dependent child | \$15 000 / member, spouse \$5000 / dependent child | A | – | A | \$10 000 / member, spouse \$5000 / dependent child |
| Options Plus | – | – | A | \$10 000 / member, spouse \$5000 / dependent child | A | \$15 000 / member, spouse \$5000 / dependent child |

Comparison Chart (cont'd)

Drug Benefits

| Drug | Options | Options Plus |
|------|--|---|
| | 70% coverage | 80% coverage |
| | <ul style="list-style-type: none"> • Pay Direct 70% • max co-pay of 30% or \$50/prescription • 100% after \$4500 in annual claims • no overall max | <ul style="list-style-type: none"> • Pay Direct 80% • max co-pay of 20% or \$50/prescription • 100% after \$4500 in annual claims • no overall max in annual claims • includes most contraceptives |
| | • no contraceptives | |

Dental Benefits

| | Options | Options Plus |
|---|---------------------------|----------------------------|
| Basic Dental (Check-up, cleaning, x-rays, fillings) | • 60%, no overall max | • 70%, no overall max, |
| | • 6 months waiting period | • 6 months waiting period |
| Extractions and Root Canals | • 60% | • 70% |
| Periodontal Services | – | • 50% up to \$1000/yr |
| | | • 24 months waiting period |
| Major Dental | – | – |
| Orthodontics (Age 18 and under) | – | – |

Additional Module Benefits

| | Options | Options Plus |
|---|---|--|
| LifeLink Critical Conditions | <ul style="list-style-type: none"> • \$10 000 / member, spouse • \$5000 / dependent child • 7 covered conditions | <ul style="list-style-type: none"> • \$25 000 / member, spouse • \$10 000 / dependent child • 18 covered conditions |
| Accidental Death and Dismemberment | <ul style="list-style-type: none"> • \$10 000 / member, spouse • \$5000 / dependent child | <ul style="list-style-type: none"> • \$25 000 / member, spouse • \$10 000 / dependent child |
| Hospital Cash | • n/a | • \$100 / day |
| Hospital Cash | • \$100 / day | • Covered under Critical Care |
| Assured Access | Available | Available |

elements

| Essential | Enhanced |
|--|--|
| 70% coverage | 80% coverage |
| <ul style="list-style-type: none"> • Pay Direct 70% • max co-pay of 30% or \$100 / prescription • \$1350 / annual max out of pocket • 100% after \$4500 in annual claims • no overall max, includes Birth Control and Smoking Cessation | <ul style="list-style-type: none"> • Pay Direct 80% • max co-pay of 20% or \$50 / prescription • \$900 / annual max out of pocket • 100% after \$4500 • no overall max, includes Birth Control, Smoking Cessation, Allergy Serums, Fertility Drugs, Erectile Dysfunction Drugs and Vaccins. |

| Entry | Essential | Enhanced |
|---|---|---|
| <ul style="list-style-type: none"> • 60% up to \$500/yr • 6 months waiting period | <ul style="list-style-type: none"> • 70%, no overall max • 6 months waiting period • 70% | <ul style="list-style-type: none"> • 80%, no overall max • 6 months waiting period • 80% • 60% up to \$1200 / yr • 24 months waiting period • 60% up to \$500/yr • 24 months waiting period • 60% up to \$1500 / lifetime • 24 months waiting period |
| – | – | • 60% up to \$1200 / yr |
| – | – | • 24 months waiting period |
| – | – | • 60% up to \$500/yr |
| – | – | • 24 months waiting period |
| – | – | • 60% up to \$1500 / lifetime |
| – | – | • 24 months waiting period |

| Critical Illness |
|--|
| <ul style="list-style-type: none"> • \$25 000 / member, spouse • \$10 000 / dependent child • 16 covered conditions • \$25 000 / member, spouse • \$10 000 / dependent child • n/a |

| Hospital Cash |
|----------------|
| • \$100 / days |

| Assured Access |
|----------------|
| Available |

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