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# **COVERAGE PROVISIONS**

of the

## **BASIC BLUE PLAN**

**Effective September 1, 2016**



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# Basic Blue

## Benefits At-A-Glance

### Ambulance/Hospital Benefits

- Ambulance
- Stretcher Service (Medical Van)
- Hostel Care
- Semi-Private Hospital Room



A [mybluecross](#)® account allows you access to your plan information anytime, anywhere.

Get quick access to:

- **My Claims:** Submit claims electronically (when signed up for direct deposit), access claim detail, check claim status, look up past claims, review claim payments, or see when a payment was transmitted or issued.
- **My Coverage:** Check who you've listed on your plan, confirm coverage details, review claim requirements.
- **My Account:** Register for direct deposit and receive payments directly into your bank account, update account information (such as your email or password), or request or print a new ID card at any time.

Visit [mb.bluecross.ca](https://mb.bluecross.ca) to register today!

# My Good Health<sup>®</sup>

My Good Health<sup>®</sup>, an online health resource site, is available to all Manitoba Blue Cross plan members through [mybluecross<sup>®</sup>](#). It's full of information to get you and your family on the road to better health.

Here are some of the great things you can do at My Good Health<sup>®</sup>:

- Discover new prevention and treatment options
- Learn the details of drugs prescribed to you
- Find out more about natural products and remedies
- Calculate your risks
- Count calories
- Test your health knowledge
- Check your symptoms
- Sign up for our new health e-newsletter
- Access community support



We realize, even with Extended Health Care coverage, it can still be difficult to pay for products and services that exceed the coverage of a benefit plan. For this reason, we introduced our Blue Advantage program, which allows Blue Cross plan Members to save on products and services offered by participating providers across Canada. These savings are available to all of our members, regardless of your group or individual plan coverage.

Just present your Blue Cross ID card and mention the Blue Advantage program to the participating provider.

## **What products and services are available?**

- Vision care products
- Medical supplies and equipment
- Dental products
- Hearing products and services
- Items that favour health and wellness, including discounts on magazine subscriptions, gym memberships, vitamins and supplements

For a current list of participating providers and types of savings visit the Blue Advantage website at [blueadvantage.ca](http://blueadvantage.ca) today!

## **How to Claim**

Claim forms are available on our website at [mb.bluecross.ca](http://mb.bluecross.ca).

We accept photocopies of receipts for all claims. If submitting original receipts, please retain your “Explanation of Benefits” statement for income tax purposes as original receipts will not be returned.

### **Ambulance/Hospital Semi-Private Benefits**

Present your Manitoba Blue Cross ID Card to the service provider for direct billing. If you are required to pay for the services, submit a completed Ambulance/Hospital claim form with an itemized receipt for reimbursement.

## **How to Make Changes**

### **Family Status**

All changes in your family status resulting from marriage, separation, divorce, termination of a conjugal relationship, death, change of residence, birth or legal adoption must be reported to Manitoba Blue Cross within 30 days of the change. The subscription rate will be adjusted (if applicable).

## **Addition of Spouse/Dependents**

Changes reported within 30 days of becoming an eligible spouse or dependent, will be effective on the day your spouse or dependent became eligible. Any changes reported after 30 days will become effective the first of the month following three months from the date notification is received.

## **Deletion of Spouse/Dependents**

All reported changes will become effective the first of the month following notification and the subscription rate (if applicable) will be adjusted as of that date.

## **Address Change**

Advising Manitoba Blue Cross of any changes to your address ensures you receive information from us promptly. If you move, simply call our Customer Service Centre and one of our Customer Service Representatives will ask for your certificate number (so please have that ready) and your new information.

**Please Note:** New ID cards are not issued for an address change.

## **Payment Schedule**

If you wish to change your payment frequency, contact us. See contact information on back cover.

## **Plan Changes**

### **Upgrading Coverage**

If you decide to upgrade your coverage to another Manitoba Blue Cross plan, your existing coverage will remain in effect until the waiting period for the product chosen has been satisfied.

## Subscription Rate Changes

Basic Blue Plan rates are subject to change (regardless of your payment schedule). You will receive notification 30 days prior to any rate change.

The rates are determined by the age of the oldest person on the certificate. Your rate will change as you move into a new age category.

## Obtaining or Losing Coverage

If you or your dependents obtain or lose other coverage, Manitoba Blue Cross requires immediate notification of the change. These changes become effective upon receipt of notification.

