



# Your Group Benefits Booklet

**Halifax Regional Municipality**

**HRM – Active Employees**

Plan Number 15959

HRM Flex Benefits Program

Effective Date: April 1, 2023



## **PRIVACY PROTECTION PRACTICES**

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In the course of providing customers with quality health, life and travel coverage, Medavie Blue Cross acquires and stores certain personal information about its clients and their dependents. The purpose of this document is to keep you informed about privacy protection practices at Medavie Blue Cross.

Protecting personal information is not new to Medavie Blue Cross. Ensuring the confidentiality of client information has always been fundamental to the way we do business and our staff takes the privacy policies and procedures we have in place to ensure that confidentiality very seriously.

### ***What is personal information?***

Personal information includes details about an identifiable individual and may include name, age, identification numbers, income, employment data, marital and dependent status, medical records, and financial information.

### ***How is your personal information used?***

Your personal information is necessary to allow Medavie Blue Cross to process your application for coverage under its health, life and travel plans. Your personal information is used:

- to provide the services outlined in your contract or the group contract of which you are an eligible member
- to understand your needs so that we can recommend suitable products and services, and\*
- to manage our business

\*not applicable in Ontario and Quebec

### ***To whom could this personal information be disclosed?***

Depending on the type of coverage you carry with us, release of selected personal information to the following may be necessary in order to provide the services outlined in your contract:

- specialized health care professionals when necessary to assess benefit or product eligibility
- government and regulatory authorities in an emergency situation or where required by law
- Blue Cross Life Insurance Company of Canada and other third parties, on a confidential basis, when required to administer the benefits outlined in your contract or your group's contract, and
- the plan member of any contract under which you are a participant

## PRIVACY PROTECTION PRACTICES

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### *To whom could this personal information be disclosed? (Cont'd)*

We do not provide or sell personal information about you to any outside company for use in marketing and solicitation. Personal information about you or your dependents is not released to a third party without permission unless necessary to fulfill the services Medavie Blue Cross is contracted to provide to you.

To ensure Medavie Blue Cross is able to provide you with the best possible service, it is important that the personal information we use is accurate and up to date. You can help by keeping us informed of changes of address, marital status and the addition or deletion of dependents. Should you become aware of errors in our information about you, please contact our customer service personnel and we will ensure the data is corrected.

By becoming a Medavie Blue Cross customer or filing a claim for benefits, you are agreeing to allow your personal information to be used and disclosed in the manner outlined above. If you prefer that we not use or disclose your personal information in those situations where it is not necessary to administer your benefit plan, please visit our Web site or write to us at the address provided.

Please note that not allowing Medavie Blue Cross to use information about you may mean we may not be able to provide you with certain products or services that may be of use to you.

For more information on Medavie Blue Cross's privacy policy, contact us using one of the following:

[www.medaviebc.ca](http://www.medaviebc.ca)

1-800-667-4511 or 1-800-355-9133 (in Ontario)

Chief Privacy Officer  
Medavie Blue Cross  
Risk Management Group  
644 Main Street  
PO Box 220  
Moncton, NB E1C 8L3

or

[privacyofficer@medavie.bluecross.ca](mailto:privacyofficer@medavie.bluecross.ca)

If the issue is not resolved to your satisfaction, you may file a complaint in writing to:

Office of the Privacy  
Commissioner of Canada  
112 Kent Street  
Ottawa, Ontario  
K1A 1H3

## **ABOUT THIS BOOKLET**

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Medavie Blue Cross administers the following benefits on behalf of Halifax Regional Municipality:

- Hospital Benefit
- Extended Health Benefit
- Vision Benefit
- Drug Benefit
- Dental Benefit
- Health Spending Account

Medavie Blue Cross underwrites Worldwide Travel Benefit and Referrals for Services Outside Canada.

The information contained in this booklet summarizes the important features of your group program; is prepared as information only; and does not, in itself, constitute an agreement. The exact terms and conditions of your group benefit program are described in the group policy held by your employer.

Where legislated, you have the right to request a copy of the group policy details pertaining to your insured coverage, a copy of your application for benefits, and any written statements or other records provided to the Company as evidence of your health. You may also request, with reasonable notice, a copy of the contract for insured benefits. The first copy will be provided at no cost to you. A fee may be charged for subsequent copies. All requests for copies of documents should be directed to Medavie Blue Cross.

Every action or proceeding against an insurer (i.e. Medavie Blue Cross) for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act.

This booklet replaces any previously issued booklet.

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## **HOSPITAL BENEFIT - OPTION 1**

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If you (or your dependents, if applicable) incur charges in Canada for any of the following while insured, Medavie Blue Cross will pay the usual, customary and reasonable charges for these eligible expenses, based on any deductible, co-insurance or maximum amount shown below. Benefit maximums are applied on a per person basis.

**Co-insurance: 100%**

### ***HOSPITAL ROOM***

The difference between standard ward accommodation and semi-private accommodation.

### ***TERMINATION***

Hospital benefit ceases at the earlier of retirement, termination of employment or death of the subscriber.

### ***WHEN AND HOW TO MAKE A CLAIM***

Hospital Benefit is paid directly to the hospital. Your identification card should be shown at the hospital who will arrange to bill Medavie Blue Cross directly.

To make a claim, complete the claim form that is available from the hospital.

Claims must be submitted within four (4) months and no later than 24 months of receiving services or supplies or the end of your Hospital benefit.

## **HOSPITAL BENEFIT - OPTION 2**

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If you (or your dependents, if applicable) incur charges in Canada for any of the following while insured, Medavie Blue Cross will pay the usual, customary and reasonable charges for these eligible expenses, based on any deductible, co-insurance or maximum amount shown below. Benefit maximums are applied on a per person basis.

**Co-insurance: 100%**

### ***HOSPITAL ROOM***

The difference between standard ward accommodation and semi-private accommodation.

### ***TERMINATION***

Hospital benefit ceases at the earlier of retirement, termination of employment or death of the subscriber.

### ***WHEN AND HOW TO MAKE A CLAIM***

Hospital Benefit is paid directly to the hospital. Your identification card should be shown at the hospital who will arrange to bill Medavie Blue Cross directly.

To make a claim, complete the claim form that is available from the hospital.

Claims must be submitted within four (4) months and no later than 24 months of receiving services or supplies or the end of your Hospital benefit.

## **HOSPITAL BENEFIT - OPTION 3**

---

If you (or your dependents, if applicable) incur charges in Canada for any of the following while insured, Medavie Blue Cross will pay the usual, customary and reasonable charges for these eligible expenses, based on any deductible, co-insurance or maximum amount shown below. Benefit maximums are applied on a per person basis.

**Co-insurance: 100%**

### ***HOSPITAL ROOM***

The difference between standard ward accommodation and private/semi-private accommodation.

### ***TERMINATION***

Hospital benefit ceases at the earlier of retirement, termination of employment or death of the subscriber.

### ***WHEN AND HOW TO MAKE A CLAIM***

Hospital Benefit is paid directly to the hospital. Your identification card should be shown at the hospital who will arrange to bill Medavie Blue Cross directly.

To make a claim, complete the claim form that is available from the hospital.

Claims must be submitted within four (4) months and no later than 24 months of receiving services or supplies or the end of your Hospital benefit.

## **EXTENDED HEALTH BENEFIT - OPTION 1**

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If you (or your dependents, if applicable) incur charges for any of the following while insured, Medavie Blue Cross will pay the usual, customary and reasonable charges for these amounts. The benefit amounts shown below are the amounts received after co-insurance, less the amount allowed under any government health program. Medavie Blue Cross will pay the usual, customary and reasonable charges for the following benefits. Benefit amounts are applied on a per person basis.

**Co-insurance: 20%**

### ***ACCIDENTAL DENTAL***

Maximum: \$5,000 per incident

Dental treatment when natural teeth have been damaged by a direct accidental blow to the mouth or jaw. Services must be rendered for payment by Medavie Blue Cross within 12 months following the date of the accident.

### ***BURN PRESSURE GARMENTS***

Maximum: \$500 in a calendar year

Charges for special made-to-measure dressings, when prescribed by a physician for burn patients.

### ***DIABETIC EQUIPMENT***

Maximum: \$200 in a calendar year

Charges for the following equipment on the written authorization of the attending physician for treatment and control of diabetes: preci-jet, glucometer or equipment that performs similar functions and approved by Medavie Blue Cross.

### ***DIAGNOSTIC AND X-RAY SERVICES***

Charges for diagnostic and X-ray services, when carried out by an Medavie Blue Cross approved laboratory which, in the opinion of Medavie Blue Cross, is qualified to render such services. These services will include laboratory services and X-ray examinations.

### ***HEARING AIDS***

Maximum: \$500 every five calendar years, including repairs

Charges for hearing aids (excluding batteries and exams) when prescribed by an otolaryngologist, otologist and/or registered audiologist.

## **EXTENDED HEALTH BENEFIT - OPTION 1**

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### ***INTRAUTERINE CONTRACEPTIVE DEVICES***

Maximum: one occurrence in a calendar year

Purchase of an intrauterine contraceptive device (IUD).

### ***LYMPHODEMA SLEEVES***

Maximum: two every 12 consecutive months up to a maximum of \$200

Charges for lymphodema sleeves.

### ***MEDICAL EQUIPMENT AND SUPPLIES***

Maximum: \$10,000 every calendar year for equipment; medical supplies are unlimited

Charges for the rental (or purchase, if approved by Medavie Blue Cross) of manual or electric wheelchairs (including cushions and inserts), standard hospital beds, walkers, home accessories, detection devices for enuresis, insulin pump and transcutaneous electrical nerve stimulator (TENS machine), when prescribed by a licensed Physician. All charges must be pre-approved by Medavie Blue Cross with such approval being subject to periodic reassessment.

### ***MOLDED ARCH SUPPORTS***

Maximum: \$200 in a calendar year

Charges for molded arch supports, excluding their replacement (except for pathological change), when prescribed by an orthopedic surgeon, physiatrist, rheumatologist or the attending physician.

### ***NICOTINE REPLACEMENT/SMOKING CESSATION PRODUCTS***

Maximum: \$500 per participant in a lifetime

### ***ORTHOPEDIC FOOTWEAR & SUPPLIES***

Maximum: \$200 in a calendar year

Charges for orthopedic footwear when customized with special features to accommodate, relieve or remedy some mechanical foot defect or abnormality, when prescribed by an orthopedic surgeon, physiatrist, rheumatologist or the attending physician. Also, charges for shoe modification, adjustments or supplies when prescribed by one of the health care professionals noted above to accommodate, relieve or remedy some mechanical foot defect or abnormality.

### ***OSTOMY SUPPLIES***

Charges for essential ostomy supplies.

### ***OXYGEN***

Charges for oxygen.

## **EXTENDED HEALTH BENEFIT - OPTION 1**

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### ***PRIVATE PRACTICE PARA-MEDICAL SERVICES***

Charges for active treatment provided by private practice duly licensed, certified or registered practitioners as follows:

- Maximum: \$500 per practitioner in a calendar year  
Chiropodist, chiropractor, osteopath, speech therapist, massage therapist, physiotherapist, podiatrist and acupuncturist.
- Maximum: combined maximum of \$500 in a calendar year  
Naturopath and homeopath.
- Maximum: combined maximum of \$1,500 in a calendar year for psychologist, social worker, counselling therapist and psychotherapist.

### ***PRIVATE DUTY NURSING***

Maximum: \$10,000 in a calendar year

Charges for medically necessary home nursing care performed by a registered nurse, registered nursing assistant or certified nursing assistant at your residence (other than a convalescent or nursing home) on the written authorization of the attending physician. In addition, services provided by an approved personal care worker are eligible under this benefit for up to four hours per day. Personal care workers offer essential services such as bathing, dressing, toileting, feeding and mobilization. The covered person may be eligible for services in his/her home if under the active care of a nurse or if requiring home care during the recuperation period after a discharge from the hospital.

All nursing services must be pre-approved by Medavie Blue Cross in order to be considered for reimbursement.

### ***PROFESSIONAL AMBULANCE AND SPECIAL ATTENDANT***

Maximum: \$1,000 per incident

Professional ambulance to and from the nearest facility able to provide essential care. Air transportation, within Canada, on the written authorization of the attending physician, for a stretcher patient, up to three economy seats on a regularly scheduled flight. Travel expenses of a Registered Nurse (not a relative) when medically necessary and approved by Medavie Blue Cross.

