

## Step 3: Dental

Taking care of your oral health plays an important role in your overall health. Our dental options include a direct bill feature, so you only have to pay your portion.

### Your option

Boost your Personal Health Plan by adding Essential or Enhanced dental coverage.

### Your coverage

Each option covers eligible expenses up to the annual maximum of:

0–12 mos	13–24 mos	25 mos +
\$600/person per year	\$900/person per year	\$1,200/person per year (Essential dental only)

#### Essential dental

The Essential dental add-on is best if you only want coverage for basic dental maintenance. Eligible expenses are covered at 70% for the first year and 80% for subsequent years.

The plan also covers emergency treatment of the above services while temporarily outside BC or the Yukon.

Eligible expenses include items such as cleanings, fillings, scaling, examinations, polishing, x-rays, routine extractions and recall visits twice per year.

#### Enhanced dental

Want more dental coverage? Our Enhanced dental add-on includes basic and complex dental treatments.

	0–12 mos	13–24 mos	25 mos +
Basic services	70%	80%	80%
Endodontics*	70%	80%	80%
Major restorative services†	50%	50%	50%
Complete or partial dentures	50%	50%	50%
Orthodontics‡	50%	50%	50%

Major restorative services, dentures and orthodontics have a combined annual maximum of \$500/person.

\*e.g., root canals.

†e.g., crowns, inlays onlays, veneers, posts and fixed bridge restorations.

‡e.g., braces — children only, lifetime maximum \$1,000.

## Get a quote

It only takes 60 seconds.

Visit [pac.bluecross.ca/individual](http://pac.bluecross.ca/individual)

Call **1 800 USE-BLUE**

#### To be eligible for this plan you:

- Have been covered under your Canadian group plan for the same benefits for at least 6 continuous months
- Must apply within 60 days of the date on which your group coverage was cancelled

The conversion plan is not available when transferring between individual plans. If at a later date, you transfer to an individual plan, we require a new application and medical condition declaration.

If you have no pre-existing condition(s), it may be more economical for you to opt for our standard Health & Dental plan.



Sales **604 419-2200**  
Toll-free **1 800 USE-BLUE**  
Website **[pac.bluecross.ca](http://pac.bluecross.ca)**

Mailing Address  
**PO Box 7000**  
**Vancouver, BC V6B 4E1**

Street Address  
**4250 Canada Way**  
**Burnaby, BC V5G 4W6**

This is not a contract. Actual terms and conditions are detailed in the contract issued by Pacific Blue Cross upon approval of application. Our contract will detail plan limitations and exclusions.

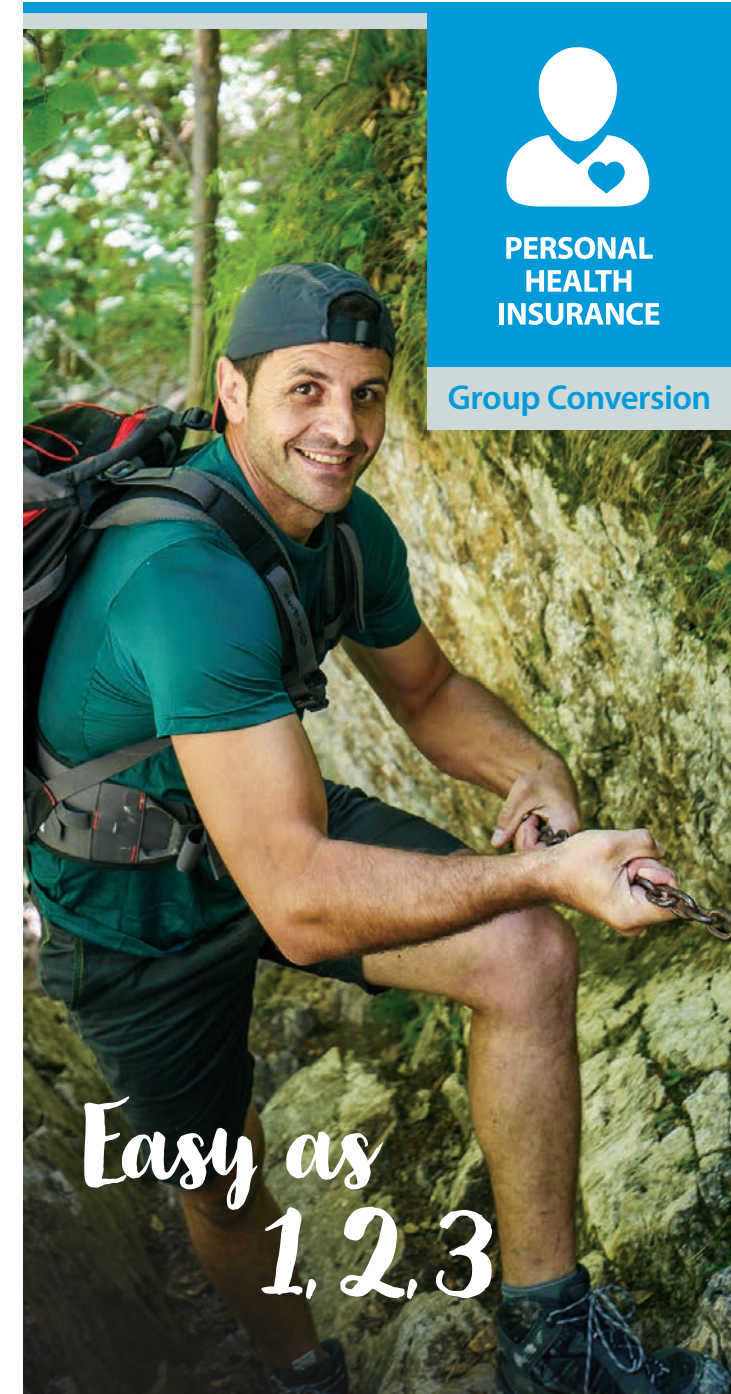
The content in this brochure is effective as of June 2018, but subject to change without notice. Please check [pac.bluecross.ca](http://pac.bluecross.ca) for current details of the Group Conversion plan.

