Blue Flex®

Personal health insurance for individuals without group insurance
For persons aged 18 to 59
Table of contents

Introduction .................................................................................................................. 3

Basic coverage

Hospitalization and Diagnostic services .............................................................. 4

Extended Health Care ......................................................................................... 5

Optional benefits

Extended Prescription Drugs ........................................................................... 7

Dental Care .......................................................................................................... 8

Travel Insurance ................................................................................................... 9

Monthly Indemnity ............................................................................................... 10

Assistance Program ............................................................................................. 12

Eligibility conditions .......................................................................................... 13

How to enroll ....................................................................................................... 14
Blue Flex®: Flexible and affordable health insurance

The Blue Cross Blue Flex health insurance plan offers the advantages of group insurance with the flexibility of personal insurance: protect your health and financial security with benefits you can choose.

Think of the consequences resulting from an accident or an illness that would suddenly prevent you from working. How would you meet all of your everyday expenses and obligations?

Whether you are self-employed, without group insurance or in-between jobs, Blue Flex can offer you customized coverage.

Blue Flex offers different types of coverage: personal, couple, single-parent or family; you and your loved ones can benefit from health insurance that can allow you to maintain your quality of life.

For regular and unforeseen medical expenses

Basic coverage

Choose the plan that best meets your needs:

A basic plan to cover essential medical services.

- Hospital and Diagnostic Services

An well-balanced plan to cover, among others, health care and medical services not covered by the public insurance plan.

- Hospital and Diagnostic Services
- Extended Health Care

Optional benefits

Enhance your protection based on your specific needs with optional benefits.

- Extended Prescription Drugs
- Dental Care
- Travel Insurance

This protection may be taken out as a stand-alone plan or as an option to the Extended Health Care benefit.

- Monthly Indemnity in the event of an accident or an illness
Basic coverage
Covers your regular and unforeseen medical expenses.

Hospital and Diagnostic Services

Hospitalization
100% reimbursement, no deductible
Blue Cross will pay the hospital directly for the expenses related to your stay in a semi-private room for short-term care in a:

- hospital for an unlimited number of days
- physical rehabilitation centre
- convalescent home
  combined maximum of 90 days per year

1 If a semi-private room is unavailable, you will receive a daily compensation of $25 as of the 4th day of hospitalization.

Diagnostic services
80% reimbursement, after annual deductible, up to the following maximums:
No more worrying about waiting lists. Book an appointment at a private clinic for diagnostic services and analyses, and get your results faster.

<table>
<thead>
<tr>
<th>Service</th>
<th>Max Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Magnetic resonance imaging (MRI)</td>
<td>$675/year</td>
</tr>
<tr>
<td>Polysomnography (sleep disturbances)</td>
<td>$400/24 months</td>
</tr>
<tr>
<td>Scanner (computerized tomography)</td>
<td>$250/year</td>
</tr>
<tr>
<td>Ultrasound</td>
<td>$50/year</td>
</tr>
<tr>
<td>Laboratory tests</td>
<td>Unlimited</td>
</tr>
</tbody>
</table>
Extended Health Care

Hospital and Diagnostic Services
(Plan 1, see details on page 4)

### Services of healthcare professionals

**80% reimbursement, after annual deductible, up to the following maximums:**

- $25 per visit and up to $500/year for each following professionals:
  - acupuncturist
  - chiropractor
  - dietitian
  - kinesitherapist
  - naturopath
  - audiologist or hearing-aid specialist
  - massage therapist (prescription required)
  - physiotherapist or physical rehabilitation therapist