### ***CHRONIC DISEASE MANAGEMENT***

Maximum: \$500 per calendar year

Charges for the services rendered by an approved Medavie Blue Cross provider specialized in chronic disease management. Services must be delivered by the approved provider for medical conditions deemed eligible by Medavie Blue Cross. Coverage includes: initial assessment, counselling and follow up sessions; education relating to symptom management, medication usage; and development of action plans.

## **EXTENDED HEALTH BENEFIT - OPTION 1**

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### ***PROSTHETIC APPLIANCES***

Remedial appliances or supplies including artificial limbs and eyes, breasts (limited to a left and right prosthesis every 24 consecutive months), surgical brassieres (limited to two in a calendar year), splints, casts, trusses (limited to one truss every 60 consecutive months) and braces (limited to one cervical collar every 12 consecutive months). Denis Browne splint (limited to one in a lifetime up to usual and customary charges, repairs and adjustments - \$300 per calendar year. Replacement must be due to pathological or physiological change. Repairs and/or adjustments are provided to a maximum reimbursement of \$300 in a calendar year.

Hair prosthetics (wigs), when hair loss is due to an underlying pathology or its treatment, to a maximum reimbursement of \$400 every 12 consecutive months. Hair prosthetics, replacement therapy and other procedures for physiological hair loss are excluded (i.e., male pattern baldness).

### ***SPEECH AIDS***

Maximum: \$1,000 in a lifetime

Speech aid equipment, (approved by a qualified speech therapist and the attending physician), for persons who do not have normal oral communication ability.

### ***TERMINATION***

Extended Health Benefit ceases at the earlier of retirement, termination of employment or death of the subscriber.

### ***WHEN AND HOW TO MAKE A CLAIM***

Extended Health Benefit is reimbursed to the employee. The employee must pay the provider of service, obtain an official paid in full receipt and submit to Medavie Blue Cross for processing. Some services may require a completed claim form to accompany the receipt. You may obtain claim forms from your employer or provider of service as appropriate.

To make a claim, complete the claim form that is available.

Claims must be submitted within four (4) months and no later than 24 months of receiving services or supplies or the end of your Extended Health Benefit.

## **EXTENDED HEALTH BENEFIT - OPTION 2**

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If you (or your dependents, if applicable) incur charges for any of the following while insured, Medavie Blue Cross will pay the usual, customary and reasonable charges for these amounts. The benefit amounts shown below are the amounts received after co-insurance, less the amount allowed under any government health program. Medavie Blue Cross will pay the usual, customary and reasonable charges for the following benefits. Benefit amounts are applied on a per person basis.

**Co-insurance: 80%**

### ***ACCIDENTAL DENTAL***

Maximum: \$5,000 per incident

Dental treatment when natural teeth have been damaged by a direct accidental blow to the mouth or jaw. Services must be rendered for payment by Medavie Blue Cross within 12 months following the date of the accident.

### ***BURN PRESSURE GARMENTS***

Maximum: \$500 in a calendar year

Charges for special made-to-measure dressings, when prescribed by a physician for burn patients.

### ***DIABETIC EQUIPMENT***

Maximum: \$200 in a calendar year

Charges for the following equipment on the written authorization of the attending physician for treatment and control of diabetes: preci-jet, glucometer or equipment that performs similar functions and approved by Medavie Blue Cross.

### ***DIAGNOSTIC AND X-RAY SERVICES***

Charges for diagnostic and X-ray services, when carried out by a Medavie Blue Cross approved laboratory which, in the opinion of Medavie Blue Cross, is qualified to render such services. These services will include laboratory services and X-ray examinations.

### ***HEARING AIDS***

Maximum: \$500 every five calendar years, including repairs

Charges for hearing aids (excluding batteries and exams) when prescribed by an otologist, otolaryngologist, and/or registered audiologist.

## **EXTENDED HEALTH BENEFIT - OPTION 2**

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### ***INTRAUTERINE CONTRACEPTIVE DEVICES***

Maximum: one occurrence in a calendar year

Purchase of an intrauterine contraceptive device (IUD).

### ***LYMPHODEMA SLEEVES***

Maximum: two every 12 consecutive months up to a maximum of \$200

Charges for sleeves for lymphodema.

### ***MEDICAL EQUIPMENT AND SUPPLIES***

Maximum: \$10,000 every calendar year for equipment; medical supplies are unlimited

Charges for the rental (or purchase, if approved by Medavie Blue Cross) of manual or electric wheelchairs (including cushions and inserts), standard hospital beds, walkers, home accessories, detection devices for enuresis, insulin pump and transcutaneous electrical nerve stimulator (TENS machine), when prescribed by a licensed Physician. All charges must be pre-approved by Medavie Blue Cross with such approval being subject to periodic reassessment.

### ***MOLDED ARCH SUPPORTS***

Maximum: \$200 in a calendar year

Charges for molded arch supports, excluding their replacement (except for pathological change), when prescribed by an orthopedic surgeon, physiatrist, rheumatologist or the attending physician.

### ***NICOTINE REPLACEMENT/SMOKING CESSATION PRODUCTS***

Maximum: \$500 per participant in a lifetime

### ***ORTHOPEDIC FOOTWEAR & SUPPLIES***

Maximum: \$200 in a calendar year

Charges for orthopedic footwear when customized with special features to accommodate, relieve or remedy some mechanical foot defect or abnormality, when prescribed by an orthopedic surgeon, physiatrist, rheumatologist or the attending physician. Also, charges for shoe modification, adjustments or supplies when prescribed by one of the health care professionals noted above to accommodate, relieve or remedy some mechanical foot defect or abnormality.

### ***OSTOMY SUPPLIES***

Charges for essential ostomy supplies.

### ***OXYGEN***

Charges for oxygen.

## **EXTENDED HEALTH BENEFIT - OPTION 2**

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### ***PRIVATE PRACTICE PARA-MEDICAL SERVICES***

Charges for active treatment provided by private practice duly licensed, certified or registered practitioners as follows:

- Maximum: \$500 per practitioner in a calendar year  
Chiropodist, chiropractor, osteopath, speech therapist, massage therapist, physiotherapist, podiatrist and acupuncturist.
- Maximum: combined maximum of \$500 in a calendar year  
Naturopath and homeopath.
- Maximum: combined maximum of \$1,500 in a calendar year for psychologist, social worker, counselling therapist and psychotherapist.

### ***PRIVATE DUTY NURSING***

Maximum: \$10,000 in a calendar year

Charges for medically necessary home nursing care performed by a registered nurse, registered nursing assistant or certified nursing assistant at your residence (other than a convalescent or nursing home) on the written authorization of the attending physician. In addition, services provided by an approved personal care worker are eligible under this benefit for up to four hours per day. Personal care workers offer essential services such as bathing, dressing, toileting, feeding and mobilization. The covered person may be eligible for services in his/her home if under the active care of a nurse or if requiring home care during the recuperation period after a discharge from the hospital.

All nursing services must be pre-approved by Medavie Blue Cross in order to be considered for reimbursement.

### ***PROFESSIONAL AMBULANCE AND SPECIAL ATTENDANT***

Maximum: \$1,000 per incident

Professional ambulance to and from the nearest facility able to provide essential care. Air transportation, within Canada, on the written authorization of the attending physician, for a stretcher patient, up to three economy seats on a regularly scheduled flight. Travel expenses of a Registered Nurse (not a relative) when medically necessary and approved by Medavie Blue Cross.

### ***CHRONIC DISEASE MANAGEMENT***

Maximum: \$500 per calendar year

Charges for the services rendered by an approved Medavie Blue Cross provider specialized in chronic disease management. Services must be delivered by the approved provider for medical conditions deemed eligible by Medavie Blue Cross. Coverage includes: initial assessment, counselling and follow up sessions; education relating to symptom management, medication usage; and development of action plans.

## **EXTENDED HEALTH BENEFIT - OPTION 2**

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### ***PROSTHETIC APPLIANCES***

Remedial appliances or supplies including artificial limbs and eyes (limited to one artificial limb and eye prosthesis every 60 consecutive months), breasts (limited to a left and right prosthesis every 24 consecutive months), surgical brassieres (limited to two in a calendar year), splints, casts, trusses (limited to one truss every 60 consecutive months) and braces (limited to one cervical collar every 12 consecutive months). Denis Browne splint (limited to one in a lifetime up to usual and customary charges, repairs and adjustments - \$300 per calendar year. Replacement must be due to pathological or physiological change. Repairs and/or adjustments are provided to a maximum reimbursement of \$300 in a calendar year.

Hair prosthetics (wigs), when hair loss is due to an underlying pathology or its treatment, to a maximum reimbursement of \$400 every 12 consecutive months. Hair prosthetics, replacement therapy and other procedures for physiological hair loss are excluded (i.e., male pattern baldness).

### ***SPEECH AIDS***

Maximum:           \$1,000 in a lifetime

Speech aid equipment, (approved by a qualified speech therapist and the attending physician), for persons who do not have normal oral communication ability.

### ***TERMINATION***

Extended Health Benefit ceases at the earlier of retirement, termination of employment or death of the subscriber.

### ***WHEN AND HOW TO MAKE A CLAIM***

Extended Health Benefit is reimbursed to the employee. The employee must pay the provider of service, obtain an official paid in full receipt and submit to Medavie Blue Cross for processing. Some services may require a completed claim form to accompany the receipt. You may obtain claim forms from your employer or provider of service as appropriate.

To make a claim, complete the claim form that is available.

Claims must be submitted within four (4) months and no later than 24 months of receiving services or supplies or the end of your Extended Health Benefit.

## **EXTENDED HEALTH BENEFIT - OPTION 3**

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If you (or your dependents, if applicable) incur charges for any of the following while insured, Medavie Blue Cross will pay the usual, customary and reasonable charges for these amounts. The benefit amounts shown below are the amounts received after co-insurance, less the amount allowed under any government health program. Medavie Blue Cross will pay the usual, customary and reasonable charges for the following benefits. Benefit amounts are applied on a per person basis.

**Co-insurance: 100%**

### ***ACCIDENTAL DENTAL***

Maximum: \$5,000 per incident

Dental treatment when natural teeth have been damaged by a direct accidental blow to the mouth or jaw. Services must be rendered for payment by Medavie Blue Cross within 12 months following the date of the accident.

### ***BURN PRESSURE GARMENTS***

Maximum: \$500 in a calendar year

Charges for special made-to-measure dressings, when prescribed by a physician for burn patients.

### ***DIABETIC EQUIPMENT***

Maximum: \$200 in a calendar year

Charges for the following equipment on the written authorization of the attending physician for treatment and control of diabetes: preci-jet, glucometer or equipment that performs similar functions and approved by Medavie Blue Cross.

### ***DIAGNOSTIC AND X-RAY SERVICES***

Charges for diagnostic and X-ray services, when carried out by a Medavie Blue Cross approved laboratory which, in the opinion of Medavie Blue Cross, is qualified to render such services. These services will include laboratory services and X-ray examinations.

### ***HEARING AIDS***

Maximum: \$500 every five calendar years, including repairs

Charges for hearing aids (excluding batteries and exams) when prescribed by an otolaryngologist, otologist and/or registered audiologist.

## **EXTENDED HEALTH BENEFIT - OPTION 3**

---

### ***INTRAUTERINE CONTRACEPTIVE DEVICES***

Maximum: one occurrence in a calendar year

Purchase of an intrauterine contraceptive device (IUD).

### ***LYMPHODEMA SLEEVES***

Maximum: two every 12 consecutive months up to a maximum of \$200

Charges for sleeves for lymphodema.

### ***MEDICAL EQUIPMENT AND SUPPLIES***

Maximum: \$10,000 every calendar year for equipment; supplies are unlimited

Charges for the rental (or purchase, if approved by Medavie Blue Cross) of manual or electric wheelchairs (including cushions and inserts), standard hospital beds, walkers, home accessories, detection devices for enuresis, insulin pump and transcutaneous electrical nerve stimulator (TENS machine), when prescribed by a licensed Physician. All charges must be pre-approved by Medavie Blue Cross with such approval being subject to periodic reassessment.

