

Blue Choice®

personal health plans



Health coverage that works for you

Whether you are self-employed, work part time, are on parental leave, losing group benefits or just without workplace benefits, 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.

Serving half
a million
Manitobans

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 to the needs of our neighbours. As a leading provider of cost-effective health benefits in Manitoba for almost 50 years, we can guarantee our commitment to serve you best.

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
HEALTH			
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	✓	✓	✓
DENTAL <small>*after defined waiting period</small>			
Preventative dental*	\$300/year	\$1,000/year	\$1,200/year
Restorative dental*		✓	✓
Orthodontics*			✓
VISION			
Vision		\$150/2 years	\$250/2 years
AMBULANCE/HOSPITAL			
Ambulance	✓	✓	✓
Semi-private room		✓	✓
Hostel care		✓	✓
TRAVEL			
Travel within Canada		✓	✓
Travel assistance		✓	✓
Travel outside Canada		10% discount	10% discount
ACCIDENTAL DEATH			
Accidental death	\$10,000	\$15,000	\$25,000
ASSISTANCE PROGRAM			
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. Accidental Death benefits are underwritten by Blue Cross Life Insurance Company of Canada, an independent licensee of the Canadian Association of Blue Cross Plans.

Blue Choice Plan A

A comprehensive plan including coverage for ambulance, dental, prescription drugs and some practitioner services (e.g. physiotherapy, podiatry, chiropractic services).

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 social worker with an MSW, RSW*

**Foot care nurse maximum is \$25 per visit. Registered clinical psychologist/social worker with an MSW, RSW 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

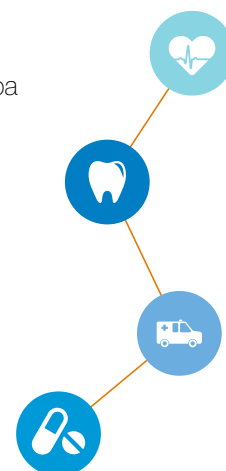
Ambulance

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



Our Awards

2023 


Manitoba's Top Employers

Mediacorp and Winnipeg Free Press

2022 

Canada's Most Respected Life Insurance Company

Canada's Most Respected Award Program

2022 

Most Trusted Travel Insurance in Canada

Reader's Digest 2022 Trusted Brand™ Survey

2020 

Most Trusted Health and Dental Insurance in Canada

Reader's Digest 2019 Trusted Brand™ Survey

2019 

Top Health Benefits Provider in Canada

Leger 2019 Corporate Reputation Study

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 can be difficult.

With Blue Choice plans B, C or Conversion, 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**

MOST POPULAR PLAN

The gold standard for complete health and dental coverage that includes everything in plan A, plus higher coverage maximums and additional coverage such as massage therapy, vision and hospital care. Travel coverage within Canada is included.

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 social worker with an MSW, RSW*

**Registered clinical psychologist/social worker with an MSW, RSW 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 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)

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



Travelling within the Great

White North? We've got you covered. Blue Choice plans B, C and Conversion include complete travel coverage within Canada with no trip length maximum. And if you're travelling outside of Canada, you'll receive a 10 per cent discount on travel coverage with us.



Blue Choice Plan C

The most robust option that includes everything in plan B with even higher coverage maximums. Plan C also offers coverage for popular benefits like massage therapy, osteopathy, clinical psychology and orthodontic services.

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 social worker with an MSW, RSW*

**Registered clinical psychologist/social worker with an MSW, RSW 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 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

Not the best fit?

If you're looking for a basic plan with ambulance and hospital coverage, learn about our **Accident Plan**. Or if you're retiring soon, one of our **Retiree plans** might be right for you. Learn more at mb.bluecross.ca.

Blue Choice

Conversion plan

If you've come to depend on group health and dental benefits from your employer, but the coverage is ending, our Blue Choice Conversion plan can provide continuous protection. Apply within 60 days of the employer group coverage ending from any recognized Canadian group benefits plan and approval is guaranteed with no medical questionnaire. See full plan details on the following page

This plan is right for you if:

- your group health benefits plan is ending or has recently ended.
- you are transitioning from full-time work to part time and are no longer eligible for your work benefits.
- you have been laid off.
- you are pursuing self-employment.
- you have an overage dependent who is no longer eligible for coverage under your group plan.

Plan overview

Coverage amounts are per person and renew annually on the anniversary date unless otherwise noted. A copay applies.

Features	Blue Choice Conversion
	HEALTH
Prescription drugs	\$1,500/year
Practitioner I services	\$450/year
Practitioner II services	\$300/year
Hearing aids	\$500/5 years
Medical equipment	✓
Other health benefits	✓
	DENTAL
Preventative dental	\$1,000/year
Restorative dental	✓
	VISION
Vision	\$150/2 years
	AMBULANCE/HOSPITAL
Ambulance	✓
Semi-private room	✓
Hostel care	✓
	VIRTUAL HEALTH SERVICES
Virtual health services	✓
	TRAVEL
Travel within Canada	✓
Travel outside Canada	10% discount
Travel assistance	✓
	ACCIDENTAL DEATH & DISMEMBERMENT
AD&D	\$15,000
	ASSISTANCE PROGRAM
Counselling and support	✓

All information listed here provides an overview of the Blue Choice Conversion plan offered by Manitoba Blue Cross. This is not a contract or a complete listing of benefits. Accidental Death benefits are underwritten by Blue Cross Life Insurance Company of Canada, an independent licensee of the Canadian Association of Blue Cross Plans.



Blue Choice **Conversion plan**

A comprehensive plan that lets you continue your health and dental coverage without interruption. The waiting period for dental and vision benefits is waived and there is no medical questionnaire, so you're covered for pre-existing conditions.*

HEALTH

Prescription drugs

- 75% up to \$1,500 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 social worker with an MSW, RSW*

**Registered clinical psychologist/social worker with an MSW, RSW 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 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
 - 75% up to \$1,000 each subsequent year combined with restorative dental
- 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

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)

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

**Answering the medical questionnaire for a standard individual health plan from Manitoba Blue Cross (plans A, B and C outlined earlier) may result in a plan with a higher drug maximum and be more economical.*

How to Apply

Contact an advisor at **204.788.6858** or at **bluechoice@mb.bluecross.ca** and request an application form.

Already have an application form?

- Choose the plan that best fits your needs.
- Complete all parts of the application form as incomplete information can cause delays. Make sure to sign and date your application.
- Send your completed application form to:

*PO Box 1046 Stn Main
Winnipeg MB, R3C 2X7*

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 or C

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

Blue Choice Conversion

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

**Dental coverage waiting periods apply.*

A person with long dark hair, seen from behind, stands in shallow water. They are wearing a one-piece swimsuit with horizontal stripes in rainbow colors (red, orange, yellow, green, blue, purple). The water is calm, reflecting the soft light of a sunset or sunrise. The sky is a mix of light blue, orange, and white clouds. In the background, a dark line of trees is visible across the water.

Get a quote at **mb.bluecross.ca**

Why choose Manitoba Blue Cross



Your intuitive online account

Access your plan through mybluecross®, our customized online portal at mb.bluecross.ca. 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 in Winnipeg, via email or over the phone.



Wellness support for the whole mind and body

Discover a wide range of health and well-being resources to support you across multiple dimensions of wellness on our wellness platform at wellness.mb.bluecross.ca. Take the free wellness assessment to receive curated results.



National discount program

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



Manage your plan on mobile

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. Download the app by searching "mybluecross" on your mobile device.

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

Website

mb.bluecross.ca



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