

Monthly indemnity due to accident Express

An essential benefit that provides a monthly indemnity in case of disability due to an accident.

ADDITIONAL DEFINITIONS

Total disability

If the Insured has remunerative work

Total disability means that the Insured is unable, due directly to accident independently of any other cause, to perform the major duties of the occupation in which he/she was engaged at the onset of total disability.

To be considered **totally disabled**, the Insured must be under the continuous care of a physician providing care suitable for his/her disability at an appropriate frequency and must not be engaged in any remunerative work.

Total disability

If the Insured is without remunerative work

Total disability means that the Insured is unable, due directly to accident independently of any other cause to perform his/her usual daily tasks and any other tasks for which he/she is reasonably qualified by education or experience.

To be considered **totally disabled**, the Insured must be under the continuous care of a physician providing care suitable for his/her disability at an appropriate frequency.

Waiting period

The waiting period is the first five consecutive days of the Insured's total disability due to accident, during which time no benefits are payable by Blue Cross.

However, the Insured becomes eligible for benefits after the end of the five-day waiting period, at which point benefits are payable retroactive to the first day of the onset of total disability.

Benefit period

The maximum benefit period is twelve months for any one and the same accident, subject to the provisions under the EXTENSION OF BENEFIT PERIOD section.

Extension of benefit period

The disability benefit payment period is increased by one month for each year of insurance during which the Insured did not receive any benefits under this coverage. The benefit period may be extended for a maximum of 24 months.

As of the Insured's 65th birthday, the benefit period remains fixed and is equal to the number of months accrued to that date.

Blue Cross will cease to increase the benefit period as soon as benefits are paid under this benefit. Thereafter, the benefit period remains fixed and is equal to the number of months accrued to the renewal date immediately preceding this period of disability.

Integration

If the Insured is enrolled in one or more MONTHLY INDEMNITY, MONTHLY INDEMNITY EXPRESS, DISABILITY INSURANCE or DISABILITY – HYBRID COVERAGE benefits with Blue Cross, then these benefits are treated like a single benefit and only one integration calculation is performed with the total of the amounts insured.

If the amount paid is less than the insured benefit, Blue Cross has no obligation to reimburse the surplus premium.

For the first 24 months of disability benefit payments, the first \$1 000 are guaranteed. Only the amount in excess of \$1 000 is reduced by the amount of any benefits payable under other plans.

Limitations

Benefits payable due to herniated disc, as cause or effect, are for a maximum of six months per event. At age 65, the monthly indemnity is reduced by 50 %.

End of coverage

This coverage ends on the contract anniversary coinciding with or following the Insured's 70th birthday.

Monthly indemnity due to illness Express

An essential benefit that provides a monthly indemnity in case of disability due to an illness.

ADDITIONAL DEFINITIONS

Total disability

If the Insured has remunerative work

Total disability means that the Insured is unable, due directly to illness independently of any other cause, to perform the major duties of the occupation in which he/she was engaged at the onset of total disability.

To be considered **totally disabled**, the Insured must be under the continuous care of a physician providing care suitable for his/her disability at an appropriate frequency and must not be engaged in any remunerative work.

Total disability

If the Insured is without remunerative work

Total disability means that the Insured is unable, due directly to illness independently of any other cause to perform his/her usual daily tasks and any other tasks for which he/she is reasonably qualified by education or experience.

To be considered **totally disabled**, the Insured must be under the continuous care of a physician providing care suitable for his/her disability at an appropriate frequency.

Waiting period

The waiting period is the first 14 or 30 consecutive days of the Insured's total disability due to illness, during which time no benefits are payable by Blue Cross. The waiting period is shown on the front page of the insurance quotation.

Benefit period

The maximum benefit period is twelve months for any one and the same accident, subject to the provisions under EXTENSION OF BENEFIT PERIOD.

Extension of benefit period

The disability benefit payment period is increased by one month for each year of insurance during which the Insured does not receive any benefits under this coverage. The benefit period may be extended for a maximum of 24 months.

Blue Cross will cease to increase the benefit period as soon as benefits are paid under this benefit. Thereafter, the benefit period remains fixed and is equal to the number of months accrued to the renewal date immediately preceding this period of disability.

Integration

If the Insured is enrolled in one or more MONTHLY INDEMNITY, MONTHLY INDEMNITY EXPRESS, DISABILITY INSURANCE OR DISABILITY – HYBRID COVERAGE benefits with Blue Cross, then these benefits are treated like a single benefit and only one integration calculation is performed with the total of the amounts insured.