- X-rays by chiropractor $25/year

- Optometrist or ophthalmologist (eye exam) $50/24 months

- Ambulance transportation Unlimited

- Home nursing care 160 hours, max. $5,000/year

- Dental care following an accident $1,000/accident

### Prosthetics and orthotics

**100% reimbursement, after annual deductible, up to the following maximums:**

- Hearing aids $500/36 months

- Initial cost of capillary prosthesis following chemotherapy $300

- Orthopaedic shoes or podiatric orthoses $200/year

- Initial cost of an internal breast prosthesis following a mastectomy $200

- Elastic stockings $100/year
<table>
<thead>
<tr>
<th>Medical and paramedical expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>80% reimbursement, after deductible, up to the following maximums:</td>
</tr>
<tr>
<td>- Rental or purchase of a TENS device (pain relief)</td>
</tr>
<tr>
<td>- Varicose vein injections (for medical purposes only)</td>
</tr>
<tr>
<td>- Intrauterine device (IUD)</td>
</tr>
<tr>
<td>- Essential devices and accessories for ostomy patients</td>
</tr>
<tr>
<td>- Rental or purchase of medical accessories: syringes, hypodermic needles and reagent strips for diabetics</td>
</tr>
<tr>
<td>- Rental or purchase of crutches, walkers, canes, casts, trusses and orthopaedic braces</td>
</tr>
<tr>
<td>- Rental or purchase of oxygen, respirator, non-motorized wheelchair and manual hospital bed</td>
</tr>
</tbody>
</table>
Optional benefits

Optional benefits allow you to customize your coverage based on your specific needs, or to supplement your group insurance plan. With the exception of the Monthly Indemnity benefit, optional benefits cannot be purchased separately; the Extended Health Care benefit is mandatory.

Extended Prescription Drugs

This benefit rounds out the public plan by refunding the monthly amounts you pay your pharmacist for prescription drugs.

100% reimbursement, no deductible

Maximum annual contribution

- Maximum monthly deductible established by RAMQ
- Maximum monthly co-insurance percentage established by RAMQ

Certain prescription drugs not covered by the RAMQ

Important
The maximum annual contribution is different from the annual premium. The contribution is what you pay the pharmacist. The annual premium entitling you to coverage under the Public Prescription Drug Insurance Plan is the amount entered in Schedule K of your provincial income tax return. The Extended Prescription Drug benefit does not cover this premium.
Dental Care

Covers essential services not provided by RAMQ.

Reimbursement limit
During the first year of coverage, the reimbursement is calculated in proportion to the number of months of coverage.

First full calendar year: $500
Subsequent years: $1,000

Deductible
The $50 annual deductible per policy applies to the Dental Care benefit in addition to the applicable deductible for the Extended Health Care benefit.

Preventive care
Reimbursement at 80% of the following eligible services, after annual deductible:
- Examinations and diagnoses
- X-rays
- Preventive services
- Laboratory tests
- Space maintainers (Insureds under age 18 only)

Basic care
Reimbursement at 50% of the following eligible services, after annual deductible:
- Extraction of erupted teeth
- Restorative procedures
- Endodontics (e.g. root canal)
- Periodontics (scaling)
- Removable prosthodontics (minor adjustments, rebasing)
- Oral surgery
- Anaesthesia
- Temporary dressings (pain relief)
- Polishing of fillings
Travel Insurance

Together in one contract only: the advantages of a health coverage at home and the protection of Blue Cross travel insurance while travelling, all year long. A practical solution that makes you save time and money.

Simply choose the average duration of your trips (30 days or less).

Emergency Medical Care, Baggage and Trip Cancellation

- Emergency medical care, up to $5,000,000
- Transportation fees, including air repatriation
- Subsistence allowance, up to $3,000
- Trip cancellation or interruption, up to $2,500
- Baggage, up to $500
- 24/7 Travel Assistance

Important

You must communicate with a customer service representative if one of your trip exceeds the average authorized duration. Otherwise, your trip won’t be covered at all.
Monthly Indemnity

Protect your financial security and receive an adequate monthly income should you be unable to work due to an accident or an illness.

- A tax-free monthly income of up to $2,000.
- Your choice of coverage period: 24 or 60 months.
- Waiting period*: 30 days.

The maximum monthly benefit is calculated according to your age and your gross annual income as indicated in the chart below.

This protection may be taken out as a stand-alone plan or as an option to the Extended Health Care benefit. In the case of a stand-alone plan, an annual fee of $12 will be applied.

