



**Health and Dental**  
Coverage for the everyday and  
the extraordinary



**PERSONAL  
HEALTH  
INSURANCE**

# Why do I need personal health insurance?

Get protection for the things you don't plan for. Personal Health Insurance from Pacific Blue Cross helps cover out-of-pocket costs not covered by your government health plan — because you never know where life will take you.

## Consider this plan if:

- You don't have health benefits through your employer
- You'd like to supplement your existing coverage
- You're losing your group coverage
- You don't have an existing health condition

## Why choose Pacific Blue Cross?

We know BC best through our deep-rooted history, local presence and unique connections with the government and health organizations. It's why 1 in 3 British Columbians are Pacific Blue Cross members.

## Why choose our Health and Dental plan?



### Mental wellness

Enhanced coverage specifically for registered clinical counsellors, psychologists, and online CBT.



### The most coverage

The highest prescription drug, vision and practitioner coverage available on a personal health plan.



### Family planning benefit

The first personal health plan in Canada to offer fertility treatment and adoption coverage.



### Flexibility and choice

Enjoy flexible, annual upgrades — no medical review required — and enhanced coverage options.



### Travel and Life

Enjoy added peace of mind with Travel and Life Insurance included across all plan levels.



### Enhanced coverage for women

We're promoting health equity by bridging the gaps that exist in women's health care.

# Be ready for wherever life takes you

Build a plan that fits your health needs. Enjoy the flexibility to upgrade your level of health or dental coverage — no medical review required — upon your plan anniversary. Enjoy the flexibility to downgrade every two years.

## Build your plan in two easy steps

**Step 1 / Select a Bronze, Silver or Gold health level.** Your dental options will depend on the health level selected.

## Choosing the right level of coverage for your health needs



### BRONZE

**Well-rounded coverage** for practitioners, prescription drugs, vision, and mental wellness, with the flexibility to waive dental coverage. Perfect for:

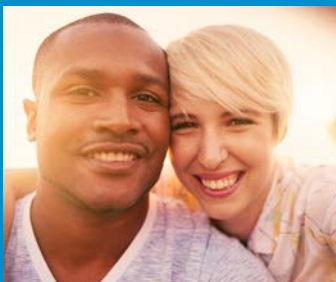
- Recent grads
- Self-employed, contract or part-time workers



### SILVER

**Comprehensive coverage** for practitioners, prescription drugs, vision, and mental wellness, with the flexibility to include orthodontics for children. Perfect for:

- Couples
- Families



### GOLD

**Best-in-market coverage** for practitioners, prescription drugs, and vision, with enhanced mental wellness coverage. Plus, the first personal health plan in Canada to feature a Family Planning Benefit. Perfect for:

- Anyone looking for the most personal health coverage
- Individuals and couples planning to build their family

**Step 2 / Select your preferred dental coverage.**

Health	BRONZE	SILVER	GOLD
Dental	NONE or BRONZE	BRONZE or SILVER	SILVER or GOLD



## Step 1 / Select your health coverage

COVERAGE	BRONZE	SILVER	GOLD
Lifetime maximum	\$375,000	\$500,000	Unlimited
<b>PRESCRIPTION DRUGS</b>			
Coverage	Payable up to 80% <sup>1</sup>	Payable up to 90% <sup>1</sup>	Payable up to 90% <sup>1</sup>
Dispensing fee	\$5	\$10	\$10
Yearly limit	\$5,000	\$10,000	Unlimited
<b>PROFESSIONAL SERVICES</b>			
Practitioner services <sup>2</sup>	\$400 per practitioner/yr, \$30/visit	\$600 per practitioner/yr, \$40/visit	\$800 per practitioner/yr, \$50/visit
Mental wellness services <sup>3</sup>	\$750 combined limit/yr	\$750 combined limit/yr	\$1,500 combined limit/yr
<b>VISION / 6 month waiting period / Eligible every 2 years</b>			
Prescription eyewear	\$250	\$300	\$400
Eye exam	\$60	\$80	\$80
<b>MEDICAL EQUIPMENT and SUPPLIES / \$5,000 per year</b>			
Hearing aids	\$300/4 years/3 month waiting period	\$400/4 years/3 month waiting period	\$600/4 years/3 month waiting period
<b>FAMILY PLANNING BENEFIT / 1 year waiting period</b>			
Fertility drugs	—	—	\$5,000/yr/family
Fertility treatment and adoption <sup>4</sup>	—	—	\$5,000/yr/family

