

# Solutions for Everybody



Agent for



## Elements

### ELEMENTS – PERSONAL HEALTH PLAN

Medavie Blue Cross believes that getting health insurance should be simple, affordable and flexible too which is why they have created **Elements**, a plan that grows and changes with your key life events.

Unexpected health issues could leave you with thousands of dollars in unplanned medical bills. **Elements** by Medavie Blue Cross is there to secure your finances and give you peace of mind.

**Elements** is designed to adjust to your needs . . . because no two people experience life the same way.

#### ▶ Elements at a glance

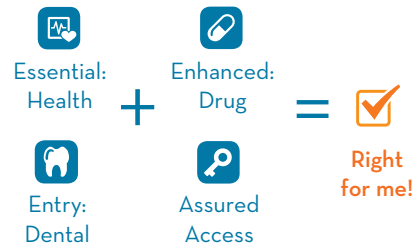
##### What are my choices?

<b>HEALTH BENEFITS REQUIRED</b>	Entry: Health	Essential: Health	Enhanced: Health
<b>DRUG BENEFITS OPTIONAL</b>	Essential: Drug	Enhanced: Drug	
<b>DENTAL BENEFITS OPTIONAL</b>	Entry: Dental	Essential: Dental	Enhanced: Dental
<b>ADDITIONAL MODULES OPTIONAL</b>	Critical Illness	Hospital Cash	Assured Access

**elements**  
by Medavie Blue Cross

Mix and match your own customized plan to suit your needs.

EXAMPLE:



**APPLY NOW**

# Guaranteed Issue



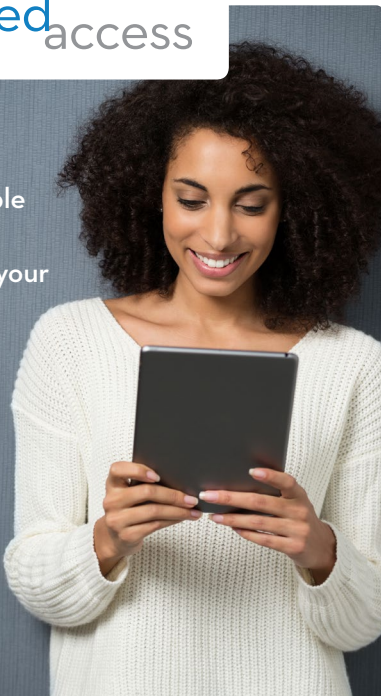
**WE STRONGLY BELIEVE** that everyone should have access to health, drug & dental coverage. Here are some solutions for clients who may not medically qualify for Elements or are looking for stand-alone dental coverage.

The Guaranteed Issue Health Plan provides basic coverage for routine medical expenses as well as unexpected medical emergencies and accidents that can happen at any time. With no medical underwriting, our Guaranteed Issue Health Plan covers pre-existing conditions.

## Assured Access

assured  
access

A smart & affordable solution to secure your health coverage no matter what the future holds.



### FOR EMPLOYEES WITH GROUP BENEFITS

A change in career, job loss or retirement could leave you without health coverage from your employer, and replacing that coverage could be challenging. As we age, our health often deteriorates, making it difficult to be approved for health insurance later in life.

**Assured Access** allows you and your family to make an easy transition to an **Elements** personal health plan with drug, hospital, travel, dental and health benefits, without additional medical questions.

Dependents who are no longer eligible for group health benefits can also enrol in their own Medavie Blue Cross personal health plan.

You can also fill the gaps of your group coverage by adding benefits.

**APPLY NOW**

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