BlueFlex

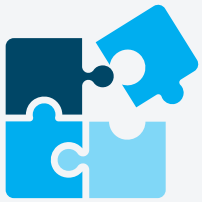
For businesses with 5 or more employees

No two companies are alike—and neither are your employees. BlueFlex gives you the flexibility to select a benefit plan that fits you and your employees' unique needs.

ALBERTA BLUE CROSS®

Competitive benefits customized for your employees

A benefits plan from Alberta Blue Cross® gives you an edge in attracting and retaining great employees by offering benefits employees know and prefer. BlueFlex® delivers both the value your business needs and the coverage your employees want.



Choice and customization

Select from a wide range of benefits and coverage levels to build a plan that is personalized to your business and the needs of your workforce.

Cost control

Control your plan costs to ensure your plan offers comprehensive benefits but remains affordable on a long-term basis.

Support employee wellbeing

Protect the health and wellbeing of your business by supporting your most important asset: your employees.

BUILD IT YOUR WAY

Now more customizable than ever, BlueFlex® lets you choose exactly what your plan will include so you can determine the long-term costs of your benefits.

1. Each plan includes a core set of health benefits and life insurance.
2. Customize your coverage levels across benefits like dental, prescription drugs, life and disability insurance, spending accounts, and paramedical services.
3. Talk to a representative and get started.

WHAT MAKES US THE PROVIDER OF CHOICE?

- **Our experts:** They will break down all the options, sift through the jargon, and ensure you're getting the coverage that truly meets your needs.
- **Enrolment made easy:** Online enrolment saves time and is more environmentally friendly because it eliminates the need for paperwork. With Member-Self Enrolment, your employees can conveniently enrol for their benefits on any device.
- **Hassle-free claiming:** Nearly 98 per cent of claims are direct billed by the provider at time of service. This means your employees can reduce their out-of-pocket expenses and enjoy the convenience of direct billing.

View the coverage details on the following pages and build the plan that fits your needs. Core benefits are automatically included in your plan. They can be customized by choosing maximums and coverage levels. You can further enhance your plan by choosing optional custom benefits.

Core benefits

EXTENDED HEALTH[1]	
Medical supplies[2]	
Coverage level	80%, 90% or 100%
Medical durable equipment and supplies[3]	
Coverage level	80%, 90% or 100%
Maximum	$5,000 per year
Medical services	
Coverage level	100%
Ambulance services	Included
Accidental dental	Included
Home nursing	$10,000 per year

OTHER HEALTH BENEFITS[1]	
Hospital care	
Coverage level	100%
Semi-private room, or private room in a hospital	Included
Semi-private room, private room, or ward room in a long term care facility	$1,000 per year

Out-of-province emergency travel[4]	
Lifetime maximum	$5,000,000—separate from overall plan maximum
Trip Duration	30 days, 60 days or 90 days
Termination age	5 to 9 employees—70 or 75 10 or more employees—70, 75, 80[5] or 85[5]
Wellness	
Balance® online wellness program	Included
Second opinion	
Independent medical reviews, diagnoses and treatment recommendations for serious medical conditions	Included

[1] Blue Cross Usual and Customary limits may apply in conjunction with annual or frequency limits.

[2] Examples include, but not limited to: custom braces, foot orthotics, hearing aids, hospital beds, medical aids, orthopaedic shoes, ostomy supplies, prosthetic limbs, surgical stockings and wheelchairs.

[3] Examples include, but not limited to: blood pressure monitors, insulin pumps, respirator, seating aids, sleep apnea appliances (e.g. CPAP, dental appliance). Also includes associated supplies.

[4] Travel coverage is not valid for employees who reside outside of Canada.

[5] Termination of 80 or 85 requires a stability clause.