## Step 2 / Select your dental coverage

COVERAGE	BRONZE	SILVER	GOLD
<b>BASIC and ROUTINE SERVICES</b>			
Waiting period	3 months	3 months	No waiting period
Recall frequency <sup>5</sup>	9 months	6 months	6 months
Year 1	70%, \$500	70%, \$800	80%, \$1,000 <sup>6</sup>
Year 2	80%, \$700	80%, \$1,100 <sup>6</sup>	90%, \$1,300 <sup>6</sup>
Year 3+	80%, \$900	80%, \$1,400 <sup>6</sup>	90%, \$1,600 <sup>6</sup>
<b>MAJOR SERVICES, DENTURES, and ORTHODONTICS</b>			
Waiting period	—	12 months	6 months
Year 1	—	—	60% <sup>6</sup> Major only
Year 2	—	50% <sup>6</sup> Major only	60% <sup>6,7</sup>
Year 3+	—	50% <sup>6</sup> including child orthodontics only <sup>7</sup>	60% <sup>6,7</sup>

<sup>1</sup>Maximum coverage limits apply at Preferred Pharmacy Network (PPN) providers only. Lower coverage limits apply at non-PPN providers. Find a PPN provider near you at [pac.bluecross.ca/PPN](http://pac.bluecross.ca/PPN).

<sup>2</sup>Practitioner services include physiotherapists, massage practitioners, chiropractors, naturopaths, chiropractors, podiatrists, osteopaths, speech pathologists, registered dietitians, and acupuncturists.

<sup>3</sup>Mental wellness services include psychologists, clinical counsellors, and online CBT. For more information on online CBT, visit [pac.bluecross.ca/member/ICBT](http://pac.bluecross.ca/member/ICBT).

<sup>4</sup>Fertility treatment includes in-vitro fertilization, egg freezing, intrauterine insemination, and sperm freezing. Adoption includes agency and legal fees. For more info, visit [pac.bluecross.ca/FamilyPlanning](http://pac.bluecross.ca/FamilyPlanning).

<sup>5</sup>The min. frequency required between select preventative and diagnostic services (e.g., exams, polishing, fluoride). <sup>6</sup>Combined annual max. for Basic and Major. <sup>7</sup>\$2,000 orthodontic lifetime max/person.



## Always there coverage



### Travel

Enjoy healthy travels with up to \$10 million in emergency medical coverage on trips up to five days.<sup>8</sup>



### Life

Enjoy peace of mind with financial protection for your loved ones up to \$10,000.<sup>9</sup>

### All levels of the Health and Dental plan also include coverage for:

- Medical equipment and supplies
- Hospital accommodation
- Accidental dental
- Virtual Care
- Local ambulance
- New Parent Boost<sup>10</sup>
- Final expenses benefit
- Survivor benefit
- Hospital daily cash
- Private duty care nursing
- Accidental death & dismemberment

## Additional member value

- **Health Connected:** 24/7 online access to health assessments, digital coaching, challenges and more.
- **Blue Advantage:** Save instantly on health and wellness products and services not covered by your health plan.
- **Preferred Pharmacy Network:** Get member savings on prescription drugs, medical aids and wellness services.
- **Travel savings:** Travelling out-of-country for more than five days? You may need additional Travel Insurance. Members always save 10%, plus kids of all families are covered for free when you buy travel medical insurance.

<sup>8</sup>Benefit terminates for all plan members at 12am the day prior to the oldest plan member's 70th birthday.

<sup>9</sup>Term Life benefit terminates for all plan members at 12am the day prior to the oldest plan member's 55th birthday.

<sup>10</sup>Increased psychology and physio benefits for new or expecting parents. Learn more at [pac.bluecross.ca/NewParentBoost](http://pac.bluecross.ca/NewParentBoost).



# Healthy women, healthy families.

Our enhanced coverage for women is designed with the support of BC Women's Health Foundation to help you take control of your health, your life and your family journey.

- Boosted benefits for new or expecting parents
- Fertility and adoption coverage

**SUPPORTED BY**

**BC WOMEN'S  
HEALTH  
FOUNDATION**



## Get covered today.

[pac.bluecross.ca](http://pac.bluecross.ca) | 1 800 USE-BLUE | Talk to your advisor