### ***MOLDED ARCH SUPPORTS***

Maximum: \$200 in a calendar year

Charges for molded arch supports, excluding their replacement (except for pathological change), when prescribed by an orthopedic surgeon, physiatrist, rheumatologist or the attending physician.

### ***NICOTINE REPLACEMENT/SMOKING CESSATION PRODUCTS***

Maximum: \$500 per participant in a lifetime

### ***ORTHOPEDIC FOOTWEAR & SUPPLIES***

Maximum: \$200 in a calendar year

Charges for orthopedic footwear when customized with special features to accommodate, relieve or remedy some mechanical foot defect or abnormality, when prescribed by an orthopedic surgeon, physiatrist, rheumatologist or the attending physician. Also, charges for shoe modification, adjustments or supplies when prescribed by one of the health care professionals noted above to accommodate, relieve or remedy some mechanical foot defect or abnormality.

### ***OSTOMY SUPPLIES***

Charges for essential ostomy supplies.

### ***OXYGEN***

Charges for oxygen.

## **EXTENDED HEALTH BENEFIT - OPTION 3**

---

### ***PRIVATE PRACTICE PARA-MEDICAL SERVICES***

Charges for active treatment provided by private practice duly licensed, certified or registered practitioners as follows:

- Maximum: \$500 per practitioner in a calendar year  
Chiropractor, chiropractor, osteopath, speech therapist, massage therapist, physiotherapist, podiatrist and acupuncturist.
- Maximum: combined maximum of \$500 in a calendar year  
Naturopath and homeopath.
- Maximum: combined maximum of \$1,500 in a calendar year for psychologist, social worker, counselling therapist and psychotherapist.

### ***PRIVATE DUTY NURSING***

Maximum: \$10,000 in a calendar year

Charges for medically necessary home nursing care performed by a registered nurse, registered nursing assistant or certified nursing assistant at your residence (other than a convalescent or nursing home) on the written authorization of the attending physician. In addition, services provided by an approved personal care worker are eligible under this benefit for up to four hours per day. Personal care workers offer essential services such as bathing, dressing, toileting, feeding and mobilization. The covered person may be eligible for services in his/her home if under the active care of a nurse or if requiring home care during the recuperation period after a discharge from the hospital.

All nursing services must be pre-approved by Medavie Blue Cross in order to be considered for reimbursement.

### ***PROFESSIONAL AMBULANCE AND SPECIAL ATTENDANT***

Maximum: \$1,000 per incident

Professional ambulance to and from the nearest facility able to provide essential care. Air transportation, within Canada, on the written authorization of the attending physician, for a stretcher patient, up to three economy seats on a regularly scheduled flight. Travel expenses of a Registered Nurse (not a relative) when medically necessary and approved by Medavie Blue Cross.

### ***CHRONIC DISEASE MANAGEMENT***

Maximum: \$500 per calendar year

Charges for the services rendered by an approved Medavie Blue Cross provider specialized in chronic disease management. Services must be delivered by the approved provider for medical conditions deemed eligible by Medavie Blue Cross. Coverage includes: initial assessment, counselling and follow up sessions; education relating to symptom management, medication usage; and development of action plans.

## **EXTENDED HEALTH BENEFIT - OPTION 3**

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### ***PROSTHETIC APPLIANCES***

Remedial appliances or supplies including artificial limbs and eyes, breasts (limited to a left and right prosthesis every 24 consecutive months), surgical brassieres (limited to two in a calendar year), splints, casts, trusses (limited to one truss every 60 consecutive months) and braces (limited to one cervical collar every 12 consecutive months). Denis Browne splint (limited to one per lifetime up to usual and customary charges, repairs and adjustments - \$300 per calendar year. Replacement must be due to pathological or physiological change. Repairs and/or adjustments are provided to a maximum reimbursement of \$300 in a calendar year.

Hair prosthetics (wigs), when hair loss is due to an underlying pathology or its treatment, to a maximum reimbursement of \$400 every 12 consecutive months. Hair prosthetics, replacement therapy and other procedures for physiological hair loss are excluded (i.e., male pattern baldness).

### ***SPEECH AIDS***

Maximum: \$1,000 in a lifetime

Speech aid equipment, (approved by a qualified speech therapist and the attending physician), for persons who do not have normal oral communication ability.

### ***FM SYSTEMS***

Maximum: \$1,000 in a lifetime

Charges for FM system when required by a child for language development or for classroom.

### ***TERMINATION***

Extended Health Benefit ceases at the earlier of retirement, termination of employment or death of the subscriber.

### ***WHEN AND HOW TO MAKE A CLAIM***

Extended Health Benefit is reimbursed to the employee. The employee must pay the provider of service, obtain an official paid in full receipt and submit to Medavie Blue Cross for processing. Some services may require a completed claim form to accompany the receipt. You may obtain claim forms from your employer or provider of service as appropriate.

To make a claim, complete the claim form that is available.

Claims must be submitted within four (4) months and no later than 24 months of receiving services or supplies or the end of your Extended Health Benefit.

## **VISION BENEFIT - OPTION 1**

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If you (or your dependents, if applicable) incur charges for any of the following while insured, Medavie Blue Cross will pay the usual, customary and reasonable charges for these amounts. The benefit amounts shown below are the amounts received after co-insurance, less the amount allowed under any government health program. Medavie Blue Cross will pay the usual, customary and reasonable charges for the following benefits. Benefit amounts are applied on a per person basis.

**Co-insurance: 20%**

### ***CONTACT LENSES DUE TO DISEASE***

Maximum: \$200 every 24 consecutive months, every 12 consecutive months for participants under age 18

When medically necessary for ulcerated keratitis, severe corneal scarring, keratoconus or aphakia, provided sight can be improved to at least the 20/40 level.

### ***EYE EXAMINATIONS, LENSES, FRAMES AND CONTACT LENSES***

Maximum: \$100 every 24 consecutive months, every 12 consecutive months for participants under age 18

Charges of a licensed optometrist or ophthalmologist for eye examinations. Charges for corrective eyeglasses, including lenses, frames and contact lenses when provided with a valid prescription by a registered and licensed ophthalmologist or optometrist. Coverage excludes expenses incurred for safety glasses or glasses/contacts for cosmetic purposes.

### ***VISUAL TRAINING***

Maximum: \$100 in a lifetime

Charges of a registered, licensed optometrist or ophthalmologist for visual training and remedial eye exercises.

### ***TERMINATION***

Vision Benefit ceases at the earlier of retirement, termination of employment or death of the subscriber.

### ***WHEN AND HOW TO MAKE A CLAIM***

Vision benefit is reimbursed to the employee. The employee must pay the provider of service, obtain an official paid in full receipt and submit to Medavie Blue Cross for processing. Some services may require a completed claim form to accompany the receipt. You may obtain claim forms from your employer or provider of service as appropriate.

To make a claim, complete the claim form that is available.

Claims must be submitted within four (4) months and no later than 24 months of receiving services or supplies or the end of your Vision benefit.

## **VISION BENEFIT - OPTION 2**

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If you (or your dependents, if applicable) incur charges for any of the following while insured, Medavie Blue Cross will pay the usual, customary and reasonable charges for these amounts. The benefit amounts shown below are the amounts received after co-insurance, less the amount allowed under any government health program. Medavie Blue Cross will pay the usual, customary and reasonable charges for the following benefits. Benefit amounts are applied on a per person basis.

**Co-insurance: 80%**

### ***CONTACT LENSES DUE TO DISEASE***

Maximum: \$200 every 24 consecutive months, every 12 consecutive months for participants under age 18

When medically necessary for ulcerated keratitis, severe corneal scarring, keratoconus or aphakia, provided sight can be improved to at least the 20/40 level.

### ***EYE EXAMINATIONS, LENSES, FRAMES AND CONTACT LENSES***

Maximum: \$150 every 24 consecutive months, every 12 consecutive months for participants under age 18

Charges of a licensed optometrist or ophthalmologist for eye examinations. Charges for corrective eyeglasses, including lenses, frames and contact lenses when provided with a valid prescription by a registered and licensed ophthalmologist or optometrist. Coverage excludes expenses incurred for safety glasses or glasses/contacts for cosmetic purposes.

### ***VISUAL TRAINING***

Maximum: \$100 in a lifetime

Charges of a registered, licensed optometrist or ophthalmologist for visual training and remedial eye exercises.

### ***TERMINATION***

Vision Benefit ceases at the earlier of retirement, termination of employment or death of the subscriber.

### ***WHEN AND HOW TO MAKE A CLAIM***

Vision benefit is reimbursed to the employee. The employee must pay the provider of service, obtain an official paid in full receipt and submit to Medavie Blue Cross for processing. Some services may require a completed claim form to accompany the receipt. You may obtain claim forms from your employer or provider of service as appropriate.

To make a claim, complete the claim form that is available.

Claims must be submitted within four (4) months and no later than 24 months of receiving services or supplies or the end of your Vision benefit.

## **VISION BENEFIT - OPTION 3**

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If you (or your dependents, if applicable) incur charges for any of the following while insured, Medavie Blue Cross will pay the usual, customary and reasonable charges for these amounts. The benefit amounts shown below are the amounts received after co-insurance, less the amount allowed under any government health program. Medavie Blue Cross will pay the usual, customary and reasonable charges for the following benefits. Benefit amounts are applied on a per person basis.

**Co-insurance: 100%**

### ***CONTACT LENSES DUE TO DISEASE***

Maximum: \$200 every 24 consecutive months, every 12 consecutive months for participants under age 18

When medically necessary for ulcerated keratitis, severe corneal scarring, keratoconus or aphakia, provided sight can be improved to at least the 20/40 level.

### ***EYE EXAMINATIONS, LENSES, FRAMES AND CONTACT LENSES***

Maximum: \$200 every 24 consecutive months, every 12 consecutive months for participants under age 18

Charges of a licensed optometrist or ophthalmologist for eye examinations. Charges for corrective eyeglasses, including lenses, frames and contact lenses when provided with a valid prescription by a registered and licensed ophthalmologist or optometrist. Coverage excludes expenses incurred for safety glasses or glasses/contacts for cosmetic purposes.

### ***VISUAL TRAINING***

Maximum: \$100 in a lifetime

Charges of a registered, licensed optometrist or ophthalmologist for visual training and remedial eye exercises.

### ***TERMINATION***

Vision Benefit ceases at the earlier of retirement, termination of employment or death of the subscriber.

### ***WHEN AND HOW TO MAKE A CLAIM***

Vision benefit is reimbursed to the employee. The employee must pay the provider of service, obtain an official paid in full receipt and submit to Medavie Blue Cross for processing. Some services may require a completed claim form to accompany the receipt. You may obtain claim forms from your employer or provider of service as appropriate.

To make a claim, complete the claim form that is available.

Claims must be submitted within four (4) months and no later than 24 months of receiving services or supplies or the end of your Vision benefit.

## **DRUG BENEFIT - OPTION 1**

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If you (or your dependents, if applicable) incur charges for certain prescription-requiring drugs, the eligible drug may be subject to quantity maximums, dollar maximums, deductibles, co-payments or other maximums as approved by Medavie Blue Cross. Benefit maximums are applied on a per covered person basis.

**Co-payment:**                    **80% for each eligible drug on the prescription**  
**Co-insurance:**                **100% of the remaining eligible expense**  
**Method of payment:**        **paid directly to the pharmacy**

For participants age 65 and over, the plan reimburses the employee for the government pharmacare co-payment. Prescription drugs that are not eligible benefits under the government pharmacare program but which are included under the plan's benefit list are eligible for reimbursement by Medavie Blue Cross.

Includes prescription drug items approved by Medavie Blue Cross.

Charges for the following are also included:

- fertility drugs will be limited to \$1,500 per treatment with a lifetime maximum of \$3,000
- Glucose Monitoring Systems, including Continuous Glucose Monitoring (CGM) receivers, Transmitters or Sensors for Participants prescribed insulin for the treatment of diabetes, to a maximum of \$4,000 per calendar year.

Diabetic supplies are paid directly to the pharmacy at the rate of Extended Health Benefits.

Shingles vaccine is limited to Participants over age 50; the Participant pays 20% to a maximum of \$200 in a lifetime.

Certain prescription-requiring drugs on the eligible drug benefit list are eligible benefits on an individual Participant basis based on specific medical needs and when approved by Medavie Blue Cross under the Special Authorization process.