<table>
<thead>
<tr>
<th>Age group</th>
<th>Gross annual income of applicant</th>
<th>Waiting period: 30 days</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-45</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under $17,000</td>
<td></td>
<td>$1,000</td>
</tr>
<tr>
<td>$17,000 to $17,999</td>
<td></td>
<td>$1,100</td>
</tr>
<tr>
<td>$18,000 to $19,500</td>
<td></td>
<td>$1,200</td>
</tr>
<tr>
<td>$19,501 to $21,500</td>
<td></td>
<td>$1,300</td>
</tr>
<tr>
<td>$21,501 to $24,500</td>
<td></td>
<td>$1,400</td>
</tr>
<tr>
<td>$24,501 to $26,500</td>
<td></td>
<td>$1,500</td>
</tr>
<tr>
<td>$26,501 to $28,500</td>
<td></td>
<td>$1,600</td>
</tr>
<tr>
<td>$28,501 to $30,500</td>
<td></td>
<td>$1,800</td>
</tr>
<tr>
<td>$30,501 to $32,500</td>
<td></td>
<td>$1,900</td>
</tr>
<tr>
<td>Over $32,501</td>
<td></td>
<td>$2,000</td>
</tr>
<tr>
<td>46-50</td>
<td>Any salary</td>
<td>$1,000</td>
</tr>
<tr>
<td>51 and +</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

Enhanced benefit

The benefit may be enhanced in the following situations:

- An additional payment equivalent to the monthly indemnity will be paid:
  - If the disability is due to an accident and causes paralysis.
  - In the case of a diagnosis of a critical illness stated in the policy, such as: stroke, cancer, heart attack, coronary artery bypass surgery, terminal renal insufficiency.

* The waiting period refers to the number of consecutive days of total disability of the Primary Insured due to an illness or an accident during which time no benefit is payable by the Insurer. This period does not apply in the event of hospitalization due to an illness or day surgery.
Benefit increase

Your monthly benefit will increase by 25% in the event of loss of independence preventing you from performing 2 out of 5 activities of daily living without assistance: eating, dressing, bathing, getting around and using the toilet.

Important

The Monthly Indemnity benefit in case of an accident or an illness covers the policyholder only even if the contract is for a couple or a family.
Exclusive to Blue Cross®

Assistance Program

When you enroll in a Blue Cross personal health insurance plan, you automatically become a member of the Assistance Program. Obtain free health and legal assistance for your well-being every day.

Health assistance
- Health advice
- Health referrals
- Help in making medical appointments
- Home help following hospitalization or childbirth

Legal assistance
- Free legal advice by seasoned lawyers over the phone

BLUE ADVANTAGE™

Member discounts from providers across Canada on a wide variety of health products and services, including:
- Medical supplies and equipment
- Eye care and hearing aids
- Home care and monitoring
- Fitness centres and spas
  and much more at blueadvantage.ca!
Eligibility conditions

General conditions
1. You must be between the ages of 18 and 59.
2. You must hold a valid RAMQ card.
3. You must complete a health questionnaire and meet the Québec Blue Cross underwriting criteria.

Specific condition
With the exception of the Monthly Indemnity benefit, optional benefits cannot be purchased separately; the Extended Health Care benefit is mandatory.

Deductible
The annual deductible under the Extended Health Care benefit applies to:
- Diagnostic services
- Services of healthcare professionals
- Prosthetics, orthotics and medical accessories
- Medical and paramedical expenses

**Personal plan:** $50  
**Couple, single-parent or family plan:** $100

The Dental Care benefit has an annual deductible of $50 per policy.

Termination of benefits
The following benefits terminate on your 65th birthday:
- Extended Health Care insurance:
  - As of the age of 65, the lifetime maximum is limited to $15,000.
- Extended Prescription Drugs
- Dental Care
- Monthly Indemnity

Certain conditions apply.
Blue Cross®:
Essential coverage for you and your family.

Sign up today!

By phone
1-855-906-8994
Let our expert agents offer you tailor-made coverage.

Satisfaction guaranteed
Upon receipt of your policy, you have ten (10) days to read it attentively. If you are not completely satisfied, simply let us know, and we will refund any premium that has already been paid.

Income tax credit
Your insurance premium may entitle you to an income tax credit. Please consult a tax specialist.

An income tax receipt will be mailed to you every year before February 28.