

Blue Choice®

personal health plans



Health coverage that works for you

Whether you are self-employed, work part time, are on parent duty 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 Manitoba's leading provider of cost-effective health benefits for over forty 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:

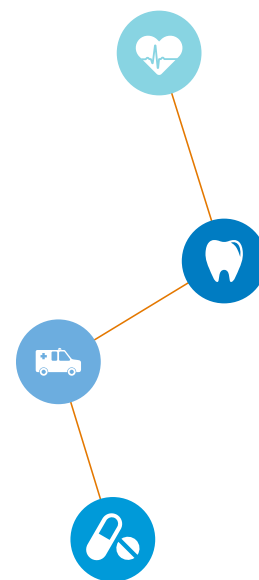
- Emergency ambulance within Manitoba
- Medical transfer up to \$500 lifetime
- Treat no transport

ACCIDENTAL DEATH

- \$10,000 in the event of accidental death of a participant

PLUS

- Access to **Blue Advantage**[®], our national discount program and **My Good Health**[®], our online health resource



Our Awards

2020 

Most Trusted Health and Dental Insurance in Canada

*Reader's Digest 2019
Trusted Brand™ Survey*

2020 

Manitoba's Top Employers

*Mediacorp and Winnipeg
Free Press*

2019 

Top Health Benefits Provider in Canada

*Leger 2019 Corporate
Reputation Study*

2019 

Most Trusted Travel Insurance in Canada

*Reader's Digest 2018
Trusted Brand™ Survey*

2019 

People's Choice Award

*Manitoba Customer
Contact Association*

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 is difficult.

When you choose plan B or C, 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, *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*

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)

AMBULANCE/HOSPITAL

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

PLUS

- Access to **Blue Advantage**®, our national discount program and **My Good Health**®, our online health resource

Travelling within the Great White North? We've got you covered. Plans B and C include complete travel coverage within Canada with no trip length maximum – so you never have to worry about it. And if you're travelling outside of Canada, you'll receive a 10 per cent discount when you purchase 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, *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*

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

PLUS

- Access to **Blue Advantage®**, our national discount program and **My Good Health®**, our online health resource

**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.

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*.

**Dental coverage waiting periods apply for all plans.*

Why choose Blue

Your intuitive online account

Access your plan through mybluecross®, our customized online portal. 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, via email or over the phone.

National discount program

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

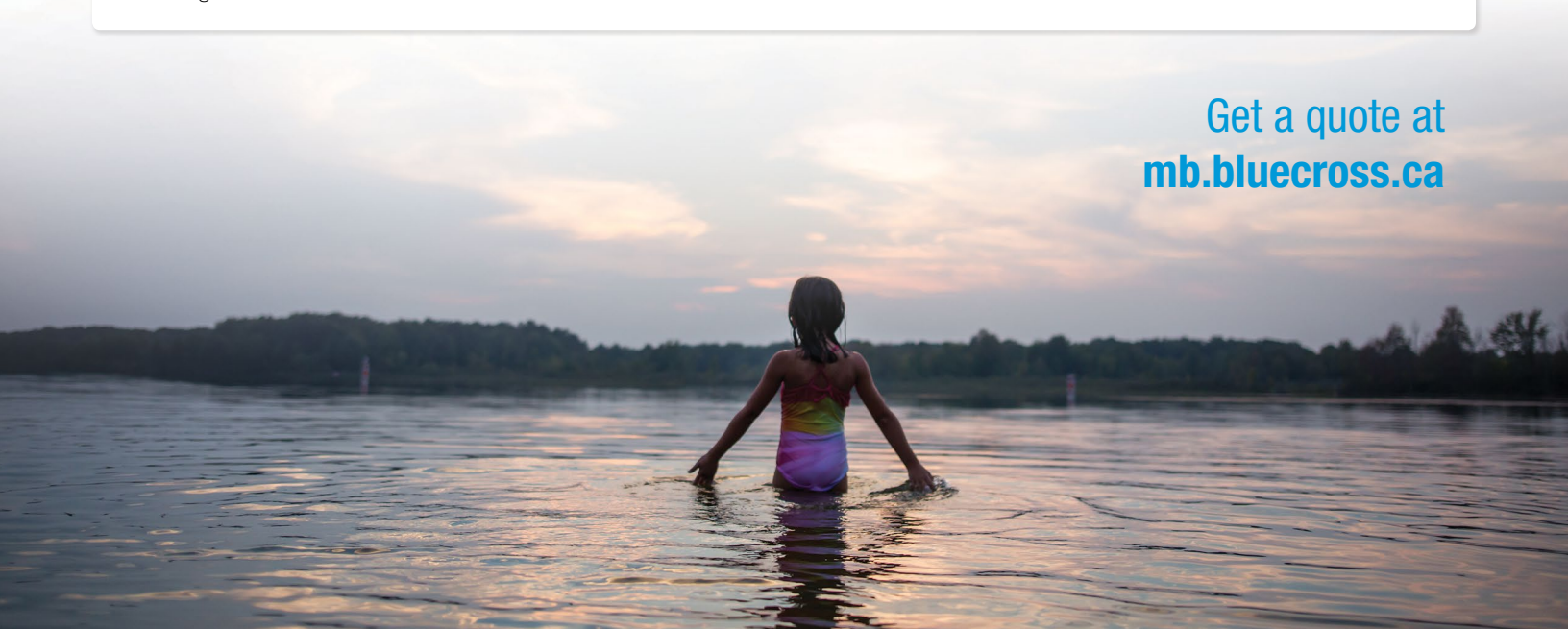
Personalized online health resource

My Good Health® is your online health resource providing you with comprehensive health information, local resources, a health risk assessment tool and individually tailored programs to support you on the road to better health and wellness.

Manage your plan on mobile

Managing your plan with us has never been easier. 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.

Get a quote at
mb.bluecross.ca



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



*Blue Cross Life Insurance Company of Canada underwrites all life and income replacement benefits. ®The Blue Cross symbol and name, Colour of Caring, Blue Choice, mybluecross and Blue Advantage are registered marks of the Canadian Association of Blue Cross Plans, independently licensed by Manitoba Blue Cross. †Blue Shield is a registered trade-mark of the Blue Cross Blue Shield Association. ®My Good Health is a registered trade-mark of Pacific Blue Cross and used with permission. 2019-0828