Enhanced extended benefits

DRUG *(mandatory)*	
Payment method	Direct bill or Reimbursement
Coverage level	70%, 80%, 90% or 100%
Annual maximum	$1,000–$7,500 (increments of $500), $10,000, $15,000, or unlimited
Large amount pooling level (only available if unlimited maximum for drugs is selected)	$10,000, $15,000, or $20,000
Formulary	Managed (includes special authorization and step therapy), or Provincial-mirror
Mandatory generic substitution	Standard, or other options available
Dispensing fee cap[1]	None, $5, $6, $7, $8, $9, or $10
Per prescription deductible[1]	None, $5, $6, $7, $8, $9, $10, or $15
Diabetic supplies and Glucose Monitoring Systems[2]	Included
Optional drug categories[3]	• Smoking cessation • Fertility • Weight loss • Sexual dysfunction

[1] *Option for either a dispensing fee cap or a per prescription deductible.*

[2] *Glucose monitoring systems (GMS) includes: flash glucose monitors (sensors and readers), and continuous glucose monitors (sensors, transmitter and receivers). GMS has a $4,000 annual maximum that is separate from the overall drug maximum.*

[3] *Different dollar maximums available.*

[4] *Our standard is a per-visit limit, but for these services there is an option to apply a per-hour rate instead. An additional annual maximum can be applied to psychology.*

[5] *Optional requirement for a written prescription from a physician or nurse practitioner.*

EXTENDED HEALTH *(optional)*	
Diagnostic services and laboratory testing	
Coverage, minimum	100%, $2,000 per year
Eye exams	
Coverage, frequency	100%, 1 every 2 years
Paramedical services	
Coverage level	80%, 90% or 100%
Annual maximums	Psychology: $150–$2,000 in $50 increments; $5,000 All other services: $150–$1,000 in $50 increments

Option 1

- Choose any of the services below.
- Choose a coverage level for each grouping (1–4 below)
- Choose an annual maximum for each service.

1	Psychology[4]		
2	Massage therapy[4,5]		
3	Acupuncture	Chiropractic	Physiotherapy
4	Audiology Occupational therapy Speech therapy[4]	Dietician Osteopathy	Naturopathy Podiatry/Chiropody

Option 2

- Choose any or all of the services below, with one coverage level for all services.
- Pick combined, overall annual maximum ($750-$2,000) for all chosen services, to control costs.
- For additional customization, a separate maximum can be applied to each service; the overall maximum will still be applied.

Acupuncture	Audiology	Chiropractic
Dietician	Massage therapy[4,5]	Naturopathy
Occupational therapy	Osteopathy	Physiotherapy
Podiatry/Chiropody	Psychology[4]	Speech therapy[4]

VISION CARE *(optional)*

Coverage level	100%
Prescription eye wear, contact lenses, intraocular lenses and laser eye surgery, prescription safety glasses (employees only).	$200–$500 Adults: every 2 years Children under 19 years of age: every year

EMPLOYEE AND FAMILY ASSISTANCE PROGRAM *(EFAP)*

Access to: • Short-term counselling services • Coaching for nutrition, financial, legal or career services	12 hours per year

VIRTUAL CARE

24/7 access to virtual health care providers for: medical consultation, prescription renewals, mental heath support, specialist referrals and other non-urgent medical concerns.	Unlimited sessions

SPENDING ACCOUNTS

Health Spending Account (HSA): A non-taxable spending account to cover the balance of health benefits not covered by a standard plan. Must be eligible under the Canada Revenue Agency's medical expenses tax credit. Find more information **here.**	Custom annual maximum
Wellness Spending Account (WSA): A taxable benefit to claim health and wellness services not covered by HSA or other health benefit plans. Examples of categories includes, but is not limited to: • dental support • family care • fitness and sports activities and equipment • health suport • inclusive supports • professional development • professional or recreational and lesiure travel.	Custom annual maximum Must also have a Health Spending Account

