

Personal Choice
individual

health

plans for you and your family

Now is the time to assess your health coverage needs. Whether you're self-employed, working without group benefits or an early retiree, Alberta Blue Cross individual health plans are a smart choice for you and your family.

Please review the plan choices and select one today.

Personal Choice • Plan A

Extended Health Coverage

Ambulance Services

Accidental Dental Care: Up to a maximum of \$1,500 per participant for the repair, extraction or replacement of natural teeth.

Psychologist: Up to \$60 per visit to a maximum of \$120 per participant each benefit year.

Drug Coverage

All drug coverage paid according to the Personal Choice Drug Benefit List.

70% Reimbursement for eligible prescription drugs.

Least Cost Alternative (LCA) Pricing.

\$10,000 maximum per participant each benefit year.
(Fertility drugs, weight loss drugs, smoking cessation products and birth control implants are not covered.)

Dental Coverage

All dental services paid according to the Alberta Blue Cross Dental Schedule.

100% for standard check-ups and cleanings* and 80% for fillings, extractions, and root canals to a combined maximum of \$600 per participant in each benefit year.

(Three month waiting period from enrolment date.)

Accidental Death Benefit

\$10,000 in the event of an accidental death of a participant.

Accidental Death Benefit underwritten by the Blue Cross Life Insurance Company of Canada.

Plan Maximum: Drug Coverage and Extended Health Coverage combined maximum of \$15,000 per participant each benefit year and \$250,000 lifetime.

Personal Choice • Plan B

Extended Health Coverage

Ambulance Services

Preferred Hospital Accommodation: Semi-private and private rooms. Up to \$50 per day to a maximum of \$1,000 per participant each benefit year.

Physiotherapist/Chiropractor: Up to \$25 per visit for services provided by a chiropractor or \$30 per visit for services provided by a physiotherapist to a combined maximum of \$300 per participant each benefit year.

Home Nursing: Up to a maximum of \$3,000 per participant each benefit year.

Psychologist: Up to \$60 per visit to a maximum of \$600 per participant each benefit year.

Podiatrist/Chiropodist: Up to \$15 per visit to a maximum of \$300 per participant each benefit year for services provided by a chiropodist or podiatrist.

Accidental Dental Care: Up to a maximum of \$2,000 per participant for the repair, extraction or replacement of natural teeth.

Hearing Aids: Up to a maximum of \$500 per participant in any four year period for the purchase or repair of hearing aids.

Custom Made Foot Orthotics: 70% coverage up to a maximum of \$200 per participant each benefit year.

Custom Fitted Braces: 70% coverage up to a maximum of \$750 per participant in any two year period.

Blood Glucose Meter / Blood Pressure Monitor: Up to a combined maximum of \$150 once in any five year period.

Wheelchair: Wheelchair up to a maximum of \$1,500 once in any three year period.

Hospital Beds: Hospital beds lifetime maximum of \$1,500 per participant.

Medical Aids: Splints, trusses, crutches, casts, canes, cervical collars, walkers, and traction kits.

CPAP Machines: Sleep Apnea appliances up to a combined maximum of \$500 per participant once in any 5 year period.

Drug Coverage

All drug coverage paid according to the Personal Choice Drug Benefit List.

70% **Direct Bill** for eligible prescription drugs.

Least Cost Alternative (LCA) Pricing.

\$10,000 maximum per participant each benefit year.
(Fertility drugs, weight loss drugs, smoking cessation products and birth control implants are not covered.)

Dental Coverage

All dental services paid according to the Alberta Blue Cross Dental Schedule.

100% for standard check-ups and cleanings* and 80% for fillings, extractions, and root canals to a combined maximum of \$600 per participant in each benefit year.

(Three month waiting period from enrolment date.)

50% **extensive dental** for periodontics and dentures in the second year to a combined basic and extensive maximum of \$1,000 per participant in the second and each subsequent benefit year.

(12 month waiting period from enrolment date.)

Vision Care Coverage

Combined maximum of \$150 per participant towards an eye examination (to a maximum of \$50) and the purchase and repair of eyeglasses, contact lenses and intraocular lenses in any two year period.

Accidental Death Benefit

\$15,000 in the event of an accidental death of a participant.

Accidental Death Benefit underwritten by the Blue Cross Life Insurance Company of Canada.

Plan Maximum: Drug Coverage and Extended Health Coverage combined maximum of \$15,000 per participant each benefit year and \$250,000 lifetime.