Eligible drug expenses include medically necessary items that, by law, can only be obtained with a prescription of a physician or dentist, that are authorized as benefits by Medavie Blue Cross, and are dispensed by an approved provider.

If an interchangeable drug has been prescribed, Medavie Blue Cross will reimburse to the lowest ingredient cost interchangeable drug when prescribed by a physician and dispensed by an approved provider. Regardless of whether your physician indicates the prescribed interchangeable drug cannot be substituted, Medavie Blue Cross will only reimburse to the lowest ingredient cost interchangeable drug.

You may request a higher cost interchangeable drug; however, you will be responsible for paying the difference in cost between the interchangeable drugs. For participants with an adverse reaction to the interchangeable drug dispensed, Medavie Blue Cross will consider reimbursement to another interchangeable drug on a case by case basis only, through the defined exception process.

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## **DRUG BENEFIT - OPTION 1**

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### ***TERMINATION***

Drug Benefit ceases at the earlier of retirement, termination of employment or age 65. Drug Benefits which cease at age 70. For Participants age 65 and over, Medavie Blue Cross will act as a second payer to pharmacare on a reimbursement basis for prescription drugs.

### ***WHEN AND HOW TO MAKE A CLAIM***

Certain benefits will require Special Authorization by Medavie Blue Cross. To apply for Special Authorization from Medavie Blue Cross, you must arrange for the health care professional rendering the service to complete a Special Authorization form. Any costs incurred for completion of Special Authorization forms is the covered person's responsibility.

The Medavie Blue Cross Identification Card should be shown and the provider will arrange to bill Medavie Blue Cross directly.

## **DRUG BENEFIT - OPTION 2**

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If you (or your dependents, if applicable) incur charges for certain prescription-requiring drugs, the eligible drug may be subject to quantity maximums, dollar maximums, deductibles, co-payments or other maximums as approved by Medavie Blue Cross. Benefit maximums are applied on a per covered person basis.

**Co-payment:** 20% to a maximum of \$10 for each eligible drug on the prescription  
**Co-insurance:** 100% of the remaining eligible expense  
**Method of payment:** paid directly to the pharmacy

For participants age 65 and over, the plan reimburses the employee for the government pharmacare co-payment. Prescription drugs that are not eligible benefits under the government pharmacare program but which are included under the plan's benefit list are eligible for reimbursement by Medavie Blue Cross.

Includes prescription drug items approved by Medavie Blue Cross.

Charges for the following are also included:

- fertility drugs will be limited to \$1,500 per treatment with a lifetime maximum of \$3,000
- Glucose Monitoring Systems, including Continuous Glucose Monitoring (CGM) receivers, Transmitters or Sensors for Participants prescribed insulin for the treatment of diabetes, to a maximum of \$4,000 per calendar year.

Diabetic supplies are paid directly to the pharmacy at the rate of Extended Health Benefits.

Shingles vaccine is limited to Participants over age 50; the Participant pays 20% to a maximum of \$200 in a lifetime.

Certain prescription-requiring drugs on the eligible drug benefit list are eligible benefits on an individual Participant basis based on specific medical needs and when approved by Medavie Blue Cross under the Special Authorization process.

Eligible drug expenses include medically necessary items that, by law, can only be obtained with a prescription of a physician or dentist, that are authorized as benefits by Medavie Blue Cross, and are dispensed by an approved provider.

If an interchangeable drug has been prescribed, Medavie Blue Cross will reimburse to the lowest ingredient cost interchangeable drug when prescribed by a physician and dispensed by an approved provider. Regardless of whether your physician indicates the prescribed interchangeable drug cannot be substituted, Medavie Blue Cross will only reimburse to the lowest ingredient cost interchangeable drug.

You may request a higher cost interchangeable drug; however, you will be responsible for paying the difference in cost between the interchangeable drugs. For participants with an adverse reaction to the interchangeable drug dispensed, Medavie Blue Cross will consider reimbursement to another interchangeable drug on a case by case basis only, through the defined exception process.

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## **DRUG BENEFIT - OPTION 2**

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### ***TERMINATION***

Drug Benefit ceases at the earlier of retirement, termination of employment or age 65. Drug Benefits which cease at age 70. For Participants age 65 and over, Medavie Blue Cross will act as a second payer to pharmacare on a reimbursement basis for prescription drugs.

### ***WHEN AND HOW TO MAKE A CLAIM***

Certain benefits will require Special Authorization by Medavie Blue Cross. To apply for Special Authorization from Medavie Blue Cross, you must arrange for the health care professional rendering the service to complete a Special Authorization form. Any costs incurred for completion of Special Authorization forms is the covered person's responsibility.

The Medavie Blue Cross Identification Card should be shown and the provider will arrange to bill Medavie Blue Cross directly.

### **DRUG BENEFIT - OPTION 3**

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If you (or your dependents, if applicable) incur charges for certain prescription-requiring drugs, the eligible drug may be subject to quantity maximums, dollar maximums, deductibles, co-payments or other maximums as approved by Medavie Blue Cross. Benefit maximums are applied on a per covered person basis.

**Co-payment:**                    **10% for each eligible drug on the prescription**  
**Co-insurance:**               **100% of the remaining eligible expense**  
**Method of payment:**       **paid directly to the pharmacy**

For participants age 65 and over, the plan reimburses the employee for the government pharmacare co-payment. Prescription drugs that are not eligible benefits under the government pharmacare program but which are included under the plan's benefit list are eligible for reimbursement by Medavie Blue Cross.

Includes prescription drug items approved by Medavie Blue Cross.

Charges for the following are also included:

- fertility drugs will be limited to \$1,500 per treatment with a lifetime maximum of \$3,000
- Glucose Monitoring Systems, including Continuous Glucose Monitoring (CGM) receivers, Transmitters or Sensors for Participants prescribed insulin for the treatment of diabetes, to a maximum of \$4,000 per calendar year.

Diabetic supplies are paid directly to the pharmacy at the rate of Extended Health Benefits.

Shingles vaccine is limited to Participants over age 50; the Participant pays 20% to a maximum of \$200 in a lifetime.

Certain prescription-requiring drugs on the eligible drug benefit list are eligible benefits on an individual Participant basis based on specific medical needs and when approved by Medavie Blue Cross under the Special Authorization process.

Eligible drug expenses include medically necessary items that, by law, can only be obtained with a prescription of a physician or dentist, that are authorized as benefits by Medavie Blue Cross, and are dispensed by an approved provider.

If an interchangeable drug has been prescribed, Medavie Blue Cross will reimburse to the lowest ingredient cost interchangeable drug when prescribed by a physician and dispensed by an approved provider. Regardless of whether your physician indicates the prescribed interchangeable drug cannot be substituted, Medavie Blue Cross will only reimburse to the lowest ingredient cost interchangeable drug.

You may request a higher cost interchangeable drug; however, you will be responsible for paying the difference in cost between the interchangeable drugs. For participants with an adverse reaction to the interchangeable drug dispensed, Medavie Blue Cross will consider reimbursement to another interchangeable drug on a case by case basis only, through the defined exception process.

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## **DRUG BENEFIT - OPTION 3**

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### ***TERMINATION***

Drug Benefit ceases at the earlier of retirement, termination of employment or age 65. Drug Benefits which cease at age 70. For Participants age 65 and over, Medavie Blue Cross will act as a second payer to pharmacare on a reimbursement basis for prescription drugs.

### ***WHEN AND HOW TO MAKE A CLAIM***

Certain benefits will require Special Authorization by Medavie Blue Cross. To apply for Special Authorization from Medavie Blue Cross, you must arrange for the health care professional rendering the service to complete a Special Authorization form. Any costs incurred for completion of Special Authorization forms is the covered person's responsibility.

The Medavie Blue Cross Identification Card should be shown and the provider will arrange to bill Medavie Blue Cross directly.

## **WORLDWIDE TRAVEL BENEFIT - OPTION 1**

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The Group Travel plan covers a wide range of benefits that may be available following an accident or unexpected illness incurred outside the covered person's province of residence while on business or vacation. Payment is subject to the maximum amounts and co-insurance amount indicated below, less the amount allowed under any government health program. Benefit maximums are noted in Canadian currency.

**Co-insurance: 100%**

### ***DIAGNOSTIC SERVICES***

Charges for laboratory services for diagnostics and X-rays when ordered by the attending physician.

### ***HOSPITAL ACCOMMODATION***

The cost of hospital room accommodation (not a suite) and medically necessary inpatient/outpatient services.

### ***MEALS AND ACCOMMODATION***

Maximum: \$1,500 (\$150 per day)

Charges for extra costs of commercial accommodation and meals incurred by a covered person, remaining with a travelling companion when the trip is delayed due to illness or accident to a travelling companion or a covered person. This must be verified by the attending physician and supported with receipts from commercial organizations.

### ***PHYSICIAN SERVICES***

Customary charges by physicians in excess of allowances provided under government medical insurance at the usual and customary fee of the area where the service is rendered.

### ***NURSE***

Charges for private duty nursing (not a relative of the patient or an employee of the hospital) when ordered by an attending physician.

## **WORLDWIDE TRAVEL BENEFIT - OPTION 1**

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### ***TRANSPORTATION EXPENSES***

Extra costs of return economy fare for air transport from the place where emergency illness or injury occurred to the home city in Canada to include the following:

- Fare for transportation by stretcher including, when medically necessary, the return fare of an accompanying Registered Graduate Nurse or other qualified medical attendant (not a relative of the participant) when ordered by the attending physician.
- Charges in excess of booked fare or prearranged charter fare that are incurred as a result of a change in the planned schedule, including additional fare of an eligible dependent covered under this plan who was travelling with the sick or injured participant.
- Return fare for transporting a member of the immediate family (spouse, parent, child) to attend at the side of a participant who was travelling unaccompanied by a family member, following critical injury or illness necessitating in-patient hospitalization. Attendance and return must occur within 10 days of discharge from hospital.
- Licensed air ambulance transportation to the participant's home departure point, when such transportation is Medically Necessary and is approved in advance and arranged by Medavie Blue Cross.

This Transportation Expense benefit covers extra expenses only. In determining benefits, a reduction will be made by the level of expense a person would normally have incurred had no injury or illness occurred.

### ***RETURN OF DECEASED***

Maximum:           \$3,000

Charges for the cost of preparation and homeward transportation of the deceased covered person (excluding the cost of a coffin) to the point of departure in Canada by the most direct route.

### ***VEHICLE RETURN***

Maximum:           \$1,000

Charges for the cost of driving the covered person's vehicle, either private or rental, by commercial agency to the covered person's residence or nearest appropriate vehicle rental agency when the covered person is unable to return it due to sickness or accident.

## **WORLDWIDE TRAVEL BENEFIT - OPTION 1**

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### ***EXCLUSIONS***

1. No benefits are available under the plan for residents travelling outside their province of residence primarily or incidentally to seek medical advice or treatment, even if such a trip is on the recommendation of a physician.
2. No benefits are available under the plan for elective (non-emergency) treatment or surgery. This is defined as treatment or surgery (a) not required for the immediate relief of acute pain and suffering, or (b) which reasonably could be delayed until the covered person has returned to Canada or (c) which the covered person elects to have rendered or performed outside of Canada following emergency treatment for, or diagnosis of, a medical condition which (on medical evidence) would not prevent the covered person from returning to Canada prior to such treatment or surgery.
3. Benefits under the plan will not be paid if the covered person receives the same from a third party.
4. No benefits will be paid for expenses incurred as the result of abuse of medications, drugs or alcohol, suicide or attempted suicide, criminal acts, war or other hostilities.
5. Medavie Blue Cross, in consultation with the attending physician, reserves the right to return the patient to Canada. If any covered person is (on medical evidence) able to return to Canada following the diagnosis of, or the emergency treatment for, a medical condition that requires continuing medical services, treatment or surgery, and the patient elects to have such treatment or services rendered, or surgery performed, outside Canada, the expense of such continuing medical services, treatment or surgery will not be covered by this plan. Medavie Blue Cross accepts no responsibility in the event of deterioration of the covered person's medical condition during or after the transfer back to Canada.
6. Coverage is limited to expenses incurred as a result of a sudden illness or accident which occurs outside the participant's province of residence. Pre-existing conditions will be covered as a benefit, provided the condition is stable prior to travel, and when medical attention is not anticipated during the travel period.

