

AMI 55+

Individual Health Insurance

No medical exam or
questionnaire required



AMI 55+

THE IDEAL COMPLEMENT
TO THE PROVINCIAL
PUBLIC HEALTH PLAN



AMI HEALTH INSURANCE NO QUESTIONNAIRE, NO MEDICAL EXAM

Blue Cross® AMI individual health insurance is the ideal complement to the provincial public health plan.

Any person aged 55 years and up with a valid card of the Régie de l'assurance maladie du Québec (RAMQ) is eligible without questionnaire or medical exam.

FREE

With AMI, enjoy free access to our exclusive Blue Cross Member Assistance Program services.

Assistance Program

- ◆ Health and legal information
- ◆ Home support and services
- ◆ Blue Advantage savings



A savings program exclusive to Blue Cross members. See all details on blueadvantage.ca

SAVE ON BLUE CROSS® TRAVEL INSURANCE

15% off Blue Cross travel insurance Emergency Medical Care benefit.

EASY ENROLLMENT AND GUARANTEED COVERAGE

Enroll by telephone for health services coverage beyond that offered by RAMQ. Toll-free: **1-800-361-5706**

AMI IN A NUTSHELL

AMI health insurance plan is available in two plans. Hospitalization and diagnostic services fees are covered by both A and B plans. However, plan B also covers extended health care services of health care professionals other than physicians and some paramedical fees.

You may supplement the A or B plan coverage with the optional Home Health Care benefit.

PLANS OFFERED

PLAN A (page 6)

**HOSPITALIZATION
AND DIAGNOSTIC SERVICES**

PLAN B (page 8)

**HOSPITALIZATION
AND EXTENDED HEALTH CARE**

OPTIONAL BENEFIT (page 12)

HOME HEALTH CARE

COMPARATIVE TABLE

HOSPITALIZATION	A	B
Private hospital room		+
Ambulance transportation	+	+
Home nursing care	+	+
Semi-private room in a hospital centre, convalescent centre and physical rehabilitation centre	+	+

DIAGNOSTIC SERVICES

Eye examinations		+
Magnetic resonance imaging	+	+
Tomography (scanner)	+	+
Ultrasound	+	+
Polysomnography (sleep disorder)	+	+
Laboratory tests	+	+

EYE CARE	A	B
Glasses, contact lenses or intraocular lenses		+

PROFESSIONAL HEALTH SERVICES

Acupuncturist		+
Audiologist and audioprosthesis		+
Chiropractor and podiatrist and chiropractor X-rays		+
Dental care due to an accident		+
Naturopath		+
Occupational therapist		+
Osteopath		+
Physiotherapist and rehabilitation therapist		+

MEDICAL EQUIPMENT AND SUPPLIES

Wheelchair	+	+
Hospital bed	+	+
Respiration-therapy equipment		+
Medical accessories		
- Syringes, needles and diabetes tests strips		+
- Ostomy supplies		+
- Accessories (hernia straps, cast, walker, etc.)		+
Prostheses and orthosis		
- Orthopaedic shoes or podiatric orthoses		+
- Hearing aid		+
- Post-chemotherapy wig		+
- Mammary prosthesis		+
- Medical questionnaire fees		+

Benefits details indicate the amounts covered.

PLAN A

Some benefits of Plan A are subject to a once yearly deductible applied upon the first claim.

- ◆ Individual coverage: \$50
- ◆ Family coverage: \$100

HOSPITALIZATION

For your privacy and comfort, this benefit reimburses the cost of a semi-private accommodation or provides for daily compensation if such accommodation is unavailable.

100% covered, no deductible

Hospitalization in a semi-private room

- ◆ In a hospital centre for short-term medical care, for an unlimited number of days

Note: If you must stay in a ward because a semi-private room or private room is unavailable, you will be compensated at a rate of \$25 per day, from the 4th to the 18th day of hospitalization.

Convalescence and physical rehabilitation

- ◆ In a physical rehabilitation centre
- ◆ In a hospital centre that is partly or completely dedicated to convalescent care or physical rehabilitation
- ◆ A residential and long-term care centre, part of which may also be used for convalescent care

Eligible expenses are limited to those exceeding amounts covered or refundable under the government plan.

