

Blue Choice[®]

personal health plans



 **MANITOBA
BLUE CROSS[®]**
THE COLOUR OF CARING[®]

Health coverage that works for you

Whether you are self-employed, working part-time, on parental leave, losing or simply without group benefits, putting the health needs of you and your family first is not just a want, but a need.

Find a personal health plan from Manitoba Blue Cross that suits your lifestyle, health priorities and budget, so you can meet your health care needs today and protect yourself for tomorrow.

Here for Manitobans

We are a not-for-profit organization that has been a leading provider of cost-effective health benefits in the province for over 50 years. With local roots and first-hand knowledge of the community, we are attuned to the needs of our neighbours.

More affordable than you may 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, the premiums can be more affordable than you may think. Your plan can also protect you from paying out of pocket for unexpected medical costs.

To speak to a representative, call 204.788.6858 or toll free 1.800.873.2583.



Our Awards

2026 	2026 	2026 	2024 	2022 
Manitoba's Top Employers Mediacorp and Winnipeg Free Press <i>For nine consecutive years!</i>	Health & Wellness and Community Awards Manitoba Customer Contact Association <i>For three consecutive years!</i>	Leaders of the Year and Representative of the Year Awards Manitoba Customer Contact Association	Canada's Most Respected Life Insurance Company Canada's Most Respected Award Program <i>For three consecutive years!</i>	Most Trusted Travel Insurance in Canada Reader's Digest 2022 Trusted Brand™ Survey

Which plan is right for you?

Our plan comparison chart can help you identify the basic differences between Blue Choice plans at a glance. For full details on each plan, see the following pages.

Features	Plan A	Plan B	Plan C	Conversion
HEALTH		<i>Medical questions required</i>	<i>Medical questions required</i>	
Prescription drugs	\$300/year	\$2,500/year	\$5,000/year	\$1,500/year
Practitioner I services	\$300/year	\$450/year	\$600/year	\$450/year
Practitioner II services		\$300/year	\$450/year	\$300/year
Hearing aids		\$500/5 years	\$700/5 years	\$500/5 years
Medical equipment		✓	✓	✓
Other health benefits	✓	✓	✓	✓
DENTAL Plans without dental coverage are also available. Please contact us for more information. <i>*Dental coverage waiting period applies for plans A, B and C; not Conversion.</i>				
Preventative dental*	\$300/year	\$1,000/year	\$1,200/year	\$1,000/year
Restorative dental*		✓	✓	✓
Orthodontics*			✓	
VISION				
Vision		\$150/2 years	\$250/2 years	\$150/2 years
AMBULANCE/HOSPITAL				
Ambulance	✓	✓	✓	✓
Semi-private room		✓	✓	✓
Hostel care		✓	✓	✓
VIRTUAL HEALTH SERVICES				
Virtual care	✓	✓	✓	✓
TRAVEL				
Travel within Canada		✓	✓	✓
Travel assistance		✓	✓	✓
Travel outside Canada		10% discount	10% discount	10% discount
ACCIDENTAL DEATH				
Accidental death	\$10,000	\$15,000	\$25,000	\$15,000
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.



**Need a plan
without dental?**

Contact an advisor at **204.788.6858** or toll free **1.800.873.2583** for more information on a health benefits plan with no dental coverage.

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 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

VIRTUAL HEALTH SERVICES

Virtual care

- Virtual access to a wide network of medical professionals, including condition care, prescription management, private consults and referrals to specialists or diagnostic testing.

ACCIDENTAL DEATH

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

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 Plan B ★ MOST POPULAR PLAN

The gold standard for complete health and dental coverage! Plan B includes everything in plan A with higher coverage maximums and additional coverage, including vision, massage therapy, hospital care and travel coverage within Canada.

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, physio-therapist, 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.*

***Coverage for massage therapy requires a doctor's prescription.*

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

**Three-month waiting period in effect*
**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

- \$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)

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

VIRTUAL HEALTH SERVICES

Virtual care

- Virtual access to a wide network of medical professionals, including condition care, prescription management, private consults and referrals to specialists or diagnostic testing.

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

A guaranteed issue option is available with modified pricing and drug benefits. It also has a no-dental option. Contact us to learn more.



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 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, physio-therapist, 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.*

***Coverage for massage therapy requires a doctor's prescription.*

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
- 80% up to \$1,200 each subsequent year combined with restorative dental

**Three-month waiting period in effect*

**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)

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

VIRTUAL HEALTH SERVICES

Virtual care

- Virtual access to a wide network of medical professionals, including condition care, prescription management, private consults and referrals to specialists or diagnostic testing.

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

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.



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, physio-therapist, 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.*

*** Coverage for massage therapy requires a doctor's prescription.*

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 \$1,000 per 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

VIRTUAL HEALTH SERVICES

Virtual care

- Virtual access to a wide network of medical professionals 24/7, including condition-specific care, prescription management, private consultation and referrals to specialists or for diagnostic testing.

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

- Apply online at mb.bluecross.ca.
- Speak to your trusted broker.
- To request an application form be mailed to you, contact a Manitoba Blue Cross advisor at **204.788.6858** or toll free at **1.800.873.2583** or email **bluechoice@mb.bluecross.ca**.

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 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.*

Mental health strategy

Assistance Program counselling and support

Mental health is one of the most important components of our overall health and wellness.

With Blue Choice plans B, C or Conversion, you're covered for six confidential, professional counselling sessions each 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

Get a quote and apply online at mb.bluecross.ca

Travelling within the Great White North?

We've got you covered. Blue Choice plans B, C and Conversion include emergency travel health 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.



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 most claims, check the status of a claim, find detailed coverage information and manage your plan online.



Manage your plan on mobile

With the mybluecross mobile app, you can submit most claim types, view claim and coverage information and more. Download the mybluecross app from the App Store or Google Play.



Local, personalized service you can count on

You will have the unique benefit of discussing your plan details with the experts at our head office and community service centres directly. Connect with our local representatives to get in-person support:

- 599 Empress Street, Winnipeg
- 40 Moak Crescent, Unit 1, Thompson
- 880L 15th Street, Unit 3, Winkler

You can also reach us by email at **bluechoice@mb.bluecross.ca**, online at **mb.bluecross.ca/contact** or over the phone at **204.775.0151** or **1.888.596.1032** (toll free).



Wellness support for the whole mind and body

Discover a wide range of resources to support you across multiple dimensions of well-being 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**.

Mailing address

PO Box 1046 Stn Main
Winnipeg MB R3C 2X7

Street addresses**Head office**

599 Empress Street
Winnipeg MB

Community service centres

40 Moak Crescent, Unit 1
Thompson MB

880L 15th Street, Unit 3
Winkler MB

Telephone

204.788.6858
1.800.873.2583 (toll free)

Email

bluechoice@mb.bluecross.ca

Website

mb.bluecross.ca