A pre-existing condition is considered stable if you, in the 90 days before the departure date have not:

- a) been treated or evaluated for new symptoms or related conditions;
- b) had symptoms that increased in frequency or severity, or examination findings indicating the condition has worsened;
- c) been prescribed a new treatment or change in treatment for the condition (generally does not include reductions in medication due to improvement in the condition, or regular changes in medication as part of an established treatment plan);
- d) been admitted to a hospital for the condition; or
- e) been awaiting new treatments or tests regarding the medical condition (does not include routine tests).

The above criteria will be considered collectively in relation to the overall medical condition.

## **WORLDWIDE TRAVEL BENEFIT - OPTION 1**

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7. This policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
  - a) expenses incurred while travelling in a country (or a specific region of a country) for which there is a Government of Canada travel warning, when such travel warning was issued before the departure date and the loss or expense is related to the reason for which the travel warning was issued; and
  - b) insurrection, war (declared or not), the hostile action of the armed forces of any country or participation in any riot or civil commotion.
8. Coverage is limited to amounts that are in excess of coverage provided by any other plan. Where a court determines that the policy and any other plan(s) provide primary coverage, the benefit will be co-ordinated with the other plan, as described in the Co-ordination of Benefits section.
9. Medavie Blue Cross will not cover expenses in excess of \$2 million Canadian per covered Participant, per incidence outside the province of residence.

All claims and required government forms must be submitted within four (4) months of the date of service.

### ***TERMINATION***

Travel Benefit ceases at the earlier of retirement, termination of employment or age 65.

### ***WHEN AND HOW TO MAKE A CLAIM***

Obtain detailed receipts in duplicate for any expenses incurred outside your province of residence. Upon your return, send one of the receipts to your provincial government health plan for their consideration and payment. When a reply has been received from them, send proof of their payment together with appropriate receipts to Medavie Blue Cross - Claims Department for payment of the remaining eligible benefits. Always provide your Medavie Blue Cross Identification Number when submitting a claim to Medavie Blue Cross.

Claims for services outside of Canada are paid by Medavie Blue Cross in Canadian currency based on the rate of exchange in effect at the conclusion of the services.

## **WORLDWIDE TRAVEL BENEFIT - OPTION 2 AND OPTION 3**

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The Group Travel plan covers a wide range of benefits that may be available following an accident or unexpected illness incurred outside the covered person's province of residence while on business or vacation. Payment is subject to the maximum amounts and co-insurance amount indicated below, less the amount allowed under any government health program. Benefit maximums are noted in Canadian currency.

**Co-insurance: 100%**

### ***ACCIDENTAL DENTAL***

Maximum: \$1,000

Charges for dental treatment necessitated by a direct accidental blow to the mouth. Such services must be rendered or reported and approved within 180 days of the accident and be supported by details of the accident.

### ***AMBULANCE***

Normal charges for ambulance service, including air ambulance and evacuation to and from the nearest qualified medical facility.

### ***TRANSPORTATION EXPENSES***

Extra costs of return economy fare for air transport from the place where emergency illness or injury occurred to the home city in Canada to include the following:

- Fare for transportation by stretcher including the return fare of an accompanying registered graduate nurse or other qualified medical attendant when ordered by the attending physician.
- Charges in excess of booked fare or prearranged charter fare that are incurred as a result of a change in the planned schedule, including additional fare of an eligible dependent covered under this contract who was travelling with stricken participant.
- Return fare for transporting a member of the immediate family (spouse, parent, child) to attend at the side of a participant who was travelling unaccompanied by a family member, following critical injury or illness necessitating in-patient hospitalization. Attendance and return must occur within 10 days of discharge from hospital.

This transportation expense benefit covers extra expenses only. In determining benefits, a reduction will be made by the level of expense a person would normally have incurred had no injury or illness occurred.

### ***DIAGNOSTIC SERVICES***

Charges for laboratory services for diagnostics and X-rays when ordered by the attending physician.

## **WORLDWIDE TRAVEL BENEFIT - OPTION 2 AND OPTION 3**

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### ***DRUG BENEFITS***

Charges for drugs in a quantity sufficient for the period of travel. Eligible drug expenses include medically necessary items that, by law, that can only be obtained with a prescription of a physician or dentist, are authorized as benefits by Medavie Blue Cross, and are dispensed by a licensed pharmacist. Proof of purchase is required showing the name of the preparation, date of purchase, quantity, strength and total cost.

### ***EMERGENCY AND PAYMENT ASSISTANCE***

The services of a 24-hour emergency hotline are available to covered persons who need assistance while travelling. By telephoning the appropriate number on your "World Assistance Card" when a medical emergency occurs, coverage will be confirmed to the hospital or physician. Payment of medical expenses will be arranged or coordinated on behalf of the covered person. In addition, the following services are offered.

Medical Assistance - the covered person may call for a list of hospitals or medical facilities and arrangements will be made for:

- advice from a qualified physician,
- medical follow-up of the covered person's condition and communication with the employee and family,
- return home or transfer of covered person if medically permissible,
- transport a family member to the covered person's bedside or to identify the deceased.

Non-Medical Assistance - the covered person may call to obtain:

- an emergency response in any major language,
- emergency assistance in contacting the family or business,
- referral to legal counsel.

### ***HOSPITAL ACCOMMODATION***

The cost of hospital room accommodation (not a suite) and medically necessary inpatient/outpatient services.

### ***MEALS AND ACCOMMODATION***

Maximum:           \$1,500 (\$150 per day)

Charges for extra costs of commercial accommodation and meals incurred by a covered person, remaining with a travelling companion when the trip is delayed due to illness or accident to a travelling companion or a covered person. This must be verified by the attending physician and supported with receipts from commercial organizations.

## **WORLDWIDE TRAVEL BENEFIT - OPTION 2 AND OPTION 3**

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### ***MEDICAL APPLIANCES***

The cost of casts, canes, crutches, slings, splints, trusses, braces and/or temporary rental of a wheelchair when required due to an accident or sudden illness that occurs outside the province of residence and when ordered by a physician.

### ***NURSE***

Charges for private duty nursing (not a relative of the patient or an employee of the hospital) when ordered by an attending physician.

### ***PARAMEDICAL SERVICES***

Charges made by a licensed chiropractor, osteopath, chiropractist, podiatrist or physiotherapist (not a relative) up to the usual and customary fee excluding charges for X-rays.

### ***PHYSICIAN SERVICES***

Customary charges by physicians in excess of allowances provided under government medical insurance at the usual and customary fee of the area where the service is rendered.

### ***RETURN OF DECEASED***

Maximum:           \$3,000

Charges for the cost of preparation and homeward transportation of the deceased covered person (excluding the cost of a coffin) to the point of departure in Canada by the most direct route.

### ***VEHICLE RETURN***

Maximum:           \$1,000

Charges for the cost of driving the covered person's vehicle, either private or rental, by commercial agency to the covered person's residence or nearest appropriate vehicle rental agency when the covered person is unable to return it due to sickness or accident.

## **WORLDWIDE TRAVEL BENEFIT - OPTION 2 AND OPTION 3**

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### ***EXCLUSIONS***

1. No benefits are available under the plan for residents travelling outside their province of residence primarily or incidentally to seek medical advice or treatment, even if such a trip is on the recommendation of a physician.
2. No benefits are available under the plan for elective (non-emergency) treatment or surgery. This is defined as treatment or surgery (a) not required for the immediate relief of acute pain and suffering, or (b) which reasonably could be delayed until the covered person has returned to Canada or (c) which the covered person elects to have rendered or performed outside of Canada following emergency treatment for, or diagnosis of, a medical condition which (on medical evidence) would not prevent the covered person from returning to Canada prior to such treatment or surgery.
3. Benefits under the plan will not be paid if the covered person receives the same from a third party.
4. No benefits will be paid for expenses incurred as the result of abuse of medications, drugs or alcohol, suicide or attempted suicide, criminal acts, war or other hostilities.
5. Medavie Blue Cross, in consultation with the attending physician, reserves the right to return the patient to Canada. If any covered person is (on medical evidence) able to return to Canada following the diagnosis of, or the emergency treatment for, a medical condition that requires continuing medical services, treatment or surgery, and the patient elects to have such treatment or services rendered, or surgery performed, outside Canada, the expense of such continuing medical services, treatment or surgery will not be covered by this plan. Medavie Blue Cross accepts no responsibility in the event of deterioration of the covered person's medical condition during or after the transfer back to Canada.
6. Coverage is limited to expenses incurred as a result of a sudden illness or accident which occurs outside the participant's province of residence. Pre-existing conditions will be covered as a benefit, provided the condition is stable prior to travel, and when medical attention is not anticipated during the travel period.

A pre-existing condition is considered stable if you, in the 90 days before the departure date have not:

- a) been treated or evaluated for new symptoms or related conditions;
- b) had symptoms that increased in frequency or severity, or examination findings indicating the condition has worsened;
- c) been prescribed a new treatment or change in treatment for the condition (generally does not include reductions in medication due to improvement in the condition, or regular changes in medication as part of an established treatment plan);
- d) been admitted to a hospital for the condition; or
- e) been awaiting new treatments or tests regarding the medical condition (does not include routine tests).

The above criteria will be considered collectively in relation to the overall medical condition.

## **WORLDWIDE TRAVEL BENEFIT - OPTION 2 AND OPTION 3**

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7. This policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
  - a) expenses incurred while travelling in a country (or a specific region of a country) for which there is a Government of Canada travel warning, when such travel warning was issued before the departure date and the loss or expense is related to the reason for which the travel warning was issued; and
  - b) insurrection, war (declared or not), the hostile action of the armed forces of any country or participation in any riot or civil commotion.
8. Coverage is limited to amounts that are in excess of coverage provided by any other plan. Where a court determines that the policy and any other plan(s) provide primary coverage, the benefit will be co-ordinated with the other plan, as described in the Co-ordination of Benefits section.
9. Medavie Blue Cross will not cover expenses in excess of \$2 million Canadian per covered Participant, per incidence outside the province of residence.

All claims and required government forms must be submitted within four (4) months of the date of service.

### ***TERMINATION***

Travel Benefit ceases at the earlier of retirement, termination of employment or age 65.

### ***WHEN AND HOW TO MAKE A CLAIM***

Obtain detailed receipts in duplicate for any expenses incurred outside your province of residence. Upon your return, send one of the receipts to your provincial government health plan for their consideration and payment. When a reply has been received from them, send proof of their payment together with appropriate receipts to Medavie Blue Cross - Claims Department for payment of the remaining eligible benefits. Always provide your Medavie Blue Cross Identification Number when submitting a claim to Medavie Blue Cross.

Claims for services outside of Canada are paid by Medavie Blue Cross in Canadian currency based on the rate of exchange in effect at the conclusion of the services.

## **REFERRAL FOR SERVICES OUTSIDE CANADA – OPTION 1, OPTION 2 AND OPTION 3**

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When covered persons are referred outside Canada by the attending physician for medical services not available in Canada, Medavie Blue Cross will pay for the following eligible benefits. Payment will be made at the usual, customary and reasonable amount for charges in excess of provincial government health care allowances up to a lifetime maximum of \$500,000.

**Co-insurance: 100%**

### ***AMBULANCE***

Charges for licensed ambulance services required to transport a stretcher patient to and from the nearest hospital able to provide essential care. Charges for air transport are included to a maximum of up to three economy seats on a regularly scheduled flight.

### ***AMBULANCE ATTENDANT***

Charges for travel expenses of an accompanying Registered Nurse or qualified medical attendant (not a relative) when medically necessary and approved by Medavie Blue Cross.

### ***HOSPITAL***

All hospital charges for medically necessary services, less the amount allowed under the provincial government health care plan, such as:

- hospital room accommodation
- intensive care rooms
- nursing services
- operating and recovery rooms
- diagnostic and laboratory services including X-ray
- oxygen and blood
- prescription drugs including intravenous solutions
- physiotherapy

### ***PHYSICIANS AND SURGEONS***

Customary charges of physicians and surgeons for services rendered, less the amount allowed under the provincial government health care plan.