Benefits for physical rehabilitation and convalescence are paid up to a combined maximum of 90 days per calendar year.

DIAGNOSTIC SERVICES

When your treating doctor prescribes a medical test, avoid wait times and get a faster diagnosis by going in a private clinic.

80% covered, after annual deductible

Unless otherwise specified, the following amounts may be submitted once per calendar year.

Private clinic exams

- ◆ Magnetic resonance imaging (MRI), maximum \$675
- ◆ Computer tomography (scanner), maximum \$250
- ◆ Ultrasound, maximum \$100
- ◆ Polysomnography (sleep disorders), maximum \$500 per 24-month period
- ◆ Laboratory tests: blood and urine tests, throat culture and cytology

Paramedical expenses

- ◆ Emergency ambulance transportation (for people under 65)
- ◆ Rental for a temporary use of a non-motorized wheelchair or non-electrical hospital bed

Home nursing care

- ◆ By a registered nurse when prescribed by a doctor, for a maximum of 20 8-hour periods

PLAN B

Some benefits of Plan B are subject to a once yearly deductible applied upon the first claim.

- ◆ Individual coverage: \$50
- ◆ Family coverage: \$100

HOSPITALIZATION

Depending on the duration of your stay or the type of the surgery, a private room may be more suitable than a semi-private one for optimal privacy.

80% covered, after annual deductible

Hospitalization cost in a private room*

- ◆ In a hospital centre for short-term medical care, for an unlimited number of days

100% covered, no deductible

Hospitalization in a semi-private room

- ◆ In a hospital centre for short-term medical care, for an unlimited number of days

Note: If you must stay in ward because a semi-private or private room is unavailable, you will be compensated at a rate of \$25 per day, from the 4th to the 18th day of hospitalization.

Convalescence and physical rehabilitation

- ◆ In a physical rehabilitation centre
- ◆ In a hospital that is partly or completely dedicated to convalescent care or physical rehabilitation
- ◆ A residential and long-term care centre, part of which may also be used for convalescent care

Eligible expenses are limited to those exceeding amounts covered or refundable under the government plan.

Benefits for physical rehabilitation and convalescence are paid up to a combined maximum of 90 days per calendar year.

* The private room benefit as well as the Extended Health Care benefits are subject to a lifetime maximum of \$15,000.

EXTENDED HEALTH CARE

Obtain the healthcare services you need at the right time, namely professional health services that are not covered by the RAMQ.

100% covered, no deductible

Unless otherwise specified, the following amounts may be submitted once per calendar year.

Eye Care

Maximum \$200 per period of 36 consecutive months:

- ◆ Glasses, contact lenses or soft intraocular lenses following cataract surgery

Therapeutic Care

\$25 per visit, maximum \$500 per specialist:

- ◆ Acupuncturist
- ◆ Naturopath
- ◆ Occupational therapist
- ◆ Osteopath

Combined professional health services

\$25 per visit, maximum \$500 per category:

- ◆ Audiologist and/or audioprosthetist
- ◆ Chiropractor and/or podiatrist
- ◆ Physiotherapist and/or rehabilitation therapist

Maximum \$25:

- ◆ Chiropractor X-rays

PLAN B

EXTENDED HEALTH CARE (CONT'D)

80% covered, after annual deductible

Unless otherwise specified, the following amounts may be submitted once per calendar year.

Ambulance transportation*

- ◆ to or from the nearest hospital

Private clinic exams

- ◆ Eye examination*, maximum \$50 per 24-month period
- ◆ Magnetic resonance imaging (MRI), maximum \$675
- ◆ Computer tomography (scanner), maximum \$250
- ◆ Ultrasound, maximum \$100
- ◆ Polysomnography (sleep disorders), maximum \$500 per 24-month period
- ◆ Laboratory tests: blood and urine tests, throat culture and cytology

Home nursing care

- ◆ By a registered nurse when prescribed by a doctor, for a maximum of 20 8-hour periods

Medical equipment and supplies

- ◆ Syringes, needles and diabetes test strips
- ◆ Ostomy supplies
- ◆ Rental for a temporary use of a non-motorized wheelchair, non-electric hospital bed or respiration-therapy equipment (BiPAP/CPAP)
- ◆ Accessories such as walkers, canes, crutches, hernia straps, or oxygen-supply equipment
- ◆ Elastic stockings, maximum \$100

* Those two benefits come to an end when you reach 65 years of age. Services are then covered by the RAMQ.

