



Blue Choice[®]

For people aged 64 and under

Choose what matters most with a plan
that puts you first.



Choose freedom

No matter what level of coverage you choose, you'll get up to \$10,000 in prescription drug coverage per year plus access to Blue Care™ to navigate high-cost drug claims with a pharmacist's advice. To start, select your plan details and complete a medical questionnaire. With four levels of coverage for extended health, prescription drug and optional dental benefits, you have the freedom to build a plan that fits your lifestyle.

FEATURES BUILT INTO EVERY PLAN



Individual Assistance Program (IAP)

For personal, nutritional and financial counselling.



Balance®

Access to our online wellness program that promotes wellness and helps you live a healthier lifestyle.



Blue Advantage

Exclusive discounts on health and wellness products and services such as gyms, glasses and meal kits.



Flight Delay Service

Provides you access to an airport lounge for a delay of three hours or more and access to a hotel room for a delay of six hours or more.



Blue Care™

Pharmacist's advice to help navigate high-cost drug claims.



Care navigation

Lifestyle and chronic disease management through our website.

Get covered in three easy steps

1

Fill out your information.

Tell us where you live, how old you are, and if you have any dependents.

2

Choose your levels of coverage.

Choose between our Basic, Enhanced, Enhanced+ and Premium plans. You can choose a different level of coverage for each of our extended health, optional dental and prescription drug benefits.

3

Get a quote and get covered.

Once you're happy with the quote, you can apply for coverage online by answering a few questions about your medical history. If you have any questions along the way, you can talk with a Personal Benefits Consultant.



Choose flexibility

If you start a new job with employer benefits, switch your Blue Choice® plan to Blue Choice® Portability. If you ever need to switch back to a personal benefits plan, contact us within 30 days of your employer plan ending and resume your coverage without another medical review.

EXTENDED HEALTH BENEFITS¹

	BASIC	ENHANCED	ENHANCED+	PREMIUM
Hospital				
Auxiliary care (per year)	–	–	\$1,000	\$1,000
Hospital beds (per lifetime)	–	\$1,500	\$1,500	\$1,500
Hospital cash (per year)	–	\$400	\$600	\$800
Home nursing (per year)	–	\$3,000	\$5,000	\$5,000
Preferred hospital accommodations (per year)	–	\$2,000	\$3,000	\$3,000
Paramedical practitioners				
Accidental dental care (per incident)	\$2,000	\$2,500	\$3,000	\$3,000
Ambulance services	✓	✓	✓	✓
Acupuncturist, homeopath, osteopath, naturopath (combined maximums per year)	–	–	\$350	\$350
Chiropractor, physiotherapist and massage therapist (combined maximums per year)	–	\$350	\$500	\$600
Podiatrist and chiropodist (combined maximums per year)	–	\$300	\$300	\$300
Psychologist, including iCBT (per year)	\$150	\$750	\$750	\$1,800
Medical device supplies				
Blood pressure monitor (per 5 years)	–	\$150	\$150	\$150
CPAP sleep apnea appliance (per 5 years)	–	\$500	\$750	\$750
Custom braces (70% co-pay; per 2 years)	–	\$750	\$750	\$750
Foot orthotics (70% co-pay; per year)	–	\$200	\$200	\$200
Hearing aids (per 4 years)	–	\$500	\$750	\$750
Ileostomy/colostomy, urinary catheters and supplies (80% co-pay; per year)	–	\$1,200	\$1,200	\$1,200
Mastectomy prosthesis (per 2 years, single/double)	–	\$200/\$400	\$200/\$400	\$200/\$400
Orthopedic shoes (per year)	–	\$250	\$250	\$250
Oxygen and equipment (per year)	–	\$2,500	\$2,500	\$2,500
Prosthetics (per year)	–	\$300	\$300	\$300
Surgical stockings (per year)	–	\$200	\$200	\$200
Surgical brassieres (2 per year)	–	\$50	\$50	\$50
Wheelchair (per 3 years)	–	\$1,500	\$1,500	\$1,500
Vision care				
Vision care (per 2 years)	–	\$200	\$250	\$300
Travel (ends at age 70 ³)				
Maximum (per trip)	\$5 million	\$5 million	\$5 million	\$5 million
Travel days (per trip)	10	17	30	30
Stability clause	90 days	90 days	90 days	90 days
Travel plan discount (additional coverage)	15%	20%	25%	25%
Life				
Accidental Death and Dismemberment²	\$15,000	\$20,000	\$25,000	\$25,000
Term life², ends at age 55³	\$10,000	\$10,000	\$10,000	\$10,000

PRESCRIPTION DRUG

	BASIC	ENHANCED	ENHANCED +
Maximum (per year; includes diabetic supplies and Glucose Monitoring System, contraceptives, smoking cessation and vaccines)	\$10,000	\$10,000	\$10,000
Coverage level	70% reimbursement	70% direct bill	80% direct bill

OPTIONAL DENTAL⁴

	BASIC	ENHANCED	ENHANCED +	PREMIUM
Basic dental and preventive care (3-month waiting period; includes checkups, cleanings, fillings, extractions and root canals)	70%	75%	80%	90%
Dentures (1-year waiting period)	–	50%	50%	60%
Periodontics (1-year waiting period)	–	50%	80%	90%
Extensive (2-year waiting period; includes crowns, bridges and implants)	–	–	50%	60%
First year combined maximum (applies to basic and preventive care only)	\$600	\$600	\$600	\$750
Second and subsequent years combined maximum (per year; includes basic, extensive, dentures and periodontics)	\$600	\$1,250	\$1,500	\$2,000
Orthodontic (2-year waiting period; per lifetime)	–	–	50%; \$2,000	50%; \$2,500

Interested in exploring rates?

Easily play with different level combinations to get a quick idea of cost.

Visit ab.bluecross.ca/blue-choice-calculator

We're here to support you

Give us a call so we can assess your needs, recommend coverage and start your application. If you'd rather do it yourself, you can skip the phone call and visit our website to apply for your plan online.

The benefits outlined here provide an overview of the Blue Choice plan. For detailed information, including individual paramedical visit amounts, visit our website.

1-800-394-1965 | ab.bluecross.ca/personal

¹The overall maximum for all levels of our health plans is \$5,000 per year (excludes Accidental Death and Dismemberment, Travel and Term life). ²Underwritten by Blue Cross Life Insurance Company of Canada. ³Ends at age" references the age when a benefit is no longer available for that specific individual. ⁴Alberta Blue Cross individual health plan Usual and Customary Dental Fee List.

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