There may be times when it would be beneficial for you to be covered by two plans. Under the “Coordination of Benefits” of the Coverage Provisions you are entitled to claim benefits from both plans as long as the total benefits received do not exceed the expenses incurred.

## Termination of Coverage

Manitoba Blue Cross requires 30 days notice in order to terminate your coverage. Once notice of termination has been received, your coverage will be cancelled on the last day of the month following 30 days from receipt of your cancellation request. Subscriptions received prior to the cancellation date are non-refundable.

Please consider any request for cancellation carefully. Once you cancel your coverage you will not be permitted to re-enroll in the Basic Blue Plan for two years from date of cancellation.

**Note:** If you are cancelling due to obtaining other coverage, please be sure to include this information on your cancellation request as you may wish to re-enroll in the Basic Blue Plan at a later date.

## Protecting Your Privacy

Manitoba Blue Cross has always been, and will continue to be, committed to protecting your privacy and ensuring your personal information remains confidential. Personal information includes all information about an identifiable individual but not the name, title, business address, or telephone number of an employee of an organization.

You should limit disclosure of your certificate number for security reasons. Also, you should be aware that claiming benefits with the use of your Manitoba Blue Cross ID card indicates your consent with our privacy policies.

We are committed to protecting your personal information. For detailed information regarding the practices of Manitoba Blue Cross on the collection, use, retention, and disclosure of your personal information and your right to access information, please contact our office at 204.775.0151 or visit our website at [mb.bluecross.ca](http://mb.bluecross.ca).



# COVERAGE PROVISIONS of the BASIC BLUE PLAN

Issued by Manitoba Blue Cross  
Please retain this Agreement.

This Agreement replaces all previous and is  
**effective September 1, 2016.**

## SECTION 1 - THE AGREEMENT

The application, this document and any amendments or attached papers shall constitute the entire Agreement between the parties hereto, and no representative, employee or agent of Manitoba Blue Cross is authorized to vary or change any of the terms and conditions thereof.

## SECTION 2 - DEFINITION OF TERMS

**Agreement** - means this document and any amendments or attached papers.

**Air Ambulance** - means an aircraft equipped with first aid equipment, oxygen and resuscitators regularly used for transporting sick or injured persons.

**Ambulance** - means a ground vehicle containing first aid equipment, oxygen and resuscitators regularly used for transporting sick or injured persons.

**Ambulance Service** - means transportation by Ambulance or Air Ambulance in accordance with the terms of the agreement.

**Authorized Blue Cross Provider** - means a provider of services whose qualifications meet the criteria established by Manitoba Blue Cross, whose services have been deemed eligible by Manitoba Blue Cross, and who has been issued a provider number.

**Dependent** - means an unmarried child of a Member, who is under 21 years of age and dependent for support on the Member.

The following will be considered children of the Member:

- i) natural children
- ii) legally adopted children
- iii) stepchildren
- iv) the children of the person with whom the Member is living in a conjugal relationship provided such children are living with the Member.

The age restriction does not apply to a physically or mentally incapacitated child who had this condition prior to the attainment of age 21.

**Effective Date** - means the date on which this Agreement becomes effective as established by Manitoba Blue Cross subject to the Waiting Period and Section 4.1(a).

**Emergency Ambulance Service** - means Ambulance Service required because of and immediately following a serious illness or Injury.

**Hospital** - means an institution which meets all the following criteria:

1. continuously provides 24-hours-a-day nursing service by or under the supervision of registered graduate nurses and is operated continuously with organized facilities for operative surgery; and
2. is engaged primarily in providing medical care and treatment of sick or injured persons on an In-patient basis at the patient's expense and maintains diagnostic and therapeutic facilities for surgical and medical diagnosis and treatment of such persons by or under supervision of a staff of duly qualified Physicians who are acting on a visiting or consulting basis; but

3. is not a tuberculosis hospital or sanatorium, a hospital or institution for the mentally ill, a nursing home, a home for the aged, an infirmary or other institution for the purpose of which is the provision of custodial care.

**In-patient** - means a patient confined and admitted to a Hospital for more than 24 hours on the recommendation of the attending Physician.

**Injury** - means bodily Injury suffered by the Participant caused directly by an Accident independent of any illness or other causes.

**Member** - means the applicant, excluding Spouse and Dependents, who has coverage under this Agreement.

**Non-Emergency Ambulance Service** - means Ambulance Service required by a non-ambulatory patient who cannot be transported by any means other than Ambulance because of illness or Injury, on the prior recommendation of an attending Physician.