## **REFERRAL FOR SERVICES OUTSIDE CANADA – OPTION 1, OPTION 2 AND OPTION 3**

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### ***LIMITATIONS AND EXCLUSIONS***

1. The referral outside Canada must be medically necessary and must not be for services available in Canada, as determined by Medavie Blue Cross.
2. The claim must have prior approval for payment from Medavie Blue Cross.
3. Payment will be made for the reasonable and customary charges of the provider of the services or supplies in the area in which the services are rendered.
4. Payment will only be made for services and supplies rendered while the patient was under the active treatment of a licensed physician.
5. Payment will not be made for treatment of any illness commencing within 12 months after the covered person's effective date of group coverage for which the covered person has received medical treatment or has been prescribed drugs 12 months prior to the effective date of this coverage.
6. The services to be provided outside Canada must not be experimental or investigative in nature.
7. Referrals outside of Canada exclude, but are not limited to, services not available due to waiting lists and/or treatment which has been refused by a physician in Canada.

### ***TERMINATION***

Referral for services outside Canada ceases at the earlier of retirement, termination of employment or age 65.

### ***WHEN AND HOW TO MAKE A CLAIM***

Obtain detailed receipts in duplicate for any expenses incurred outside your province of residence. Upon your return, send one of the receipts to your provincial government health plan for their consideration and payment. When a reply has been received from them, send proof of their payment together with appropriate receipts to Medavie Blue Cross - Claims Department for payment of the remaining eligible benefits. Always provide your Medavie Blue Cross Identification Number when submitting a claim to Medavie Blue Cross.

Claims for services outside of Canada are paid by Medavie Blue Cross in Canadian currency based on the rate of exchange in effect at the conclusion of the services.

Referrals outside Canada must be medically necessary and must not be for services available in Canada, as determined by Medavie Blue Cross. A letter from the referring physician is required as well as a description of the treatment rendered from the attending physician.

## **DENTAL BENEFIT - OPTION 1**

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Your dental program covers you and your dependents for a wide range of dental services including the following benefits. The benefit amounts shown below are the amounts received after co-insurance. Benefit amounts are applied on a per person basis. Dental benefits are based on the usual and customary charges up to the current Dental Fee Guide for general practitioners in effect in the covered person's province of residence.

### ***BASIC BENEFITS***

**Co-insurance: 20%**

**Diagnostics** - clinical oral examinations (two recall exams every 12 consecutive months), tests and laboratory examinations, X-ray examinations include: full mouth or panoramic films (one of each type every 24 consecutive months), bitewings (two every 12 consecutive months).

**Preventive Services** - cleaning, polishing and fluoride treatments (once per five consecutive months - coverage applicable for participants under 18 only), pit and fissure sealants (coverage applicable for participants under 19 only), space maintainers, maintenance and repairs.

**Surgical Services** - extraction of teeth, pre and post-surgical care.

**Minor Restorative Services** - Amalgam (acrylic, composite resin and silicate restorations restorations) and retentive pins.

### ***ADDITIONAL BASIC BENEFITS***

**Co-insurance: 20%**

**Adjunctive Services** - emergency treatment of pain, local anaesthesia (not in conjunction with operative or surgical procedures) as well as conscious sedation.

**Prosthetic and Restoration Maintenance Services** - repair of partial and complete dentures, relining or rebasing of dentures (limited to once every 36 consecutive months), recementing of bridgework and recementing of crowns, inlays or onlays. Recementing of bridgework or crown inlays or onlays is covered after a period of six months following installation.

**Endodontic Services** - diagnosis and treatment of the pulp (nerve) and tissue which supports the end of the root, root canal therapy and emergency procedures.

**Periodontic Services** - diagnosis and treatment of disease which affects the supporting tissue of the teeth, such as the gums and bones surrounding the teeth, periodontal appliances. Periodontal scaling and root planing is limited to a combined total of eight time units in any period of 12 consecutive months.

## **DENTAL BENEFIT - OPTION 1**

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### ***MAJOR RESTORATIVE BENEFITS***

**Co-insurance:** 20%

**Maximum:** \$500 per person in a calendar year

**Major Restorative Services** - Crowns and veneers, inlays and onlay restorations (replacement will be covered only after a period of five years has elapsed following initial placement and the existing restoration is unserviceable and cannot be made serviceable).

**Prosthodontic Services** - Fixed bridgework, partial and complete dentures (replacement of a denture or a bridge will be covered only after a period of five years has elapsed following initial placement and the existing restoration is unserviceable and cannot be made serviceable).

### ***PRE-DETERMINATION OF BENEFITS***

When a planned course of dental treatment is expected to result in charges of \$300 or more, Medavie Blue Cross must receive from the attending Dentist or Dentist Specialist, prior to the treatment being undertaken, a description of the proposed treatment and an estimate of the charges for services, and dental x-rays where applicable. Medavie Blue Cross will determine and confirm the amount of approved Benefits.

### ***TERMINATION***

Dental Benefit ceases at the earlier of retirement, termination of employment or death of the subscriber.

### ***WHEN AND HOW TO MAKE A CLAIM***

Dental benefits are reimbursed to the employee. The employee must pay the provider of service, obtain an official paid in full receipt and submit to Medavie Blue Cross for processing. Some services may require a completed claim form to accompany the receipt. You may obtain claim forms from your employer or provider of service as appropriate.

To make a claim, complete the claim form that is available.

Claims must be submitted within four (4) months and no later than 24 months of receiving services or supplies or the end of your Dental benefit.

## **DENTAL BENEFIT - OPTION 2**

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Your dental program covers you and your dependents for a wide range of dental services including the following benefits. The benefit amounts shown below are the amounts received after co-insurance. Benefit amounts are applied on a per person basis. Dental benefits are based on the usual and customary charges up to the current Dental Fee Guide for general practitioners in effect in the covered person's province of residence.

### ***BASIC BENEFITS***

**Co-insurance: 100%**

**Diagnostics** - clinical oral examinations (two recall exams every 12 consecutive months), tests and laboratory examinations, X-ray examinations include: full mouth or panoramic films (one of each type every 24 consecutive months), bitewings (two every six consecutive months).

**Preventive Services** - cleaning, polishing and fluoride treatments (once every six consecutive months - coverage applicable for participants under 18 only), pit and fissure sealants, space maintainers, maintenance and repairs.

**Surgical Services** - extraction of teeth, pre and post-surgical care.

**Minor Restorative Services** - Amalgam (acrylic, composite resin and silicate restorations restorations) and retentive pins.

### ***ADDITIONAL BASIC BENEFITS***

**Co-insurance: 100%**

**Adjunctive Services** - emergency treatment of pain, local anaesthesia (not in conjunction with operative or surgical procedures) as well as conscious sedation.

**Prosthetic and Restoration Maintenance Services** - repair of partial and complete dentures, relining or rebasing of dentures (limited to once every 36 consecutive months), recementing of bridgework and recementing of crowns, inlays or onlays. Recementing of bridgework or crown inlays or onlays is covered after a period of six months following installation.

**Endodontic Services** - diagnosis and treatment of the pulp (nerve) and tissue which supports the end of the root, root canal therapy and emergency procedures.

**Periodontic Services** - diagnosis and treatment of disease which affects the supporting tissue of the teeth, such as the gums and bones surrounding the teeth, periodontal appliances. Periodontal scaling and root planing is limited to a combined total of eight time units in any period of 12 consecutive months.

## **DENTAL BENEFIT - OPTION 2**

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### ***PRE-DETERMINATION OF BENEFITS***

When a planned course of dental treatment is expected to result in charges of \$300 or more, Medavie Blue Cross must receive from the attending Dentist or Dentist Specialist, prior to the treatment being undertaken, a description of the proposed treatment and an estimate of the charges for services, and dental x-rays where applicable. Medavie Blue Cross will determine and confirm the amount of approved Benefits.

### ***TERMINATION***

Dental Benefit ceases at the earlier of retirement, termination of employment or death of the subscriber.

### ***WHEN AND HOW TO MAKE A CLAIM***

Dental benefits are reimbursed to the employee. The employee must pay the provider of service, obtain an official paid in full receipt and submit to Medavie Blue Cross for processing. Some services may require a completed claim form to accompany the receipt. You may obtain claim forms from your employer or provider of service as appropriate.

To make a claim, complete the claim form that is available.

Claims must be submitted within four (4) months and no later than 24 months of receiving services or supplies or the end of your Dental benefit.

## **DENTAL BENEFIT - OPTION 3**

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Your dental program covers you and your dependents for a wide range of dental services including the following benefits. The benefit amounts shown below are the amounts received after co-insurance. Benefit amounts are applied on a per person basis. Dental benefits are based on the usual and customary charges up to the current Dental Fee Guide for general practitioners in effect in the covered person's province of residence.

### ***BASIC BENEFITS***

Co-insurance: 100%

**Diagnostics** - clinical oral examinations (two recall exams every 12 consecutive months), tests and laboratory examinations, X-ray examinations include: full mouth or panoramic films (one of each type every 24 consecutive months), bitewings (two every six consecutive months).

**Preventive Services** - cleaning and polishing (once every six consecutive months - limited to participants under age 18 only), fluoride treatments (once every six consecutive months - benefit is limited to participants under age 18 only) pit and fissure sealants (benefit is limited to participants under age 19 only), space maintainers, maintenance and repairs.

**Surgical Services** - extraction of teeth, pre and post-surgical care.

**Minor Restorative Services** - Amalgam (acrylic, composite resin and silicate restorations restorations) and retentive pins.

### ***ADDITIONAL BASIC BENEFITS***

Co-insurance: 100%

**Adjunctive Services** - emergency treatment of pain, local anaesthesia (not in conjunction with operative or surgical procedures) as well as conscious sedation.

**Prosthetic and Restoration Maintenance Services** - repair of partial and complete dentures, relining or rebasing of dentures (limited to once every 36 consecutive months), recementing of bridgework and recementing of crowns, inlays or onlays. Recementing of bridgework or crown inlays or onlays is covered after a period of six months following installation.

**Endodontic Services** - diagnosis and treatment of the pulp (nerve) and tissue which supports the end of the root, root canal therapy and emergency procedures.

**Periodontic Services** - diagnosis and treatment of disease which affects the supporting tissue of the teeth, such as the gums and bones surrounding the teeth, periodontal appliances. Periodontal scaling and root planing is limited to a combined total of eight time units in any period of 12 consecutive months.

## **DENTAL BENEFIT - OPTION 3**

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### ***MAJOR RESTORATIVE BENEFITS***

Co-insurance: 80%  
Maximum: \$1,000 per person in a calendar year

**Major Restorative Services** - Crowns and veneers, inlays and onlay restorations (replacement will be covered only after a period of five years has elapsed following initial placement and the existing restoration is unserviceable and cannot be made serviceable).

**Prosthodontic Services** - Fixed bridgework, partial and complete dentures (replacement of a denture or a bridge will be covered only after a period of five years has elapsed following initial placement and the existing restoration is unserviceable and cannot be made serviceable).

### ***PRE-DETERMINATION OF BENEFITS***

When a planned course of dental treatment is expected to result in charges of \$300 or more, Medavie Blue Cross must receive from the attending Dentist or Dentist Specialist, prior to the treatment being undertaken, a description of the proposed treatment and an estimate of the charges for services, and dental x-rays where applicable. Medavie Blue Cross will determine and confirm the amount of approved Benefits.

### ***TERMINATION***

Dental Benefit ceases at the earlier of retirement, termination of employment or death of the subscriber.

### ***WHEN AND HOW TO MAKE A CLAIM***

Dental benefits are reimbursed to the employee. The employee must pay the provider of service, obtain an official paid in full receipt and submit to Medavie Blue Cross for processing. Some services may require a completed claim form to accompany the receipt. You may obtain claim forms from your employer or provider of service as appropriate.

To make a claim, complete the claim form that is available.

Claims must be submitted within four (4) months and no later than 24 months of receiving services or supplies or the end of your Dental benefit.

## **DENTAL BENEFIT - OPTION 4**

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Your dental program covers you and your dependents for a wide range of dental services including the following benefits. The benefit amounts shown below are the amounts received after co-insurance. Benefit amounts are applied on a per person basis. Dental benefits are based on the usual and customary charges up to the current Dental Fee Guide for general practitioners in effect in the covered person's province of residence.

