



**PERSONAL
HEALTH
INSURANCE**

**Guaranteed
Acceptance Plan**

*Coverage
without the
Questionnaire*

Everyone qualifies

With our Guaranteed Acceptance plan there are no deductibles and no medical questionnaires.

Supplemental health coverage

As Canadians we take a lot of pride in our public health coverage, but most of us probably don't realize the government health plan doesn't provide all the coverage we might need.

The Guaranteed Acceptance plan is a basic supplemental health and dental plan that includes coverage for prescription drugs, registered therapists, dental care, out-of-province emergency medical protection, local ambulance, hospital accommodations and more.

This Personal Health Insurance plan is a great cost-effective choice for people who are:

- Between jobs
- Recent graduates
- Wanting help minimizing out-of-pocket expenses
- Having difficulty finding coverage due to existing medical conditions



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4250 Canada Way
Burnaby, BC V5G 4W6

Extended Health benefits

Covers 80% of eligible expenses, payable up to the overall lifetime maximum of \$250,000 per covered person, including:

Prescription drugs — Drugs recognized under government plans (max. of \$500 per year); excluding smoking cessation drugs, over-the-counter drugs, fertility drugs, birth control drugs and drugs not requiring a prescription. Dispensing fees are not covered.

Pay Direct Drug Card — Your pharmacist submits your claim electronically. PBC pays the pharmacy 80% of the prescription cost, and you pay the pharmacist the remaining 20%. There is no need to submit a paper claim.

Registered therapists and health practitioners — Physiotherapists, massage therapists*, chiropractors, naturopaths, podiatrists, osteopaths, speech pathologists, psychologists, registered dietitians* and acupuncturists, up to:

First 24 months	\$300 per person/year, \$25/visit
25 – 48 months	\$400 per person/year, \$25/visit
49 months +	\$500 per person/year, \$25/visit

*Services of a massage therapist or registered dietitian require referral by a Physician.

Vision care — Prescription lenses, frames, contact lenses and laser eye surgery up to \$100/person and \$30 for eye exam in a 24 consecutive month period.

Hospital accommodation — Covers the cost for a semi-private or private hospital room (after 12 months on the plan).

Local ambulance — Covers the cost of ambulance. Includes air ambulance and payment for Treat-No-Transport charges (when an ambulance is called but transport to hospital is not required).

Nursing care — Private duty nursing care at home with a Registered Nurse, following the discharge of an acutely ill patient from hospital. See *Medical services and supplies* table for limits.

Medical services and supplies — Covers items like casts, crutches, oxygen and oxygen supplies, wheelchairs[†], hearing aids[†] (after three months on the plan), blood pressure monitors and more, up to:

First 24 months	\$1,200 per person/year
25 – 48 months	\$2,500 per person/year
49 months +	\$5,000 per person/year

[†]Unique limit applies.

Travel emergency medical care — Covers 100% of out-of-province within Canada medical emergency care.

Accidental dental — Up to \$2,500 per person for accidental damage to natural teeth.

Accidental death & dismemberment — Principal sum up to \$25,000 (under the age of 70).

Final expense benefit — Up to \$3,000 for each covered person (after 24 months on the plan if death occurs naturally; immediate coverage for accidental death).

Survivor benefit — No contributions payable by the beneficiary for 12 months (benefit available upon completion of the first 12 months following approval of application).

Dental benefits

Covers 80% of eligible expenses up to \$400 per person per year, including cleanings, fillings, scaling, examinations, polishing, x-rays and routine extractions. Recall visit once every 9 months.

Member benefits



Savings on Health and Wellness products and services

Gym memberships, hearing aids and more.



Fast, Easy, Claims

Submit claims online or through our mobile app and receive payment in as little as 24 hours.



Travel Insurance

Members always save 10% on Pacific Blue Cross travel insurance.