**Nurse Practitioner** - means a registered nurse with additional education and experience trained in the diagnosis of common medical conditions and chronic diseases who is currently registered with the appropriate provincial or state nursing regulatory body where the services are rendered.

**Panelled Patient** - means a patient receiving In-patient hospital services provided to them after their need for placement in a personal care home has been established to the satisfaction of the assessment panel designated by Manitoba Health, Seniors and Active Living.

**Participant** - means the Member, or if enrolled under a family Agreement means the Member, Spouse, and any eligible Dependents for whom the appropriate Subscription has been remitted to Manitoba Blue Cross for the purpose of retaining the benefits of this plan.

**Participating Ambulance Operator** - means an ambulance company or operator in a Regional Health Authority, which has entered into a written agreement with Manitoba Blue Cross. This agreement specifies eligible Ambulance Services and corresponding rates.

**Physician** - means a person licensed under the laws of the province, state or country where the services are rendered to practice medicine without restriction.

**Spouse** - means a person who is legally married to the Member, or has continuously resided with the Member for not less than one full year having been represented as Members of a conjugal relationship. Manitoba Blue Cross will at no time provide coverage for more than one Spouse under the same Agreement.

**Subscription** - means the amount charged by Manitoba Blue Cross as consideration for the coverage to be made available under the terms and conditions of this Agreement.

**Treat-No-Transport** - means medical treatment provided by a paramedic when an Ambulance is called to the scene of an Accident or place of illness but the patient is not transported to a Hospital.

### **Usual, Customary, And Reasonable**

- **Usual** - means the standard charge for a given service or supply by an individual providing services or supplies in his personal practice.
- **Customary** - means that range of Usual charges by individuals of similar training and experience, providing services or supplies for the same service within a specific limited geographic or socioeconomic area.
- **Reasonable** - means a charge that meets the criteria of both Usual and Customary, or, in the opinion of the service provider's professional association, is justifiable in the

special circumstances of the particular case in question.

**Waiting Period** - means the three month period from the date the application is received in our office where no benefits are payable.

## **SECTION 3 - BENEFITS**

Subject to the terms and conditions and the exclusions and limitations contained in this Agreement and any amendments hereto, the Participant shall be entitled to the benefits of the plan after the Effective Date and after the Member has prepaid the appropriate Subscription. In order to be eligible for benefits, all persons covered must be registered with and entitled to benefits from Manitoba Health, Seniors and Active Living.

Expenses eligible for reimbursement are the Usual, Customary and Reasonable charges for the following services and supplies that are required for treatment of an illness or Injury. To be eligible, services must be rendered by an Authorized Blue Cross Provider. Any eligible charges for services incurred shall be payable at Manitoba rates.

### **3.1 Ambulance and Hospital Semi-Private Benefits**

#### **A. Emergency Ambulance**

Coverage for Emergency Ambulance Service wholly within the province of Manitoba by a Participating Ambulance Operator to the nearest Hospital where appropriate treatment can be provided.

#### **B. Non-Emergency Ambulance**

- a) Coverage for Non-Emergency Ambulance Service wholly within the province of Manitoba by a Participating Ambulance Operator, (1) to the nearest Hospital where appropriate treatment can be

provided, or (2) between Hospitals, or (3) from Hospital to home.

- b) For the purpose of this benefit only, Ambulance Service shall include coverage for transportation by a medical transfer service operator who has entered into an agreement with Manitoba Blue Cross subject to the amount payable for such service being limited to a lifetime maximum benefit payment of \$400 per Participant.

### **C. Non-Participating Ambulance**

Subject to the terms and conditions of Sub-Sections A and B of this Section, coverage includes charges for Ambulance Service within the province of Manitoba, by an ambulance company or operator that has not entered into a written ambulance agreement with Manitoba Blue Cross. Manitoba Blue Cross will reimburse the Member up to the amount that would be paid had the ambulance company or operator been a Participating Ambulance Operator, but not exceeding the amount charged for the service.

### **D. Air Ambulance Allowance**

Coverage for Air Ambulance Service within Canada, (1) to the nearest Hospital where appropriate treatment can be provided, or (2) between Hospitals, or (3) from Hospital to home. Manitoba Blue Cross will pay up to \$5,000 per trip to a maximum benefit payment of \$10,000 per Participant per calendar year.