If the amount paid is less than the insured benefit, the Insurer has no obligation to reimburse the surplus premium.

For the first 24 months of disability benefit payments, the first \$1 000 are guaranteed. Only the amount in excess of \$1 000 is reduced by the amount of any benefits payable under other plans.

Limitations

Benefits payable due to a herniated disc, as cause or effect, are for a maximum of six months per event.

Benefits payable for total disability resulting from a muscular or spinal disorder are for a maximum of six months per event.

End of coverage

This coverage ends on the contract anniversary coinciding with or following the Insured's 65th birthday.

Extended health benefit – Regular coverage

This benefit covers costs of medical and hospital expenses incurred in case of illness, pregnancy or injury. This benefit is offered to **you or a member of your family**, as the case may be.

Eligible expenses covered at 100% without deductible			
Hospitalization (private or semi-private accommodations), up to a maximum refund of \$200 per day, for a maximum duration of 90 days per calendar year.			
A written recommendation from a physician is <u>not</u> required for items 1 through 9 below. Benefits are payable only after the yearly maximum allowed under the <i>Ontario Health Insurance Plan (OHIP)</i> has been reached.			
Specialist	First visit	Subsequent visit	Maximum number
1) Chiropractor X-rays, up to a maximum refund of \$30	\$20	\$20	25
2) Acupuncturist	\$20	\$20	25
3) Osteopath	\$20	\$20	25
4) Physiotherapist	\$20	\$20	25
5) Podiatrist or chiropodist	\$20	\$20	25
6) Psychologist	\$80	\$65	12
7) Speech therapist	\$65	\$45	12
8) Naturopath	\$20	\$20	25
9) Ophthalmologist or Optometrist (for Insured under 65 years of age), up to a maximum refund of \$50 per two calendar years			
10) Registered massage therapist	\$20	\$20	20

Eligible expenses covered at 80% without deductible

Hearing aids, excluding batteries, up to \$300 every 60 months, subject to a 3-month waiting period

Prostheses and accessories, up to a maximum refund of \$2 500 per calendar year

Nursing services and Home care services, up to a maximum refund of \$2 500 per calendar year

Surgical stocking, up to a maximum refund of \$100 per calendar year

Orthopedic shoes or podiatric orthoses, up to a maximum refund of \$200 per calendar year for both combined

Purchase or rental of equipment (crutches, walkers, canes, etc.), up to a maximum refund of \$2 500 per calendar year

Ambulance, amount equal to costs not covered by the government plan

Dental treatment due to an accident, up to a maximum refund of \$2 000 per calendar year

Drug benefit – Basic coverage

This benefit will reimburse you for the purchase cost of prescription drugs. This benefit is offered to **you or a member of your family**, as the case may be.

The maximum amounts indicated in this benefit apply to each Insured in the family.

Prescription drugs covered at 80% without deductible

- Pay Direct drug card
- No lifetime maximum
- Reimbursement is based on the lowest-cost generic equivalent if available (a generic drug is generally a less expensive alternative to an interchangeable brand name drug product)

Maximum overall reimbursement (per Insured)

\$1,500 per calendar year

For any portion of a calendar year during which this benefit is effective, the maximum overall reimbursement is prorated for the number of complete months between the effective date of the benefit and December 31 of the same year.

End of coverage

This coverage ends on the contract anniversary coinciding with or following the Insured's 65th birthday.

Assistance Program

A unique program of services and benefits for your well-being!

With a Blue Cross Plan, you will have access to a variety of consulting services, assistance in your home and exclusive offers to help you manage your health.

Consulting services

Health assistance

- A referral service to help you find health professionals
- Appointment assistance and help in planning homecare services

Legal assistance

- Free telephone consultations for legal advice, and one 30-minute free in-office consultation with a lawyer per year

Support and services

After hospitalization of two days or more, or after childbirth

- A housekeeper (light housework)
- Medication home delivery service
- Health monitoring system
- Transportation of a parent or friend to help take care of the Insured
- Tutoring service
- Home nursing care following childbirth

BLUE ADVANTAGE®

Blue Advantage, a national program that gives members access to multiple discounts on health and wellness related services across Canada, such as:

- Medical supplies and equipment
- Eye care and hearing aids
- Home care and monitoring
- Fitness centres and spas
- And much more!

Find all participating providers across Canada on blueadvantage.ca