Dental

DENTAL *(optional)*	
Overall dental	
Dental fee guide	Blue Cross Usual & Customary or other fee guide options
Dental annual maximums	Combined basic and extensive annual maximums: $750, $1,000, $1,500, $2,000, $2,500 or $3,000 or $3,500 ($3,500 only available with 10+ employees)
Basic[1]	
Coverage level	50% - 100% (increments of 5%)
Recall frequency[2]	Adult: 6, 9 or 12 months Child: 6, 9 or 12 months Child and adult frequency do not need to match
Bitewing x-rays	1 per recall frequency Choice to offer 2 or 4 bitewings per set
Fluoride	1 per recall frequency Choice to offer for both adult and children or for children only.
Scaling and/or root planing	6, 8 or 12 units per 12 months
Extensive *(optional)*	
Coverage level	50%, 60% or 70% or 80% (80% only available with 10+ employees)
Crowns or bridges and processed veneers	1 in a 5 year period
Implants	1 in a 5 year period, up to $1,000 per implant

Orthodontics *(optional)*	
Dependent coverage	Adult and dependent or dependent only
Coverage level	50% or 60%
Lifetime maximum ($500 increments)	5 to 9 employees–$1,000–$2,500 10 or more employees– $1,500–$4,000

[1] Other basic dental services include, but aren't limited to, basic fillings, root canals, extractions and dentures.

[2] Recall includes the recall exam, bitewing x-rays, polishing and fluoride

Life and Disability[1]

CORE	
Employee Life Insurance and Accidental Death & Dismemberment	
Maximum	$25,000 (minimum amount), 1x salary, 2x salary, or custom amount
Coverage level	5 to 9 employees—Up to $800,000 10 to 24 employees—Up to $900,000 25 or more employees—Up to $1,000,000
Termination age	65, 70[2] or 75[2]

LIFE AND DISABILITY *(optional)*	
Dependent Life Insurance	
Coverage level	5 to 9 employees—Up to $15,000 spouse, $7,500 child 10 or more employees—Up to $25,000 spouse, $12,500 child
Critical Illness	
Coverage level[3]	• Employee: $25,000 Spouse: $5,000 Dependent: $2,500 • Employee: $50,000 Spouse: $10,000 Dependent: $5,000 • Employee: $100,000 Spouse: $20,000 Dependent: $10,000[4]
Optional Life Insurance	
Maximum	Increments of $10,000 up to $250,000
Maximum combined with Employee Life	5 to 9 employees—$1,050,000 10 or more employees—$1,250,000

Optional Accidental Death & Dismemberment (AD&D)	
Maximum	Increments of $10,000 up to $250,000
Maximum combined with AD&D	5 to 9 employees—$1,050,000 10 or more employees—$1,150,000
Short Term Disability	
Duration of benefits	15 weeks, 16 weeks, 17 weeks, or 26 weeks
Elimination period	1st day hospitalization, 1st day accident or 7th day sickness
Non-taxable coverage level	60% or 66.67% of weekly earnings
Taxable coverage level	5 to 9 employees – 60% or 66.67% of weekly earnings 10 or more employees – 60%, 66.67%, 70% or 75% of weekly earnings
Termination age	65 or 70[5]
Long Term Disability	
Duration of benefits	5 years, to age 65
Elimination period	112 days, 119 days or 180 days
Non-taxable coverage level	60% or 66.67% of monthly earnings
Taxable coverage level	5 to 9 employees – 60% or 66.67% of monthly earnings 10 or more employees – 60%, 66.67%, 70% or 75% of monthly earnings
Termination age	65
Definition of disability	2 years own occupation

[1] Blue Cross Life Insurance Company of Canada underwrites all Life and Disability benefits.

[2] Ages 70 and 75 have a 50% reduction schedule starting at age 65.

[3] Termination age is 65.

[4] Only available to groups with 10 or more employees, requires 2x salary on Employee Life.

[5] Group size restrictions may apply.

Your business. Your benefits.

To learn more or get a quote—visit our website or call us.

ab.bluecross.ca/employer | 1-866-513-2555

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