Prostheses and orthotics

- ◆ Purchase and adjustment of orthopaedic shoes or podiatric orthoses, maximum \$200
- ◆ Purchase and repair of auditory prostheses, maximum \$500 per 36-months period
- ◆ Purchase of the first post-chemotherapy wig, maximum \$300
- ◆ Purchase of a mammary prosthesis, further to a mastectomy, maximum \$150

Dental care following an accident

- ◆ Maximum \$1,000 per accident

Medical questionnaire fees for a travel insurance

- ◆ When offered by Blue Cross to evaluate a pre-existing condition, maximum \$75

Lifetime maximum

The lifetime maximum benefit per insured is \$15,000

You may optimize A or B plan with the Home Health Care optional benefit. See all details on the next page.

OPTIONAL BENEFIT

HOME HEALTH CARE

Get the required cares for your recovery in the comfort of your home. Blue Cross medical team will coordinate the services you need to get well soon.

To take advantage of the services below, you must have been hospitalized or have a prescription from your doctor stating you cannot perform at home 2 out of the 5 daily living activities without assistance.

- ◆ Eating
- ◆ Dressing
- ◆ Using the toilet
- ◆ Moving from bed to chair
- ◆ Bathing or showering

If recommended after a medical consultation, benefits are eligible once per calendar year. **Duration of the benefits is determined by the duration of your hospitalization.**

100% covered, no deductible

Home Health Care

- ◆ Home care by a registered nursing assistant or a home health aide, maximum \$50 per day, or
- ◆ Assistance services given by a friend or relative not living with you, up to a maximum of \$25 per day

Monthly compensation

- ◆ \$200 per month, maximum 3 months, if, 30 days following an accident or illness, you are still unable to perform 2 out of the 5 daily living activities without assistance

80% covered, no deductible

Unless otherwise specified, the following amounts may be submitted once per calendar year.

Transportation fees

Between your home and the hospital, for your medical follow-up after an hospitalization or upon your physician's recommendation.

- ◆ Maximum \$50 per day, maximum reimbursement \$500
- In case of a cancer, the maximum reimbursement is \$1,500, for a maximum period of three months.

Medical supplies

Supplies required for home care provided by a registered nurse, maximum \$150

Assistance services

- ◆ Authorization, planning and organization of home health care
- ◆ Coordination of payment with the service providers
- ◆ Coordination and organization of transportation to and from hospital

This guide summarizes the AMI individual health insurance plan benefits. It is not an insurance contract. The terms and conditions of your insurance are described in the contract issued by the insurer, including certain exclusions, limitations and reductions. You have 10 days to review your insurance contract. We suggest that you read it carefully.

Benefits are insured by Canassurance Hospital Service Association and by Canassurance Insurance Company.

ELIGIBILITY

To be eligible for benefits under the AMI plan, you must:

- ◆ Be 55 years of age or over
- ◆ Have a valid RAMQ card
- ◆ Not be hospitalized at the time of subscribing
- ◆ Not have terminated a similar Blue Cross

Claims for medical fees

- ◆ **Due to an accident**
Medical care expenses due to an accident may be claimed as of the beginning of your contract.
- ◆ **Due to an illness**
Medical care expenses due to an illness are not eligible during the first 2 months of coverage.

Contract renewal

The contract is renewed from year to year on the contract anniversary date, provided the premium is paid prior to or within the time periods as per the terms and conditions of the contract.

Tax credit

Depending on your net income, you may be eligible for a tax credit. Ask your accountant or tax advisor for more details.

Contract amendment

Blue Cross reserves the right to modify rates at the time of contract renewal, provided rates of all identical contracts are modified.

On renewal, Blue Cross sets the premium amount for the next 12 months. Any change in premium is notified at least 30 days before the anticipated renewal date.

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ASK FOR
YOUR INDIVIDUAL
HEALTH INSURANCE



**QUESTIONS?
CALL US
1 800 361-5706**

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