

# elements

by Medavie Blue Cross

Flexible.  
For you.



Live.

Love.

Grow.

## What are my choices?

health benefits required	Entry: Health	Essential: Health	Enhanced: Health
drug benefits optional	Essential: Drug		Enhanced: Drug
dental benefits optional	Entry: Dental	Essential: Dental	Enhanced: Dental
additional modules optional	Critical Illness	Hospital Cash	Assured Access

Pick and choose your own customized plan to suit your needs.

example:		+		+		+		=	
	Essential: Health		Enhanced: Drug		Entry: Dental		Assured Access		Right for me!

## Health Benefits

**REQUIRED:**  
please choose  
ONE (1) of  
these modules.

Accidental Death and Dismemberment	
Accidental Dental	
Ambulance	
Chronic Disease Management	
Diabetic Supplies	
Health Practitioners	
Acupuncturist	
Audiologist	
Chiropractist/Podiatrist	
Chiropractor	
Dietician	
Massage Therapist	
Naturopath	
Occupational Therapist	
Osteopath	
Physiotherapist/Athletic Therapist	
Psychologist/Social Worker/Clinical Counsellor	
Speech Therapist	
Hearing Aids/Repairs	
Medical Equipment	
Mobility Aids	
Nursing Care	
Orthotics/Orthopedic (custom)	
Ostomy Supplies	
Oxygen	
Prosthetics	
Semi-Private Hospital	
Travel	
Vision Care	
Wellness Program - inConfidence for Individual	



### Entry

60% coverage

—
\$7,000 / LT
—
\$250
—
—
—
\$250 / yr
\$250 / yr
\$250 / yr
\$250 / yr
—
—
\$250 / yr
\$250 / yr
\$250 / yr
\$250 / yr
\$250 / yr
\$250 / yr
—
—
✓
—
\$150 / yr
—
—
—
—
\$100 / 2 yr (6 mo wait)
✓



### Essential

70% coverage

\$10,000 & \$5,000
\$7,000 / LT
\$420
\$400
✓
—
\$400 / yr
\$400 / yr
\$400 / yr
\$400 / yr
\$400 / yr
\$400 / yr
\$400 / yr
\$400 / yr
\$400 / yr
\$400 / yr
\$400 / yr
\$400 / yr
\$400 / yr
\$400 / yr
\$400 / 5 yr (6 mo wait)
✓
✓
\$3,500 / 2 yr
\$150 / yr
✓
✓
\$10,000 / LT
—
—
\$150 / 2 yr (6 mo wait)
✓



### Enhanced

80% coverage

\$15,000 & \$5,000
\$7,000 / LT
\$420
\$500
✓
—
\$500 / yr
\$500 / yr
\$500 / yr
\$500 / yr
\$500 / yr
\$500 / yr
\$500 / yr
\$500 / yr
\$500 / yr
\$500 / yr
\$500 / yr
\$500 / yr
\$500 / yr
\$500 / yr
\$500 / 5 yr (6 mo wait)
✓
✓
\$5,600 / 2 yr
\$225 / yr
✓
✓
\$10,000 / LT
100% / 90 days
100% / 30 days
\$300 / 2 yr (6 mo wait)
✓

## Drug Benefits

**OPTIONAL:**  
you may choose  
ONE (1) of  
these modules.

100% coverage after \$4,500 eligible claims /yr
Maximum co-pay per prescription
Maximum out of pocket co-pay /yr
No overall benefit maximum /yr
Birth Control
Smoking Cessation Drugs
Fertility Drugs
Allergy Serums
Erectile Dysfunction Drugs
Vaccines



### Essential

70% coverage

✓
\$100
\$1,350
✓
✓
\$800 / 5 yr
—
—
—
—



### Enhanced

80% coverage

✓
\$50
\$900
✓
✓
\$800 / 5 yr
\$1,500 / yr up to \$3,000 / LT
\$500 / yr
\$250 / yr
\$250 / yr

## Dental Benefits

**OPTIONAL:**  
you may choose  
ONE (1) of  
these modules.

Dental Exam and Cleaning
X-rays
Fillings
Extractions
Root Canals
Periodontal services
Major Dental
Orthodontics (age 18 and under)



### Entry

60% coverage - \$500 / yr

✓ (3 mo wait)
✓ (3 mo wait)
✓ (3 mo wait)
—
—
—
—
—



### Essential

70% coverage

✓ (6 mo wait)
✓ (6 mo wait)
✓ (6 mo wait)
✓ (6 mo wait)
✓ (6 mo wait)
—
—
—



### Enhanced

80% coverage

✓ (6 mo wait)
✓ (6 mo wait)
✓ (6 mo wait)
✓ (6 mo wait)
✓ (6 mo wait)
✓ (6 mo wait)
60% - \$1,200 / yr (24 mo wait)
60% - \$500 / yr (24 mo wait)
60% - \$1,500 / LT (24 mo wait)

## Additional Modules

**OPTIONAL:** you may  
choose ANY of these modules.



### Critical Illness

Critical Illness pays cash in the event of an unexpected illness. Covered conditions include Alzheimer's Disease, Blindness, Burns, Coma, Deafness, Life Threatening Cancer, Loss of Speech, Major Organ Failure, Major Organ Failure requiring transplant, Motor Neuron Disease, Multiple Sclerosis, Paralysis, Parkinson's Disease, Senile Dementia, Severe Heart Attack, Severe Stroke.



### Hospital Cash

\$100 per day for up to 100 days per year when hospitalized. If over the age of 65, benefit is limited to 30 days per year.



### Assured Access

Assured Access allows you to put your coverage on hold should you acquire group health benefits and to reactivate your health plan later without needing to qualify again medically.

Maximums and restrictions may apply.