### ***BASIC BENEFITS***

Co-insurance: 100%

**Diagnostics** - clinical oral examinations (two recall exams every 12 consecutive months), tests and laboratory examinations, X-ray examinations include: full mouth or panoramic films (one of each type every 24 consecutive months), bitewings (two every six consecutive months).

**Preventive Services** - cleaning, polishing and fluoride treatments (once every six consecutive months - coverage applicable for participants under 18 only), pit and fissure sealants (coverage applicable for participants under 19 only), space maintainers, maintenance and repairs.

**Surgical Services** - extraction of teeth, pre and post-surgical care.

**Minor Restorative Services** - Amalgam (acrylic, composite resin and silicate restorations restorations) and retentive pins.

### ***ADDITIONAL BASIC BENEFITS***

Co-insurance: 100%

**Adjunctive Services** - emergency treatment of pain, local anaesthesia (not in conjunction with operative or surgical procedures) as well as conscious sedation.

**Prosthetic and Restoration Maintenance Services** - repair of partial and complete dentures, relining or rebasing of dentures (limited to once every 36 consecutive months), recementing of bridgework and recementing of crowns, inlays or onlays. Recementing of bridgework or crown inlays or onlays is covered after a period of six months following installation.

**Endodontic Services** - diagnosis and treatment of the pulp (nerve) and tissue which supports the end of the root, root canal therapy and emergency procedures.

**Periodontic Services** - diagnosis and treatment of disease which affects the supporting tissue of the teeth, such as the gums and bones surrounding the teeth, periodontal appliances. Periodontal scaling and root planing is limited to a combined total of eight time units in any period of 12 consecutive months.

## **DENTAL BENEFIT - OPTION 4**

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### ***MAJOR RESTORATIVE BENEFITS***

Co-insurance: 80%  
Maximum: \$1,000 per person in a calendar year

**Major Restorative Services** - Crowns and veneers, inlays and onlay restorations (replacement will be covered only after a period of five years has elapsed following initial placement and the existing restoration is unserviceable and cannot be made serviceable).

**Prosthodontic Services** - Fixed bridgework, partial and complete dentures (replacement of a denture or a bridge will be covered only after a period of five years has elapsed following initial placement and the existing restoration is unserviceable and cannot be made serviceable).

### ***ORTHODONTIC SERVICES***

Co-insurance: 50%  
Maximum: \$1,500 per person in a lifetime

**Orthodontic Services** - removable and fixed appliances (braces) and observations and adjustments.

### ***PRE-DETERMINATION OF BENEFITS***

When a planned course of dental treatment is expected to result in charges of \$300 or more, Medavie Blue Cross must receive from the attending Dentist or Dentist Specialist, prior to the treatment being undertaken, a description of the proposed treatment and an estimate of the charges for services, and dental x-rays where applicable. Medavie Blue Cross will determine and confirm the amount of approved Benefits.

### ***TERMINATION***

Dental Benefit ceases at the earlier of retirement, termination of employment or death of the subscriber.

### ***WHEN AND HOW TO MAKE A CLAIM***

Dental benefits are reimbursed to the employee. The employee must pay the provider of service, obtain an official paid in full receipt and submit to Medavie Blue Cross for processing. Some services may require a completed claim form to accompany the receipt. You may obtain claim forms from your employer or provider of service as appropriate.

To make a claim, complete the claim form that is available.

Claims must be submitted within four (4) months and no later than 24 months of receiving services or supplies or the end of your Dental benefit.

## **HEALTH SPENDING ACCOUNT**

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Under a Health Spending Account, you have access to a pre-determined amount of Health Spending Account credits. These credits are intended to pay for medical and dental expenses not covered under your medical and dental plan or your provincial plan. Health Spending Account credits can also be used to supplement existing benefits. These include costs exceeding the plan's maximum payable amounts, deductibles, co-insurance or any other portion of a claim that is not automatically paid. The amount in your Health Spending Account is not taxed as income except in Quebec where it is required to pay Quebec Provincial Income Tax.

### **ABOUT YOUR HEALTH SPENDING ACCOUNT**

The policy year of your Health Spending Account is from April 1 to March 31. Your Health Spending Account credits may be used to reimburse expenses incurred during the year or may be carried over to the following year's account. If Health Spending Account credits are rolled-over to the following year, a 60 day grace period will be given, during which all credits from the previous year must be exhausted. If these credits are not exhausted, they will be forfeited. Canada Revenue Agency does not allow the payout of unused balances in taxable cash as an alternate to the rollover requirement. Furthermore, should you leave your current employment, or your group terminates coverage with Medavie Blue Cross, you will have a period of 60 days to claim expenses incurred prior to termination against your remaining balance before your credits are forfeited.

### **ALLOWABLE MEDICAL EXPENSES** (not limited to the following expenses)

A Health Spending Account is a way to give employees more flexibility within the benefit plan, and a way to remunerate an employee with tax free dollars. Expenses eligible under a Health Spending Account is based on the Canada Revenue Agency Income Tax Act and differ from eligible expenses covered under group benefits plan. The following is a general overview of several expenses considered eligible for the Medical Expense Tax Credit under the Canadian Income Tax Act. For additional information regarding reimbursable expenses you may consult The General Income Tax Guide, or the Canada Revenue Agency at the following Internet site address; <http://www.cra-arc.gc.ca>. Medavie Blue Cross recommends that you contact Canada Revenue Agency to clarify the eligibility of any service or products for which you are unsure. Furthermore, Medavie Blue Cross does not assume responsibility to inform you of any changes made to the Canada Revenue Agency provisions hereinafter.

#### **A - Professional Services**

1. Acupuncturist
2. Audiologist
3. Chiroprapist
4. Chiropractor
5. Christian Science Practitioner
6. Dentist
7. Dental Hygienist
8. Dental Mechanic

## **HEALTH SPENDING ACCOUNT**

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### **A - Professional Services (cont'd)**

9. Dermatologist
10. Dietician
11. Naturopath
12. Optician
13. Optometrist
14. Osteopath
15. Physiotherapist
16. Plastic Surgeon
17. Podiatrist
18. Practical Nurse (medical services only)
19. Psychiatrist
20. Psychologist
21. Registered Nurse
22. Speech Therapist

Additional practitioners may qualify as eligible providers under Canada Revenue Agency guidelines. In all circumstances, the practitioners must be recognized by the applicable legislation of the province in which the services are rendered.

### **B - Laboratory Examinations and Tests**

1. Blood Tests
2. Cardiographs
3. Metabolism Tests
4. Spinal Fluid Tests
5. Stool Examinations
6. Urine Analysis
7. X-Ray Examination

### **C - Dental Services**

1. Radiographs
2. Preventive
3. Endodontics
4. Periodontics
5. Restorative
6. Oral Surgery
7. Orthodontics

### **D - Hospital Services**

1. Room Accommodation
2. Miscellaneous Hospital Services

## HEALTH SPENDING ACCOUNT

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### **E - Artificial Limbs, Aids and Other Devices and Equipment**

1. an artificial limb
2. an iron lung
3. a rocking bed for poliomyelitis victims
4. a wheelchair
5. crutches
6. a spinal brace
7. a brace for a limb
8. an ileostomy or a colostomy pad
9. a truss for a hernia
10. an artificial eye
11. a laryngeal speaking aid
12. an aid to hearing
13. an artificial kidney machine

### **F - Products or Services Requiring a Prescription**

1. A wig made to order for an individual who has suffered abnormal hair loss because of disease, medical treatment or accident.
2. A needle or syringe designed to be used for the purpose of giving an injection.
3. A device or equipment used by an individual suffering from a severe chronic respiratory ailment or a severe chronic immune system disregulation, but not including an air conditioner, humidifier, dehumidifier, heat pump or heat or air exchanger.
4. A device or equipment designed to pace or monitor the heart of an individual who suffers from heart disease.
5. An orthopedic shoe or boot or an insert for a shoe or boot made to order for an individual to overcome a physical disability.
6. A power-operated guided chair installation, for an individual, that is designed to be used solely in a stairway.
7. A mechanical device or equipment designed to assist an individual to enter or leave a bathtub or shower or to get on or off a toilet.
8. A hospital bed, including any attachments to the bed.
9. A device designed to assist an individual in walking, when the individual has mobility impairment.
10. An external breast prosthesis that is required due to a mastectomy.
11. A teletypewriter or similar device, including a telephone-ringing indicator, that enables an individual who is deaf or mute to make and receive telephone calls.
12. An optical scanner or similar device designed to enable an individual who is blind to read print.
13. A power-operated lift or transportation equipment designed for an individual who is disabled to allow the individual access to different areas of a building or to assist the individual in gaining access to a vehicle or to place the individual's wheelchair in or on a vehicle.
14. A device designed exclusively to enable an individual who has a mobility impairment to operate a vehicle.

## **HEALTH SPENDING ACCOUNT**

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### **F - Products or Services Requiring a Prescription (cont'd)**

15. A device or equipment, including a synthetic speech system, braille printer and large print-on-screen device, designed exclusively for use by an individual who is blind, in operating a computer.
16. An electronic speech synthesizer that enables an individual who is mute to communicate by using a portable keyboard.
17. A device or decode special television signals to permit the script of a program to be visually displayed.
18. A visual or vibratory signaling device, including a visual fire alarm indicator, for an individual who has a hearing impairment.
19. A device designed to be attached to an infant diagnosed as being prone to sudden infant death syndrome in order to sound an alarm if the infant ceases to breathe.
20. An infusion pump, including disposable peripherals, used to treat diabetes or a device designed to enable an individual with diabetes to measure blood sugar level.
21. An electronic or computerized environmental control system designed exclusively for the use of an individual who has a severe and prolonged mobility restriction.
22. An extremity pump or elastic support hose designed exclusively to relieve swelling caused by chronic lymphedema.
23. An inductive coupling osteogenesis stimulator for treating non-union of fractures or aiding in bone fusion.

### **G - Vision Care**

1. The cost of eyeglasses (including frames and lenses) or contact lenses when prescribed by an oculist, ophthalmologist or an optometrist.
2. The cost of laser eye surgery when performed by a medical practitioner.

### **H - Drugs and Other Preparations or Substances**

1. Drugs or other preparations or substances as prescribed by a medical practitioner or dentist and recorded by a licensed pharmacist.
2. Birth control pills as prescribed by a physician and recorded by a pharmacist.
3. Insulin or substitutes, tapes or tablets for sugar content tests by diabetics when prescribed by a physician.
4. Injectable liver extract for pernicious anemia.
5. Vitamin B-12 for pernicious anemia.

### **I - Medical Treatments**

1. Blood Transfusion
2. Diathermy
3. Electric Shock Treatments
4. Healing services
5. Hydrotherapy
6. Injections
7. Insulin Treatments
8. Nursing
9. Pre-natal; post natal treatments
10. Radium therapy

## HEALTH SPENDING ACCOUNT

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### **J - Miscellaneous Expenses**

1. The cost of diapers, disposable briefs, catheters, catheter trays, tubing or other products required by the patient because of incontinence caused by illness, injury or affliction.
2. The cost of buying or renting an oxygen tent or other equipment necessary to administer oxygen.
3. The costs of acquiring and the care and maintenance (including food and veterinary care) of an animal. These costs must be paid on behalf of a patient who is blind, profoundly deaf or who has a severe and prolonged impairment that markedly restricts the use of the patient's arms or legs. The animal must be specially trained to assist a patient in coping with his or her impairment and the animal must be provided by a person or organization whose main purposes is the training of animals for this function.
4. Reasonable expenses, including legal fees and insurance premiums, paid to locate a compatible bone marrow or organ transplant donor for a patient. Reasonable travel, board and lodging expenses paid for the donor and a companion as well as the recipient and a companion.
5. Reasonable expenses relating to renovations or alterations to an individual's dwelling. These expenses must be paid to enable the individual to gain access to the dwelling or be mobile or functional within it.
6. Reasonable expenses relating to rehabilitative therapy, including training in lip reading or sign language, incurred to adjust for the patient's hearing or speech loss.

### **K - Non-Eligible Expenses**

1. Non- prescription birth control devices
2. Wigs – unless made to order for individuals who have suffered abnormal hair loss owing to disease, medical treatment or accident.
3. Maternity clothes
4. Athletic club memberships
5. Toothpaste
6. Scales for weighing food
7. Funeral, cremation or burials, cemetery plot, monument, mausoleum
8. Illegal operations, treatments or drugs illegally procured
9. Payments to a municipality where the municipality employed a doctor to provide medical services to the residents.
10. Medical expenses for which you are reimbursed or are entitled to be reimbursed.

