



*Affordable  
Group Coverage  
for Your  
Business*

# We take care of your benefit needs so you can take care of your business

## Health and wellness in your workplace

You don't have to be a large corporation to offer benefits to your valued employees. Our coverage and quality service can result in a happier and health conscious work force.

## Tax deductible expense

The contributions you pay on behalf of your employees are tax deductible, making benefits a wise business investment. By giving your staff a benefits package in lieu of a raise, you avoid having to pay additional unemployment insurance and workers' compensation payments.

## Minimize your administration

All claims are handled right here in British Columbia. Your employees can contact us directly about their benefits and claims, minimizing your operational costs and maintaining employee confidentiality. Members enjoy fast, easy claims through our mobile app and online member portal.

## Easy implementation

Pacific Blue Cross offers assistance with everything from enrolment to claiming procedures. All employees covered under your plan receive benefit information packages and Pacific Blue Cross Member ID cards.

## Core Extended Health Benefits

Up to 80% coverage for:

Prescription drugs	Covers 80% of costs incurred by a covered person for prescription drugs recognized under government plans, including those that are not recognized under government plans.
Preferred hospital accommodations	Semi-private or private room.
Nursing	Private duty care nursing in your home — up to \$3,000 every calendar year for each covered person.
Paramedical services	Received from a physiotherapist, massage therapist, chiropractor, naturopath, podiatrist, osteopath, speech pathologist, acupuncturist or psychologist — up to \$25 for each visit to a combined maximum of \$500 for each covered person every calendar year.
Local ambulance services	Included
Medical aids and supplies (not covered by PharmaCare or MSP)	<ul style="list-style-type: none"><li>• Crutches, casts and rigid support braces</li><li>• Ostomy and ileostomy supplies</li><li>• Permanent prostheses, including mastectomy forms</li><li>• Wheelchairs, scooters, hospital beds, medical monitors, respirators or cardiac screeners</li><li>• Oxygen, oxygen masks, tanks and regulators, blood or blood plasma</li></ul>
Emergency Out-of-Province	Included
Vision care (Three month waiting period with no claims)	<ul style="list-style-type: none"><li>• Corrective lenses — \$75 for each covered person every 24 months</li><li>• Routine eye examinations — \$50 for each covered person every 24 months</li></ul>

## The Core Plan also includes

- Final expense benefit
- Hospital daily cash
- Accidental dental care
- Survivor benefit coverage
- Lifetime maximum \$100,000 per person

## Core Life Benefits

**Accidental death and dismemberment (AD&D)** — principal amount of \$25,000.

**Term life insurance** \$10,000.

**Critical illness benefit** \$10,000.

## Dental Options

### Basic

Covers services for the basic care and maintenance of teeth, including procedures to restore teeth to natural and normal function. There is a three month waiting period with no claims. There is no overall financial limit.

### Major

Covers major restorations or replacement of missing teeth, or the reconstruction of teeth where basic restorative methods cannot be used satisfactorily (includes crowns, bridges and dentures). Reimbursement is 50% of eligible services after three months on the plan, up to \$500 for each covered person every calendar year. There is a three month waiting period with no claims.

	Basic		Major
	0–12 mos	13+ mos	
Plan A	70%	80%	Not included
Plan B	70%	80%	50%, up to \$500 per calendar year

## Important Details

### Enrolment requirements

All eligible employees including owners and managers must enroll for each benefit unless they are already covered through their spouse's plan. Eligible employees must work a minimum of 20 hours each week on a full-time permanent basis.

### Termination of coverage

Coverage for employee will continue until the employee reaches 75 years of age. If a dependant reaches the age of 75 before the covered employee, coverage for the dependant will terminate at the end of the month when the dependant reaches 75.

### Pre-existing medical conditions

Benefits do not cover claims associated with medical conditions that existed at any time during the 12 months before joining the plan.

### Pacific Blue Cross Dental and Denturist Fee Schedules

We pay for eligible dental and denturist services according to the Pacific Blue Cross dental and denturist fee schedules. These schedules list eligible dental services, treatment frequency limits and fees. The dentist or denturist will have a copy of a PBC dental or denturist fee schedule. We will reimburse the employee or will pay the dentist directly. Any fees in excess of the fee schedule are the responsibility of the employee.

For services performed by a dental specialist, we will pay up to 10% over the amount of the Pacific Blue Cross Dental Fee Schedule or the current specialist fee guide, whichever is lower.



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