Personal Choice • Plan C

Extended Health Coverage

Ambulance Services

Preferred Hospital Accommodation: Semi-private and private rooms. Up to \$50 per day to a maximum of \$1,500 per participant each benefit year.

Physiotherapist/Chiropractor: Up to \$25 per visit for services provided by a chiropractor or \$30 per visit for services provided by a physiotherapist to a combined maximum of \$300 per participant each benefit year.

Home Nursing: Up to a maximum of \$5,000 per participant each benefit year.

Psychologist: Up to \$60 per visit to a maximum of \$600 per participant each benefit year.

Podiatrist/Chiropract: Up to \$15 per visit to a maximum of \$300 per participant each benefit year for services provided by a chiropract or podiatrist.

Accidental Dental Care: Up to a maximum of \$2,500 per participant for the repair, extraction or replacement of natural teeth.

Hearing Aids: Up to a maximum of \$750 per participant in any four year period for the purchase or repair of hearing aids.

Auxiliary Care: Up to a maximum of \$1,000 per participant each benefit year.

Custom Made Foot Orthotics: 70% coverage up to a maximum of \$200 per participant each benefit year.

Custom Fitted Braces: 70% coverage up to a maximum of \$750 per participant in any two year period.

Blood Glucose Meter / Blood Pressure Monitor: Up to a combined maximum of \$150 once in any five year period.

Wheelchair: Wheelchair up to a maximum of \$1,500 once in any three year period.

Hospital Beds: Hospital beds lifetime maximum of \$1,500 per participant.

Medical Aids: Splints, trusses, crutches, casts, canes, cervical collars, walkers, and traction kits.

CPAP Machines: Sleep Apnea appliances up to a combined maximum of \$500 per participant once in any 5 year period.

Drug Coverage

All drug coverage paid according to the Personal Choice Drug Benefit List.

80% **Direct Bill** for eligible prescription drugs.

Least Cost Alternative (LCA) Pricing.

\$10,000 maximum per participant each benefit year.

(Fertility drugs, weight loss drugs, smoking cessation products and birth control implants are not covered.)

Dental Coverage

All dental services paid according to the Alberta Blue Cross Dental Schedule.

100% for standard check-ups and cleanings* and 90% for fillings, extractions, and root canals to a combined maximum of \$600 per participant in each benefit year.

(Three month waiting period from enrolment date.)

50% **extensive dental** for periodontics and dentures in the second year to a combined basic and extensive maximum of \$1,000 per participant in the second and each subsequent benefit year.

(12 month waiting period from enrolment date.)

50% **extensive dental** for crowns, bridges and implants in the third year to a combined basic and extensive maximum of \$1,000 per participant in the third and each subsequent benefit year.

(24 month waiting period from enrolment date.)

50% for **orthodontics** in the third year to a lifetime maximum of \$1,500 per participant.

(24 month waiting period from enrolment date.)

Vision Care Coverage

Combined maximum of \$200 per participant towards an eye examination (to a maximum of \$50) and the purchase and repair of eyeglasses, contact lenses and intraocular lenses in any two year period.

Accidental Death Benefit

\$20,000 in the event of an accidental death of a participant.

Accidental Death Benefit underwritten by the Blue Cross Life Insurance Company of Canada.

Plan Maximum: Drug Coverage and Extended Health Coverage combined maximum of \$15,000 per participant each benefit year and \$250,000 lifetime.

Additional benefits

Plan portability option

In the future, you may have an opportunity to acquire group benefits through an employer. But there's no need to leave your Personal Choice individual health plan behind. You can maintain the option to resume your coverage sometime in the future, without a medical review. This guarantees you and your family will always have access to an Alberta Blue Cross individual health plan, regardless of medical conditions. Some restrictions will apply.

Travel Coverage Discount

A 10 per cent discount on Alberta Blue Cross out-of-province emergency medical travel coverage is available to all Personal Choice participants.

Health & Wellness Companion

All Alberta Blue Cross Personal Choice participants are eligible to access the Alberta Blue Cross Health & Wellness Companion, a set of online health risk assessment tools and health information resources designed to help you maintain your health. This user-friendly benefit is accessible through the Alberta Blue Cross Internet web site.



This brochure provides an overview of Personal Choice plans offered by Alberta Blue Cross. It is not a contract or complete listing of all benefits.

**A standard check-up and cleaning includes a new patient exam (code 01101, 01102, 01103 or 01201) or a recall exam, bitewing radiographs, one time unit of polishing, up to two time units of scaling or root planing, and fluoride.*