### **E. Out-of-Province Ambulance**

Coverage for Ambulance Service wholly or partly outside the province of Manitoba for which payment would be made by Manitoba Blue Cross under Sub-Sections A, B, or C of this Section, Manitoba Blue Cross will pay the same amount as would be paid for

Ambulance Services in the province of Manitoba except the maximum amount payable for any such Ambulance Service shall not exceed \$500.

**F. Treat-No-Transport (Treat and Release)**

Coverage for Treat-No-Transport service by a Participating Ambulance Operator.

**G. Semi-Private Room**

Benefit payment of eligible expenses in (a) and (b) shall be limited to a combined maximum of 60 days in any one Hospital per Participant per calendar year.

- a) Coverage for confinement as an In-patient in a semi-private Hospital room either inside or outside the province of Manitoba. Manitoba Blue Cross will pay for such preferred accommodation at the per diem rate in effect at that time in the province of Manitoba.
- b) \$20 per day for each day hospitalized as an In-patient in a Hospital either inside or outside the province of Manitoba when semi-private room accommodations are requested but are not available.

**H. Hostel Care**

Manitoba Blue Cross will pay the per diem charge for hostel accommodation when treatment or diagnostic testing is required on the recommendation of a Physician, at a Hospital in the province of Manitoba located outside a 60 kilometre radius of the Participant's residence and the Participant is placed in a recognized medical hostel associated with that Hospital.

## SECTION 4 - EXCLUSIONS AND LIMITATIONS

Manitoba Blue Cross shall not pay or be required to pay for:

- (a) any Hospital confinements commencing before the Effective Date of the Participant's coverage. (Coverage in such cases shall commence 90 days after discharge from Hospital).
- (b) any Hospital services or accommodation charges for a Participant who has been designated as a Panelled Patient.
- (c) any semi-private Hospital room charges which, in the absence of this coverage, would not be charged to the Participant.
- (d) any Hospital services or accommodation charges for chronic or custodial care.
- (e) services obtained outside the Participant's province of residence arising out of illness or Injury for which the Participant is not entitled to any benefits from his provincial Hospital and medical plan or elective services obtained outside his province of residence whether or not on a Physician's or Nurse Practitioner's recommendation.
- (f) services due to an illness or Injury that is compensable under any Worker's Compensation law, Manitoba Public Insurance or similar legislation.
- (g) services in the nature of mileage or travelling time or detention time of any service provider hereunder.
- (h) services due to riot, civil commotion, war, invasion, act of foreign enemy, hostilities by any armed force (whether war be declared or not), civil war, rebellion, revolution, or insurrection.



- (i) services rendered in connection with general health examinations for “check-up” purposes; or in the nature of a rest cure or travel for health; or for cosmetic purposes.
- (j) services for which the Participant is entitled under the terms of any government or legislative hospital, medical or health plan, or which the Participant is entitled to obtain without charge by law, or for which there is no actual cost.

## **SECTION 5 - COORDINATION OF BENEFITS**

After the benefits available or recoverable under any government or legislative plans have been determined, the excess benefits of this plan will be coordinated with those of other contracts or plans if the Participant is covered for similar benefits simultaneously under any other such plan.

- (a) If any other plan does not contain a provision for coordination with or reduction of benefits payable under this Agreement, the benefits payable under such other plan shall be determined first.
- (b) If any other plan does contain a provision for coordination with or reduction of benefits payable under this Agreement, the benefits of such plan shall be coordinated with the benefits under this Agreement.

Priority shall be attributed to the plan under which the person is eligible to receive the benefits in the following order:

## **Employees/Members**

1. The plan where the person is covered as a member.
2. If a person is a member of two plans, priority goes to:
  - i) the plan where the member is an active full-time employee,
  - ii) the plan where the member is an active part-time employee,
  - iii) the plan where the member is a retiree.

## **Dependents**

### **Spouse**

3. The plan where the person is covered as a dependent Spouse.

### **Dependent Children**

4. The plan of the parent with the earlier birthdate (month/day) in the calendar year.
5. The plan of the parent whose first name begins with the earlier letter in the alphabet, if the parents have the same birthdate.
6. In single custody situations the following order applies:
  - i) the plan of the parent with custody of the child,
  - ii) the plan of the Spouse of the parent in i) above,
  - iii) the plan of the parent not having custody of the child,
  - iv) the plan of the Spouse of the parent in iii) above.