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**PERSONAL  
HEALTH  
INSURANCE**

**Group Conversion**



Easy as  
**1, 2, 3**

# Uninterrupted Coverage

Have you recently left a group benefits plan and want to maintain your extended health coverage? The Pacific Blue Cross Group Conversion Plan allows individuals to move seamlessly from a group plan onto our Personal Health Insurance without a break in protection.

Why pick Pacific Blue Cross Group Conversion?

- **Guaranteed acceptance** — Get coverage for your pre-existing conditions with no medical questionnaire required.
- **Flexibility** — Our flexible plan design allows you to personalize coverage to meet your needs.

## Did You Know?

We also offer conversion options for Life and Critical Illness insurance. You may be entitled to these offers if you have coverage with Pacific Blue Cross when you leave your group plan. Time-sensitive restrictions apply, call **1 800 USE-BLUE** for details.

## It's easy as 1,2,3

Design your health coverage in 3 easy steps. Your plan will include a Core Health Plan with optional add-on coverage for Prescription drugs and Dental.

### Step 1: Core Health

Your personal health insurance includes Core Health coverage that protects you from healthcare expenses not covered by MSP.

### Your coverage

**Vision care**  
Covers the cost of prescription lenses, frames, contact lenses and laser eye surgery up to:

0–24 mos	25–48 mos	49 mos +
\$100/person; \$30 for Optometrist	\$200/person; \$50 for Optometrist	\$300/person; \$70 for Optometrist

**Registered therapists and health practitioners**

Benefits are paid for visits to: physiotherapists, massage practitioners\*, chiropractors, naturopaths, chiropodists, podiatrists, osteopaths, speech pathologists, clinical counsellors, online cognitive behavioural therapy programs, psychologists, registered dieticians\* and acupuncturists.

0–24 mos	25–48 mos	49 mos +
\$300/person per year; \$25/visit	\$400/person per year; \$25/visit	\$500/person per year; \$25/visit

\* Services of a massage practitioner or registered dietician require referral by a Physician.

**Hospital accommodation**  
Upgrade to a semi-private or private hospital room where available.

**Medical services and supplies**  
Covers supplies and services not covered by government plans.

0–24 mos	25–48 mos	49 mos +
\$1,200/person per year	\$2,500/person per year	\$5,000/person per year

Eligible expenses include items such as:

- Crutches, casts and rigid support braces
- Oxygen and oxygen supplies
- Wheelchairs or scooters<sup>†</sup>
- Hearing aids<sup>†</sup>
- Custom-made orthotics<sup>†</sup>
- Blood pressure monitors<sup>†</sup>

<sup>†</sup>Unique limit applies

### Your Core Plan also includes:

- Out-of-province, in-Canada travel
- Disease support programs
- Accidental dental
- Accidental death and dismemberment
- Ambulance services
- Final expense benefit
- Survivor benefit
- Private duty care nursing

### Virtual Care

Only Pacific Blue Cross Personal Health Insurance gives you 24/7 access to virtual care for referrals to specialists along with prescriptions from our Preferred Pharmacy Network delivered directly to your door.

## Step 2: Prescription drugs

Our prescription drug coverage makes your life easy with a Pacific Blue Cross Pay Direct Drug Card. If you have a prescription, take your card to a pharmacy and we pay them directly so you only pay your portion.

### Your option

Add this prescription drug option to your plan for more comprehensive coverage.

### Your coverage

Covers 80% of eligible expenses and aligns with BC PharmaCare formulary pricing or the cost of the lowest priced equivalent drug. Coverage is for drugs that legally require a prescription. Certain high-cost drugs will require special authorization from BC PharmaCare.

0–24 mos	25–48 mos	49 mos +
\$1,000/person per year	\$2,000/person per year	\$5,000/person per year

