

Life is full of options ... your health benefits shouldn't be any different



BlueAssured[™]
for Albertans ages 65 and older

Individual health plans
through all ages and stages of life



Build your benefit plan **your way**

Blue Assured™ plans complement your government sponsored benefits with coverage to help you maintain your health and manage costs.

You get access to a wide range of benefits *without medical review*—to support you through **all** ages and stages of life.

*Simply **choose** the plan options that meet your needs and **apply today.***

Extended health benefits

Select desired level of benefits	Level A	Level B	Level C
Overall extended health benefit maximum <i>(excludes AD&D, travel and final expenses)</i>	\$5,000 per year	\$5,000 per year	\$5,000 per year
Ambulance services	100% ground and air	100% ground and air	100% ground and air
Accidental dental care	\$2,000 per incident	\$2,500 per incident	\$3,000 per incident
Hospital cash		\$20 per day; \$400 per year	\$20 per day; \$600 per year
Preferred hospital accommodations <i>(semi-private or private rooms)</i>	\$1,000 per year	\$2,000 per year	\$3,000 per year
Hospital beds		\$1,000 per lifetime	\$1,500 per lifetime
Home nursing			\$2,500 per year
Auxiliary care			\$1,000 per year
Individual Assistance Program (IAP)		Twelve sessions per calendar year	Twelve sessions per calendar year
Psychologist	\$75 per visit; \$150 per year	\$75 per visit; \$450 per year	\$75 per visit; \$750 per year
Chiropractor		\$35 per visit	\$35 per visit
Physiotherapist		\$50 per visit	\$50 per visit
Massage therapist		\$50 per visit	\$50 per visit
Combined maximum <i>(chiropractor, physiotherapist and massage therapist)</i>		\$350 per year combined maximum	\$500 per year combined maximum
Podiatrist and chiropodist		\$25 per visit; \$300 per year combined maximum	\$25 per visit; \$300 per year combined maximum
Acupuncturist, homeopath, osteopath and naturopath			\$50 per visit; \$350 per year combined maximum
Speech language pathologist			\$80 per visit; \$500 per year
Vision care <i>(including eye exams)</i>	\$100 every two years	\$200 every two years	\$300 every two years
Travel <i>(\$5 million maximum; terms at age 65*)</i>	10 days per trip; term age 65*	17 days per trip; term age 65*	30 days per trip; term age 65*
Travel plan discount	15%	20%	25%
Stability clause	90 days	90 days	90 days

Final expenses** (12-month waiting period; terms at age 65*)		\$4,000; term age 65*	\$6,000; term age 65*
Accidental Death and Dismemberment (AD&D)**	\$15,000	\$20,000	\$25,000
Diabetic supplies		\$250 per year	\$250 per year
Custom braces		70%; \$750 every two years	70%; \$750 every two years
Foot orthotics		\$200 per year	\$200 per year
Orthopedic shoes		\$250 per year	\$250 per year
Wheelchair		\$1,500 every three years	\$1,500 every three years
Medical aids (crutches, canes, cervical collars, walkers, splints, trusses and traction kits)		\$250 per year	\$250 per year
CPAP (sleep apnea appliances)		\$500 every five years	\$750 every five years
Hearing aids		\$500 every four years	\$750 every four years
Surgical brassieres		Two per year up to maximum of \$50 each	Two per year up to maximum of \$50 each
Ileostomy/colostomy, urinary catheters and catheterization supplies		\$1,200 per year	\$1,200 per year
Surgical stockings		\$200 per year	\$200 per year
Mastectomy prosthesis		\$200 for single; \$400 for double every two years	\$200 for single; \$400 for double every two years
Prosthetics		\$300 per benefit year	\$300 per benefit year
Oxygen and equipment			\$1,000 per year

Dental (usual and customary basis of payment)

Select desired level of benefits	Level A	Level B	Level C
Basic and preventative care (three-month waiting period from enrolment date) includes checkups, cleanings, fillings, extractions and root canals	70%	75%	80%
Maximum	\$600 per year	\$600 per year; first year	\$600 per year; first year
Dentures (one-year waiting period from enrolment date)		50%	50%
Periodontics (one-year waiting period from enrolment date)		50%	80%
Extensive (two-year waiting period from enrolment date) includes crowns, bridges and implants			50%
Second and subsequent years maximum (combined basic, extensive, periodontics and dentures)		\$1,250 per year	\$1,500 per year
Orthodontic (two-year waiting period from enrolment date)			50%
Orthodontic maximum			\$2,000 lifetime maximum

*Term age references the age when a benefit is no longer available for that specific individual. Final expenses and travel benefits are still available for individuals under age 65.

**Underwritten by Blue Cross Life.

This brochure provides an overview of the Blue Assured™ plan offered by Alberta Blue Cross. It is not a contract or a complete listing of all benefits.

Why choose Alberta Blue Cross?

✓ A local organization working for Albertans.

We have a proven track record and are ranked as one of Alberta's Top 10 Most Loved Brands and as one of Alberta's Most Respected Organizations.

✓ Not-for-profit

Because we're not-for-profit, we have no built-in profit margins. Any financial surplus we generate is reinvested for the current and future benefit of our customers.

✓ Focused exclusively on your health

At Alberta Blue Cross, your health is our only focus. We understand the needs of Albertans like no one else and tailor our plans to meet your evolving needs.

✓ Unparalleled convenience

Alberta Blue Cross leads the industry with over 95 per cent of all claims direct-billed by providers at the moment of service. And if you have to submit a claim, you can do it online or through our mobile app.

✓ Excellent service

Alberta Blue Cross provides world-class service through our award-winning customer services department and online member services.

✓ Part of your community

We play an active role supporting dozens of charitable organizations across the province and leading wellness and active living initiatives and programs that support the health of all Albertans.

BALANCE™

Your life ▲ Your rewards

Your Blue Assured™ plan includes exclusive access to *Balance*, our online wellness resource to support and promote your health.

BLUE ADVANTAGE®

You will also enjoy access to *Blue Advantage*, a program that enables Alberta Blue Cross plan members to save on medical, vision care and many other products and services regardless of whether the item is covered under your benefit plan or not.

Enjoy the benefits of a Blue Assured™ individual health plan—apply today.

Contact us to discuss plan options

1-800-394-1965 (toll free)

780-498-8008 (Edmonton) 403-294-4032 (Calgary)

coverage@ab.bluecross.ca



www.ab.bluecross.ca



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