

Put your health first with Guaranteed Acceptance.



Plans from \$1/day



PERSONAL
HEALTH
INSURANCE

Putting your health first

British Columbians are diverse and so is our health. That's why our Guaranteed Acceptance plan covers everybody — no matter who you are or how your health is — and no medical questionnaires are required.

With a Guaranteed Acceptance plan you'll have coverage for day-to-day health expenses and potential large out-of-pocket costs resulting from a serious illness or accident. Your plan even covers eligible ongoing costs, such as prescription drugs or physiotherapy treatment, associated with health conditions you are currently managing.

Our flexible coverage allows you to build a plan that fits your needs and your budget. Plus, you can update it once a year if anything changes.

Why pick Pacific Blue Cross Guaranteed Acceptance?



Guaranteed coverage

Your existing health conditions will be covered with no medical questionnaire or exam required.



The most coverage

The highest prescription drug, vision and paramedical coverage available on a guaranteed plan.



New Parent Boost

Developed with BCWHF, this first-of-its-kind benefit boosts psychology and physio benefits for new and expecting parents.



Fast, easy claims

Track benefit usage and make fast and easy claims by logging into your Member Profile online or using our mobile app.



Mental wellness

Boost your mental wellbeing with coverage for registered clinical counsellors, psychologists, and online CBT.



Virtual care

24/7 access to virtual care for referrals to specialists and prescription home delivery.

Get the plan that covers your needs and improves your health and wellbeing with acceptance guaranteed from Pacific Blue Cross.

Design your plan

A Guaranteed Acceptance plan from Pacific Blue Cross helps you put your health first.

With four tiers of coverage to choose from, Guaranteed Acceptance offers some of the most flexible plan design available, so you can tailor the plan to suit your health needs at a price that fits your budget. Build your Guaranteed Acceptance plan in two easy steps.



Step 1. Select your Health coverage

Extended Health Coverage provides support for expenses not covered by government MSP. All Health levels cover 80% of eligible expenses.

Essential Health includes coverage for:

- Prescription drugs
- Medical equipment and supplies
- Virtual care
- Psychology, clinical counselling and online CBT

Enhanced coverage is available with Bronze, Silver and Gold Health. Benefits will vary depending on the tier, and include the following coverage in addition to Essential:

- Vision care*
- Registered therapists and health practitioners
- Hospital accommodation*
- Nursing care
- Ambulance services
- Out-of-province, in-Canada travel
- Accidental dental
- Accidental death and dismemberment
- Final expense benefit
- Survivor benefit

*Available with Silver or Gold Health only



Step 2: Select your Dental coverage

Taking care of your oral health also plays an important part in your overall health. Dental coverage can be added to any plan, and is required with Silver or Gold Health tiers.

Your Health choice from Step 1 influences your Dental options. All options cover basic services (i.e. cleanings, exams). The Gold tier provides coverage for endodontics (root canals) and major work, such as bridges and crowns.

Step 1: HEALTH	ESSENTIAL	BRONZE	SILVER	GOLD
Lifetime Maximum	\$250,000	\$250,000	\$375,000	\$500,000
Prescription Drugs	Payable at 80% within Preferred Pharmacy Network*, or 70% at other pharmacies			
Dispensing fee	\$5	\$5	\$5	\$5
Yearly limit	\$350	\$350	\$500	\$750
Birth Control	✓	✓	✓	✓
Vaccinations	✓	✓	✓	✓
Professional Services	N/A	\$500 combined limit/yr, \$30/visit	\$400 per practitioner/yr, \$30/visit	\$500 per practitioner/yr, \$30/visit
Mental Wellness Services	\$250 combined limit/yr	\$500 combined limit/yr	\$500 combined limit/yr	\$750 combined limit/yr
Vision				
Prescription eyewear	N/A	N/A	\$150/2 years	Years 1-2: \$150/2 years Years 3+: \$250/2 years
Eye exam	N/A	N/A	\$50	\$50
Medical Equipment and Supplies				
Year 1-2	\$1,200	\$1,200	\$1,200	\$1,200
Year 3-4	\$2,500	\$2,500	\$2,500	\$2,500
Year 5+	\$5,000	\$5,000	\$5,000	\$5,000
Hearing Aids	N/A	N/A	Years 1-4: \$300/4 years Years 5+: \$400/4 years 3-month wait period	Years 1-4: \$300/4 years Years 5+: \$400/4 years 3-month wait period
Hospital Accommodation				
Hospitalization	N/A	N/A	Private or Semi-Private	Private or Semi-Private
Day Limit	N/A	N/A	Max 60 days	Max 60 days
Health & Wellness				
Virtual Care	✓	✓	✓	✓
New Parent Boost	N/A	✓	✓	✓
Step 2: DENTAL	BRONZE (Optional)	BRONZE (Optional)	BRONZE OR SILVER	SILVER OR GOLD
Dental — Minor Basic Services				
Year 1	70%, \$300 max	70%, \$300 max	70%, \$300 max	70%, \$300 max
Year 2	70%, \$300 max	70%, \$300 max	70%, \$300 max	80%, \$450 max
Year 3+	70%, \$300 max	70%, \$300 max	70%, \$300 max	80%, \$575 max
Dental — Major and Dentures**				
Year 1	N/A	N/A	N/A	50%
Year 2	N/A	N/A	N/A	50%
Year 3+	N/A	N/A	N/A	50%

*A list of current preferred pharmacies is available on our website: pac.bluecross.ca/ppn.
** Dental — Major and Dentures: Limits are combined with Minor Basic Services.

Healthy Plans

Below are some sample plans and how British Columbians use them to maintain their health and wellbeing.

Amelia — 25 years old

Bronze Health + Bronze Dental





How she uses her plan:

-  **Ongoing physiotherapy**
80% coverage; \$30/visit
-  **Dental exam and polishing**
70% coverage; \$300/year
-  **Knee brace for sports**
80% coverage; \$1,200/year
-  **Work stress, registered clinical counselling**
80% coverage; \$250/visit

Phil and Sasha — 40 years old

Silver Health + Silver Dental





How they use their plan:

-  **Prescription drugs**
80% at Preferred Pharmacies; \$500/year
-  **Dental exam and polishing**
80% coverage, \$500/year (Year 3+ on plan)
-  **Wellness during and after pregnancy**
\$250 psychology top-up; \$250 physiotherapy top-up
-  **Virtual doctor visits**
24/7 access to EQ Care

Harjit — 65 years old

Gold Health + Silver Dental

How he uses his plan:

-  **Prescription drugs**
80% at Preferred Pharmacies; \$750/year
-  **Dental exam and filling**
70% coverage; \$300/year
-  **New glasses**
80% coverage; \$50 eye exam; \$150/2 years
-  **Chiropractor for back injury**
80% coverage; \$30/visit; \$500/year



24/7 access to virtual care. No appointment necessary.

Simply log in to our virtual care service on a computer, smartphone, or tablet. You'll be paired with a health care professional that coordinates the care experience — including the virtual care visit, follow-up diagnostic tests, and referrals to specialists or mental health professionals. Prescriptions are sent to your preferred pharmacy electronically, where most pharmacies can arrange to have them delivered.

Virtual care is a terrific option if you:

- live in a remote community
- want to avoid long lines at the walk-in clinic
- need to see a health care professional outside regular business hours
- rely on emergency rooms for non-emergent care

Get your plan today.

pac.bluecross.ca | 1 800 USE-BLUE | Talk to your advisor