In joint custody situations, the following order applies:

- i) the plan of the parent with the earliest month and day of birth,
- ii) the plan of the other parent,
- iii) the plan of the Spouse of the parent with the earliest month and day of birth,
- iv) the plan of the Spouse of the other parent.

7. Clauses 1 to 6, shall be applied in all cases of multiple coverage and only those eligible expenses not covered under any other health/dental plan will be covered under a health spending account.

(c) When rules (a) and (b) do not serve to establish an order of benefit determination, the benefits shall be pro-rated between or among the plans in proportion to the amounts that would have been paid under each plan had there been coverage by just that plan.

## **SECTION 6 - SUBSCRIPTIONS**

6.1 This Agreement is issued in consideration of the payment of Subscription to Manitoba Blue Cross, directly by the Member, pursuant to and in consideration of the application of the Member.

6.2 Subscriptions shall be payable monthly, quarterly, semi-annually, or annually in advance at the Subscription rate then in effect.

6.3 When the Agreement ceases to cover any Dependent previously included and the Member is then eligible for a reduced Subscription rate, the Subscription rate shall be appropriately adjusted as of the first of the month following notice in writing from the Member requesting a rate adjustment.

- 6.4 Manitoba Blue Cross shall not be or become responsible for any claims incurred under this Agreement while any Subscription is due and unpaid.
- 6.5 Failure on the part of the Member to notify Manitoba Blue Cross of a change in the Member's family status shall relieve Manitoba Blue Cross of any liability to refund Subscriptions already applied towards coverage.
- 6.6 All Subscription rates are subject to change upon Manitoba Blue Cross providing 30 days notice to the Member.
- 6.7 Subscription rates are determined by the age of the oldest person on the certificate at time of billing.

## **SECTION 7 - CHANGE OF STATUS OR TRANSFER**

- 7.1 The Member must notify Manitoba Blue Cross within 30 days of change to his or his own family status under this Agreement resulting from marriage, separation, divorce, termination of a conjugal relationship, death, change of residence, birth or legal adoption.
- 7.2 The Member must notify Manitoba Blue Cross within 30 days of obtaining other coverage, other coverage changes and termination of other coverage.
- 7.3 The children of the Member who have been enrolled hereunder as Dependents, upon attainment of 21 years of age or at the time of marriage, whichever may first occur, or, in the event of divorce/separation of a Member and Spouse, the dependent children or the divorced/separated Spouse of the Member, may apply for continuation of coverage with Manitoba Blue Cross. Such request must be made to Manitoba Blue Cross within 30 days from the date on which the change of status occurs. Subscriptions will be established in accordance with the coverage selected to

which the Dependent becomes eligible for transfer in accordance with the prevailing regulations of Manitoba Blue Cross.

- 7.4 Upon a change in status as herein described, the Member shall pay any additional Subscription rate that may be applicable.

## **SECTION 8 - TERMINATIONS**

8.1 The Member may terminate the Agreement by giving 30 days notice of termination to Manitoba Blue Cross by registered mail or by delivery thereof to an authorized agent for Manitoba Blue Cross. Coverage will be terminated on the last day of the month following 30 days from receipt of notice of termination by Manitoba Blue Cross. Subscriptions paid prior to the cancellation date are non-refundable. Once notice of termination is received by Manitoba Blue Cross, the Member will not be permitted to re-enroll in the Basic Blue Plan for two years from date of cancellation.

- 8.2 (a) Manitoba Blue Cross may terminate the Agreement at any time by giving written notice of termination to the Member and by refunding concurrently with the giving of notice the amount of Subscription paid in excess of the pro-rata Subscription for the expired time.

The notice of termination may be delivered to the Member, or it may be sent by mail to the latest address of the Member on record at Manitoba Blue Cross.

Where the notice of termination is mailed to the Member, 30 days notice of termination shall be given.

- (b) Manitoba Blue Cross shall reserve the right to terminate the Agreement if the Subscription has not been paid within two months following the date that such Subscriptions are due and payable.

8.3 This Agreement shall be for the period of one month from the Effective Date and, providing that Subscriptions are paid as above, shall be renewed from month to month for a further term at the rate in force at the time of each renewal, however, subject to the right of Manitoba Blue Cross to terminate or modify this Agreement upon 30 days notice to the Member.

## **SECTION 9 - GENERAL**

9.1 Manitoba Blue Cross shall be deemed not to have waived any condition of this Agreement either in whole or in part, unless the waiver is clearly expressed in writing and signed by Manitoba Blue Cross.