## HEALTH AND DENTAL EXCLUSIONS AND LIMITATIONS

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Medavie Blue Cross does not cover the following expenses:

1. Medical examinations or routine general checkups required for use by a third party.
2. Elective services obtained outside the covered person's province of residence.
3. Charges which normally would not be made if the covered person were not covered under the plan.
4. Any item or service not listed as a benefit in this plan.
5. Medications restricted under federal or provincial legislation.
6. Registration charges or non-resident surcharges in any hospital.
7. Services performed by an unqualified practitioner.
8. Charges for missed appointments or the completion of forms.
9. Services that are normally paid for directly or indirectly by the employer.
10. Charges for health care planning assessments.
11. Any health care services and supplies that are not provided by a Medavie Blue Cross approved provider.
12. Convalescent, custodial or rehabilitation services.
13. Conditions not detrimental to health.
14. Services that are not medically required, that are given for cosmetic purposes or that exceed the ordinary services given in accordance with current therapeutic practice.
15. Services or supplies normally provided by the covered person's government health plan.
16. Benefits the covered person receives or is entitled to receive from Workers' Compensation.
17. Mileage or delivery charges.
18. Services as a result of self-inflicted injuries or any suicide attempt, whether the covered person is sane or not.
19. Any injury or illness resulting from the covered person's active participation to civil unrest, riot, insurrection, or war.
20. Participation in the commission of a criminal offense.
21. A service or supply that is experimental or investigative in nature.
22. A service or supply that is not medically necessary or proven effective.
23. Services for which the government prohibits the payment of benefit.
24. Services provided without charge or paid for by the employer.
25. Services for which the employee or dependent is entitled to indemnity from any government plan, or any plan or arrangement.
26. Splinting for periodontal reasons, where cast, crowns or inlays are used for this purpose, with or without onlays.
27. Veneers for cosmetic purposes.
28. Dental services eligible under the accident and sickness insurance forming part of the Extended Health Benefits portion of the booklet.
29. Services rendered by a dental hygienist who is not under the supervision of a dentist.
30. Treatment or appliance, related directly or indirectly to full mouth reconstruction, to correct vertical dimension.

## **HEALTH AND DENTAL INFORMATION**

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### ***TERMINATION OF BENEFITS***

Coverage for you and your dependents will cease on the earliest of:

- the date you terminate employment,
- the date you cease to be eligible due to retirement, death, leave of absence, age limitation, change in classification, etc.,
- the termination date of the Group Contract.

### ***ALTERNATIVE BENEFIT***

Where more than one form or alternative form of treatment exists, Medavie Blue Cross, in consultation with its Health Care Consultants, reserves the right to make payment for eligible services and supplies based on an alternate procedure or supply with a lower cost, when deemed appropriate and consistent with good health management.

### ***CO-ORDINATION OF BENEFITS***

In the event that benefits may be claimed under more than one section of the health care plan, the claim will be assessed in a manner that provides the greatest benefit to the employee.

With the exception of Worldwide Travel Benefit provided under the policy, if you are eligible for similar benefits under another group benefit plan the amount payable through this plan shall be co-ordinated with all benefit plans and will not exceed 100% of the eligible expense. Where both spouses of a family have coverage through their own employer benefit plans, the first payer of each spouse's claim is their own employer's plan. Any amount not paid by the first payer can then be submitted for consideration to the other spouse's benefit plan (the second-payer).

Claims for dependent children should be submitted first to the benefit plan of the spouse who has the earlier birth month in the calendar year, and then to the other spouse's benefit plan. When submitting a claim to a second payer, be sure to include payment details provided by the first payer.

Benefit payments will be co-ordinated with any other plan or arrangement, in accordance with the Canadian Life and Health Insurance Association (CLHIA) guidelines.

Payment for Worldwide Travel Benefit provided under this policy is limited to amounts that are in excess of coverage provided by any other plan(s), as specified in the Worldwide Travel Benefit Exclusions.

### ***CONVERSION PRIVILEGE***

If you should terminate employment, you may convert to an Individual Health and Dental plan currently issued by Blue Cross provided that application is made within 31 days following your date of termination. This conversion privilege is also available to the surviving spouse and/or dependents in the event of your death.

## **ADDITIONAL BENEFIT INFORMATION**

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### ***ELIGIBLE EMPLOYEES***

To be eligible for group benefits, you must be a permanent employee who is a resident of Canada, covered under your provincial government plan, actively at work and working a minimum of 20 hours per week on a regular basis. Coverage commences immediately upon employment.

Employees may elect coverage, within 31 days of becoming eligible, by completing an application. Coverage is effective on the date of eligibility, except when: (a) the employee is not actively at work on the day that coverage would otherwise become effective, or (b) the application is made after the 31 day period.

If not actively at work when you would normally have become eligible, your coverage will commence when you return to work on a full-time basis.

All benefits described in this booklet are available to employees of the group, subject to application by the employee and underwriting approval.

### ***ELIGIBLE DEPENDENTS***

Dependents are defined as your legal spouse (as described below), and unmarried, unemployed dependent children including natural, legally adopted or step-children, or children over whom you or your spouse have been court appointed as guardian with parental authority. Children of a common-law spouse may be covered if they are living with the employee. All dependents must be residents of Canada and covered under the provincial government health care programs in the province of residence in order to be eligible for coverage.

The term “spouse” is defined as a person of the opposite or same sex who is legally married to the employee, or has continuously resided with the employee for not less than one full year having been represented as members of a conjugal relationship (common law). In the event of divorce, legal separation, or discontinuance of cohabitation ("common law" spouse), the employee may elect to continue membership of the former spouse or to provide notice to Medavie Blue Cross to terminate coverage for the spouse. Medavie Blue Cross will at no time provide coverage for more than one spouse under the same plan.

Dependent children are eligible for benefits if they are less than 21 years of age or, if 21 years of age but less than 26 years of age, they must be attending an accredited educational institution, college or university on a full-time basis.

Unmarried, unemployed children 21 years of age or older qualify if they are dependent upon the employee by reason of a mental or physical disability and have been continuously so disabled since the age of 21. Unmarried, unemployed children who became totally disabled while attending an accredited educational institution, college or university on a full-time basis prior to the age of 26 and have been continuously disabled since that time also qualify as a dependent.

Dependent coverage begins for your eligible dependents on the same date as your coverage, or as soon as they become eligible dependents if added later, provided that dependent benefits were applied for within 31 days of their becoming eligible. If coverage is not applied for within this 31 day period, evidence of health on the dependents may have to be submitted and approved before coverage begins.

## **ADDITIONAL BENEFIT INFORMATION**

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### ***ELIGIBLE EXPENSE***

Charges incurred by you (or your dependents, if applicable) for health care services and supplies that are:

- usual, customary and reasonable;
- recommended, approved or prescribed by a health care professional;
- in excess of the charges reimbursed, or entitled to be reimbursed, from all other providers of health and/or dental coverage;
- rendered by a person who does not normally reside in your home and is not a member of your immediate family either by blood or marriage;
- rendered by a Medavie Blue Cross approved provider; and
- rendered after the effective date and while the plan is in effect, unless otherwise specified.

An eligible expense is considered to be incurred on the date the service or supply was received. The benefit maximums specified identify the maximum eligible expense prior to the application of the co-insurance and after the application of any applicable usual, customary and reasonable limits.

### ***EVIDENCE OF HEALTH***

Proof of good health is not required if application is made within 31 days of first becoming eligible. If coverage is not applied for within this 31 day period, evidence may be requested for the employee and his dependents, if any, before benefits commence.

Certain other situations may require the submission of evidence of health before coverage will be approved. The cost of obtaining evidence of health is to be provided at your own expense if you or your dependents do not apply for coverage within 31 days of becoming eligible.

## **PLAN MEMBER WEBSITE**

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### ***INSTRUCTION FOR MEMBERS***

Medavie Blue Cross is continually developing its Web technology to respond to the needs of our customers. One such innovation, the Plan Member Website, will help you better understand, manage and co-ordinate your benefit plan.

The Plan Member Website is simple to use and is delivered in a secure environment. Now, when you want to access general information about your plan, view your claims and payment history, or print generic claim forms, you just have to click your mouse. The Plan Member Website is available 24 hours a day; seven days a week from home or work, all you need is an Internet connection. The Plan Member Website makes life easier for you.

### ***ON THE PLAN MEMBER WEBSITE***

There are a variety of options available to you on the Plan Member Website.

**Coverage Inquiry:** Detailed information about the Medavie Blue Cross benefit plan

**Forms:** Printable versions of generic Medavie Blue Cross claim forms

### **Member Information**

- Members can view and/or update address information (where access is available)
- Request new identification cards
- Add/update banking information for direct deposit of claim payments (where applicable)

### **Member Statements**

- Members can view claims history for member and dependents
- View record of payments issued to member and/or the service provider
- View Health Spending Account balances (where applicable)

**Submit Claims** electronically

### ***FIRST-TIME ACCESS TO THE PLAN MEMBER WEBSITE***

To register for the Plan Member Website, visit [www.medaviebc.ca](http://www.medaviebc.ca) and log in.

Please ensure you make note of your password for future reference.

### ***PLEASE NOTE***

For security reasons, the Plan Member Website is for use of the plan member only.

We look forward to helping you take advantage of our online technology. For further information on the Plan Member Website, or for any questions about your Medavie Blue Cross benefit plan, please contact our Customer Information Center toll free at the number on the back of your identification card or e-mail [inquiry@medavie.bluecross.ca](mailto:inquiry@medavie.bluecross.ca).

## **BLUE CROSS CONTACT INFORMATION**

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For more information about your group benefits coverage or the plan member website, please contact our Customer Information Contact Centre toll free at:

**Atlantic Provinces:** 1-800-667-4511

**Ontario:** 1-800-355-9133

**Quebec:** 1-888-588-1212

**From Anywhere in Canada:** 1-800-667-4511

Have your group policy number and identification number ready when you call for questions regarding your coverage.

Alternatively, you can email your questions to [inquiry@medavie.bluecross.ca](mailto:inquiry@medavie.bluecross.ca) or visit our website at [www.medaviebc.ca](http://www.medaviebc.ca).

### ***CONNECT WITH BLUE CROSS***

Like us on Facebook at [facebook.com/MedavieBlueCross](https://facebook.com/MedavieBlueCross)

Follow us on Twitter at [@MedavieBC](https://twitter.com/MedavieBC)

### **My Good Health®**

My Good Health is a secure, interactive web portal that provides valuable health information and tools for managing your health. You can create your own health profile and use it to map personal goals using My Good Health resources.

Blue Cross is proud to help point your way to healthier living. Go to [medaviebc.mygoodhealth.ca](http://medaviebc.mygoodhealth.ca) and simply follow the instructions to register for your free account!



Savings are available to Blue Cross members across Canada. To take advantage of these savings, simply present your Blue Cross identification card to any participating provider and mention the **Blue Advantage®** program. A complete list of providers and discounts is available at [www.blueadvantage.ca](http://www.blueadvantage.ca).

## HOW TO OBTAIN MORE INFORMATION

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### ***HOW TO OBTAIN A CLAIM FORM***

**Health benefit** claim forms can be obtained from any one of the following sources:

- the plan member website;
- your group benefits administrator; or
- our Customer Information Contact Centre at the toll-free number listed above.

### ***HOW TO SUBMIT A CLAIM***

Medavie Blue Cross offers several convenient options to quickly and efficiently submit your health benefit claims:

- Provider eClaims for approved providers who have registered to submit claims to Medavie Blue Cross through our electronic claims submission service, our eClaim service allows approved health care professionals to instantly submit claims at the time of service. This eliminates the need for you to submit your claim to Medavie Blue Cross and means you only pay the amount not covered under your group benefit plan (if any);
- eClaims through our secure plan member website;
- Mobile App (visit [www.medaviebc.ca/app](http://www.medaviebc.ca/app) for more information or to download the app);
- Mail your completed claim form to the nearest Medavie Blue Cross office. To find the Medavie Blue Cross office nearest you, visit our website at [www.medaviebc.ca](http://www.medaviebc.ca).