

Health Protection Plus



Protection from major life changing events combined with flexibility...

With Health Protection Plus, you can offer an affordable extended health care plan to protect against serious illnesses and medical problems, in combination with a Health Spending Account (HSA).

Health Protection Plus provides core Extended Health Care insurance for high cost medical expenses in addition to a HSA, which provides members with flexibility and reimbursement for a wide range of health and dental related expenses.

It is an ideal benefit plan for retirees or for active employees who want options.

With a smaller insured component than standard extended health benefits plans, the Health Protection Plus plan is a lower cost alternative for businesses that find standard extended health care benefit plans too costly.

Health Protection Plus provides your plan members flexibility, choice, and affordable coverage.

For more information about our group Health Protection Plus Insurance Coverage plan, please contact your Plan Advisor or Pacific Blue Cross:

Group Sales 604 419-2100

Toll-free 1 877 275-4768

pac.bluecross.ca



How does the plan work?

1. Funding and participation — The plan is 100% employer funded and 100% employee participation is required.
2. HSA — A minimum of 1,500 credits per employee or retiree per year is required.
3. Insurance coverage plan deductible and limits:
 - The deductible is \$3,000 per calendar year (person, couple, or family).
 - There is an annual maximum of \$50,000 per person and a lifetime maximum of \$100,000 per person.

Eligibility requirements

- Groups with 25 or more active employees
- Groups with 25 or more existing retirees
- Groups that have at least 50 or more employees can establish this for their new retirees.*

All participants must be residents of Canada during coverage and they must have current registration with their provincial or territorial medical plan.

Waiting period

- Retirees — No waiting period
- Active employees — 3 months (from effective date of coverage)

*Participants who are company retirees must have been employed full-time by the company for a minimum of 12 months or part-time (20 hours) for 24 months.



Insurance coverage plan benefits

BENEFIT	DETAILS
Prescription drugs	Drugs that legally require a prescription as approved by Health Canada (Pharmacare and non-Pharmacare in BC) excluding lifestyle drugs, contraceptives etc.; the dispensing fee is covered.
Hospital	Semi-private or private accommodation (over and above amount allowed by any Government plan) in an acute care room of a public general hospital. Covers up to \$200/day with a \$25,000/lifetime maximum.
Private duty nursing	With physician referral for acute condition at home, \$10,000/ calendar year with a \$25,000 lifetime maximum.
Ambulance	Ground emergencies and air ambulance up to \$25,000 lifetime maximum. Includes licensed ground ambulance service to and from nearest Canadian Hospital; air transport will be covered when time is critical; emergency transport from one hospital to another; charges for attendant when medically necessary.
Dental accident	\$10,000 lifetime maximum, due to an external blow to the mouth.
Standard durable medical equipment, and medical aids and supplies	Purchase or rental of durable medical equipment limited to \$5,000 maximum per wheelchair/electric scooter per lifetime and \$5,000 maximum per hospital bed per lifetime, including repairs and replacement costs. All other medical equipment is subject to reasonable and customary limits.
Out-of-country emergency travel	Annual emergency medical coverage on trips up to 30 days. Includes Medi-Assist travel assistance.

Subject to the annual deductible as well as lifetime and annual maximums.

Participants who are company retirees must have been employed full-time by the company for a minimum of 12 months or part-time (20 hours) for 24 months.