



Young Adult

For people aged 18-29

Start life off with the physical, mental and emotional support you need.



Start with wellbeing

Take care of your mind and body with an affordable plan that includes guaranteed acceptance and extensive mental health coverage. This is the perfect first-time plan, offering core coverage including hospital stays, ambulance services, medical device supplies, vision care, travel insurance, life insurance and wellbeing services. Choose from five levels of coverage for your paramedical benefits and three levels of coverage for your prescription drug and dental benefits.

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 from five levels of coverage for your paramedical benefits and three levels of coverage for your prescription drug and dental benefits. Core benefits are included with all combinations.

3

Get a quote and get covered.

Once you're happy with the quote, you can apply for coverage online. If you have any questions, you can talk with a Personal Benefits Consultant.



Start with travel

Whether you're taking a gap year or writing a travel blog, our travel benefits go with you. Get up to 10 days in coverage, 15% off additional coverage and a \$5-million-per-trip maximum.

Customize your coverage

- **Paramedical practitioners:** improve your mental and physical health with coverage for psychology, physical therapy, massage therapy and chiropractic.
- **Dental:** keep that smile photo-ready with comprehensive coverage for routine checkups, cleanings, fillings and more.
- **Prescription drugs:** spend less money out of pocket with direct reimbursement and up to \$2,000 per year in prescription drug coverage.

EXTENDED HEALTH BENEFITS¹

	CORE
Hospital	
Hospital cash (per year)	\$400
Preferred hospital accommodations (per year)	\$750
Medical device supplies	
Accidental dental care (per incident)	\$2,000
Custom braces (70% co-pay; per 2 years)	\$750
Surgical stockings (per year)	\$200
Vision care	
Vision care (per 2 years)	\$150
Travel (ends at age 65 ³)	
Maximum (per participant, trip)	\$5 million
Travel days (per trip)	10
Travel plan discount (additional coverage)	15%
Stability clause	90 days
Life	
Accidental Death and Dismemberment²	\$15,000
Term life², ends at age 55³	\$10,000

	BASIC	ENHANCED	ENHANCED+	PREMIUM	PREMIUM+
Paramedical practitioners					
Ambulance services	✓	✓	✓	✓	✓
Chiropractor, physiotherapist and massage therapist (combined maximums per year)	\$100	\$300	\$300	\$300	\$600
Psychologist, including iCBT (per year)	\$500	\$500	\$800	\$1,200	\$1,200

DENTAL⁴

	BASIC	ENHANCED	ENHANCED+
Maximum (per year)	\$500	\$1,000	\$1,500
Basic dental and preventive care (3-month waiting period; includes checkups, cleanings, fillings, extractions and root canals)	70%	75%	80%
Removable prosthodontics (dentures) (1-year waiting period)	—	50%	50%
Periodontics (1-year waiting period)	—	50%	80%
Extensive (2-year waiting period; includes crowns, bridges and implants)	—	—	50%
Orthodontics (2-year waiting period; per lifetime)	—	—	50%; \$2,000

PRESCRIPTION DRUG

	BASIC	ENHANCED	ENHANCED+
Maximum (per year; includes diabetic supplies and Glucose Monitoring System, contraceptives, smoking cessation and vaccines)	\$500	\$1,000	\$2,000
Coverage level reimbursement (direct bill)	70%	70%	70%



Get 24/7 access to health providers through **Virtual Care**.

Interested in exploring rates?

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

Visit ab.bluecross.ca/young-adult-calculator

Let's get started

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 Young Adult plan. For detailed information, including individual paramedical visit amounts, visit our website.

1-800-394-1965 | ab.bluecross.ca/young-adult

¹The total for all extended health claims is \$5,000 (excluding Accidental Death and Dismemberment, travel insurance and Term Life Insurance).

²Underwritten by Blue Cross Life Insurance Company of Canada. ³"Ends 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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