

Step 2: Core benefits

All our Personal Health Insurance plans include the following Core Health Benefits:

- Vision care
- Registered therapists
- Virtual care
- Hospital accommodation and nursing care
- Ambulance
- Medical services and supplies
- Disease support programs
- Survivor benefits
- Accidental death & dismemberment
- Accidental dental
- Final expense benefit

Choose one of our three personal health plans that best fits your needs.



Step 1: Get covered

Health insurance can support you in taking preventive measures to prolong your well-being. If you don't have an employer-sponsored plan, our Personal Health Insurance plans offer coverage at rates you can afford.

Our plans supplement government programs (the Medical Services Plan of BC, Fair PharmaCare and the Health Care Insurance Plan of the Yukon). They cover drugs, dental care and other health-related expenses.

Personal health plans are ideal for:

- People who are self-employed
- Students
- Retirees
- Part-time employees
- Contract workers

With a Personal Health Insurance plan from Pacific Blue Cross, when the unexpected happens you can focus on healing instead of worrying about your finances.

Nearing retirement?

If you are covered by a health plan paid for by your employer or union, you can convert to our Personal Health Insurance for retirees.

It offers the most coverage, choice and flexibility for British Columbians. By applying within 60 days of leaving your group plan, you receive guaranteed coverage with no medical questionnaires. Talk to one of our plan experts for more details.



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**PERSONAL
HEALTH
INSURANCE**




*Your
healthy
plan*

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FREQUENTLY ASKED QUESTIONS

	 Health & Dental Plan	 Group Conversion	 Guaranteed Acceptance Plan	 Dental Only
	Our most comprehensive benefit plan that features a flexible design allowing the choice of benefits to fit your personal needs.	A unique plan for those whose group health coverage has recently ended or will soon end.	Straight-forward package plan at an affordable price.	Exclusively from Pacific Blue Cross, affordable protection for individuals in need of dental coverage only and employees without employer dental coverage.
Is enrollment time sensitive?	Monthly enrollment	Yes, must apply within 60 days of group termination	Monthly enrollment	No
Is there coverage for existing medical conditions?	Reviewed	Yes	Yes	Yes
Is there a waiting period?	Yes, select benefits	No	Yes, select benefits	Minimum 3 months
What is the prescription drug coverage?	2 options — Essential or Enhanced	Enhanced only (optional)	Essential only	—
What is the drug benefit limit?	80% — Increases from \$1,000 to \$5,000/pp/yr	80% — Increases from \$1,000 to \$5,000/pp/yr	80% — \$500/pp/yr	—
What is the dental coverage?	2 options — Essential or Enhanced	2 options — Essential or Enhanced	Essential only	—
What is the recall limit?	Twice per year	Twice per year	Once every 9 months	—
What is the Essential dental benefit limit?	70% (year 1), 80% (year 2+) — Increases from \$600 to \$1,200/pp/yr <i>3 month wait period</i>	70% (year 1), 80% (year 2+) — Increases from \$600 to \$1,200/pp/yr <i>No wait period</i>	80% — \$400/pp/yr <i>No wait period</i>	60% (year 1), 70% (year 2), 80% (year 2+) — Increases from \$500, \$750 to \$1,000/pp/yr \$100 deductible per calendar year <i>3 month wait period</i>
What is the Enhanced dental benefit limit?	80% — Root canals 50% — Major restorative services, dentures and orthodontics <i>12 month wait period</i>	80% — Root canals 50% — Major restorative services, dentures and orthodontics <i>No wait period</i>	Not available	Not available

Step 3: It's your choice

Essential or Enhanced

You can choose from **Essential** and **Enhanced** options depending on your needs. Our Essential Prescription Drug Plan covers 80 percent of costs of drugs recognized under government plans, while the Enhanced option covers additional drugs.

The Essential Dental option covers procedures involved in the routine maintenance of your teeth, including: cleanings, fillings, scaling, examinations, polishing, x-rays and routine extractions.

The Enhanced Dental option covers maintenance as well as more complex dental treatments including: root canals, major restorative services (crowns, inlays, onlays, veneers, posts), complete or partial dentures and orthodontics for children (lifetime maximum of \$1,000). Major restorative services, dentures and orthodontics have a combined annual maximum of \$500.

Let's chat

Contact one of our plan experts to learn more or visit our website to explore options and get a Personal Health Insurance quote:
1 800 USE-BLUE
pac.bluecross.ca/individual