

# Health & Dental Plans

## Canadian Benefits / BC FORUM

### **Conversion Rates**

*(You must be converting from a previous group plan within the past 90 days to qualify for the Conversion Rates)*

Pre-existing conditions ARE included "subject to policy limitations, wording and exclusions"

### **Standard Rates**

*(If you did not have a previous group policy within the last 90 days) or you are a new applicant) Pre-existing conditions are NOT covered*

(See Canadian Benefits FORUM Individual Application Form for Current Rates)

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## **Extended Health Care Benefits**

### **IN-PROVINCE EXPENSES**

#### Hospital Accommodation:

Semi-private or private ward charges.

#### Services of Chiropractors, Naturopaths, Physiotherapists and Massage Therapists:

Total combined benefit for all four types of services is \$500.00 per calendar year per person.

#### Services of Podiatrists:

\$500.00 per calendar year per person.

#### Services of A Registered Nurse (RN):

Up to 720 hours per calendar year for an acutely ill bed patient in hospital in B.C. Up to \$1,000.00 per calendar year when the insured person is acutely ill and bedridden at home.

The lifetime maximum benefit payable is \$5,000.00 per person.

#### Hearing Aids:

Up to \$500.00 per 5 year period per person.

#### Prescription Drugs:

Based on Pharmacare's list of eligible drugs – 80% (or 100% if an out-of-province emergency) of prescription drug costs not paid (but otherwise recognized as eligible) by Pharmacare. Insulin preparations, syringes and testing supplies for diabetics. Vitamin B12 for the treatment of pernicious anemia. Allergy serums when administered by a physician.

#### Also When Prescribed By A Physician:

- Oxygen masks and regulators.
- Blood and blood plasma.
- Rigid support braces and permanent prostheses (e.g. artificial limbs and mastectomy forms).
- Certain types of crutches, splints, casts and trusses.
- Essential ostomy and ileostomy supplies for ostomy patients, paraplegics and quadriplegics.
- Wigs or hairpieces (if required after surgery or medical treatment), up to \$500.00 per

#### lifetime.

- Wheelchairs, bed (manual hospital type), iron lung, respirator, cardiac screener. Lifetime maximum reimbursement is \$5,000.00.
- Surgical stockings up to \$200.00 per calendar year.
- Ambulance Service:
  - This plan covers ambulance service (including air ambulance) in emergency situations only.

#### Eye Glasses/Contact Lenses:

Vision care benefits come into force upon completion of 12 continuous months of membership in this plan. Eyeglasses (frames and lenses) are covered up to \$125.00 every 24 months.

**The maximum EHB benefit is \$35,000.00 for In-Province and Out-Of-Province expenses combined.**

This plan overview is intended for descriptive use only, see policy wordings for coverage's limitations, and exclusions. Coverage arranged through Working Enterprises Insurance Services Ltd. Toll Free 1-888-980-1581

## **EMERGENCY-OUT-OF PROVINCE COVERAGE**

This benefit covers emergency medical expenses that are incurred during the first 90 days of any trip outside British Columbia.

If Ordered by the Attending Physician:

- Hospitalization.
- Services of a physician and laboratory and x-ray services.
- Prescription drugs.
- Local ambulance service.
- Air ambulance (maximum \$1,000.00) on a regularly scheduled flight to transport patient to a hospital nearest his/her home.
- Other emergency services that are customarily provided in BC.

The maximum EHB benefit is \$35,000.00 for In-Province and Out-Of-Province expenses combined.

## **EMERGENCY TRAVEL ASSISTANCE (MEDEX)**

- Locating the nearest appropriate medical care.
- Handling medical evacuations and related transportation needs.
- Handling the repatriation to B.C. of remains.
- Replacing lost passports, locating qualified legal assistance, language interpreters and other incidental aid an insured person may require in distress.

## **FOUR DAY TRAVEL PLAN**

Your \$35,000.00 lifetime EHB coverage will be automatically increased to \$500,000.00 whenever you leave B.C. on trips lasting no more than 4 days.

## **HOSPITAL INDEMNITY BENEFIT**

If you or your injured dependents are hospitalized, a hospital indemnity benefit of \$10.00 per day will be paid from the 5th to the 90th day of hospitalization provided it is not due to any pre-existing condition.

## **ACCIDENTAL DEATH & DISMEMBERMENT**

The maximum benefit payable in the event of death or dismemberment resulting within 365 days of an accident is \$25,000.00. Other benefits are listed in the policy wordings.

## **FINAL EXPENSE BENEFIT**

Reimbursement will be based on actual funeral expenses of up to \$5,000.00 per insured person if death occurs from any cause after 24 months of continuous coverage; otherwise at any time if death occurs as a result of an accident.

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## **Dental (Optional *only* with Extended Health Care)**

During the first 12 months of coverage under this dental plan, eligible expenses will be reimbursed at 70% of the PBC fee schedule. Thereafter, the reimbursement percentage will be increased to 80%.

- Oral examination, x-rays, dental prophylaxis, topical fluoride treatment (including prophylaxis).
- Restorative services (fillings, tooth-coloured restorations).
- Endodontics, root canal therapy, periapical services.
- Prosthetic services (minor denture adjustments, denture repairs, denture rebasing or relining).
- Oral surgery.

Removable Prosthetics:

After 12 continuous months on this plan, the insured will be entitled to reimbursement (within the policy limits):

- One upper and one lower partial or complete denture in a five year period.
- The maximum amounts payable are: complete single upper or lower denture immediate (within 21 days): \$270., complete single or upper/lower denture: \$260., complete upper/lower dentures immediate (within 21 days): \$500., complete upper/lower dentures: \$490., partial dentures (upper/lower) acrylic base: \$150., or cast chrome cobalt \$350.

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Working Enterprises Group Benefits & Consultants Fax: 1-604-941-4053 Underwritten by Pacific Blue Cross