9.2 No statement made by the Member on his application for this Agreement may be used in defense of a claim under, or to avoid this Agreement, unless it is contained in the written application for the Agreement and unless a copy of the application, or such part thereof as is material to the Agreement, is endorsed upon, inserted in or attached to the Agreement when issued.

9.3 The Member or his agent, or a beneficiary entitled to make a claim or his agent shall:

- (a) give written notice to Manitoba Blue Cross by delivery thereof, or by sending it by registered mail to Manitoba Blue Cross.
- (b) within 90 days from the date of the service for which the claim is made, furnish to Manitoba Blue Cross such proof of claim as is reasonably possible in the circumstances of the happening of the accident or illness and the loss occasioned thereby, and
- (c) if so required by Manitoba Blue Cross furnish a certificate as to the cause and nature of the accident or illness for which the claim is made.

- 9.4 Failure to give notice of claim or furnish proof of claim within the time prescribed will not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible and in no event later than two years from the date of accident or the service and if it is shown it was not reasonably possible to give notice or furnish proof within the time so prescribed.
- 9.5 Manitoba Blue Cross shall furnish forms for proof of claim within 15 days after receiving notice of claim but where the claimant has not received the forms within that time he may submit his proof of claim in the form of a written statement of the happening and character of the accident or illness giving rise to the claim and of the extent of loss.
- 9.6 Manitoba Blue Cross has the right, and the claimant shall allow Manitoba Blue Cross the opportunity, to have the Participant submit to a medical examination so often as it may be reasonably required when a claim under this Agreement is pending.
- 9.7 No sum payable under this Agreement shall in any circumstances carry interest.
- 9.8 Eligible claims shall be payable in Canadian currency and where applicable at the conversion rate in force when the claim was incurred.
- 9.9 An action or proceeding against Manitoba Blue Cross for the recovery of a claim under this Agreement shall not be begun after two years from the date on which the cause of action arose.

- 9.10 Services and benefits under this Agreement are personal to the Participant and are in no way assignable, except to an Authorized Blue Cross Provider when agreed upon by Manitoba Blue Cross and the Member.
- 9.11 The coverage of a Participant shall terminate automatically if he obtains, or attempts to obtain, or aids any person in obtaining or attempting to obtain, by fraud or false pretenses, any benefit hereunder and upon such termination the right of such Participant to any benefits hereunder shall be forfeited.
- 9.12 As a condition precedent to the providing of benefits under this Agreement, Manitoba Blue Cross shall be entitled to receive from any service provider such information, records and copies of records as it may require in the administration of claims.
- 9.13 Any notice required to be given hereunder shall be sufficiently given if delivered by hand, mailed by prepaid post to the last address shown on the records of Manitoba Blue Cross or, if applicable, by notice sent by electronic mail to the Member's email account as shown on the records of Manitoba Blue Cross, including any notice directing such Member to their [mybluecross®](#) Account for further details.
- 9.14 The headings in no way shall be considered to be part of this Agreement, but are inserted only for purposes of convenience.
- 9.15 The Member agrees to the provisions of the benefits of the Agreement on the condition that Manitoba Blue Cross shall not be liable for any act or omission of any service provider, regardless of whether such provider is an Authorized Blue Cross Provider.



- 9.16 Manitoba Blue Cross shall be fully subrogated to the rights of the Member in respect of all claims paid by Manitoba Blue Cross for which a third party may be wholly or partially liable. The Member shall be obligated to take all reasonable measures of recovery against any third party who may be so liable and to cooperate fully with Manitoba Blue Cross in providing such information relating to the Injury as may be necessary to establish third party liability.
- 9.17 All monies payable under this Agreement shall be paid by Manitoba Blue Cross within 60 days after it has received proof of claim, providing that liability can be established in that period.
- 9.18 If benefits have been paid under this Agreement and thereafter it is established that the benefit expenses or part thereof were not paid by or on behalf of the Member, or that the Member was otherwise reimbursed therefore, the Member shall reimburse Manitoba Blue Cross for the amount of benefits so paid by Manitoba Blue Cross forthwith on demand.
- 9.19 To be eligible for coverage under the Basic Blue Plan, all Participants must be registered with and entitled to benefits from Manitoba Health, Seniors and Active Living.
- 9.20 The waiting Period commences with the Anniversary Date of the plan.

9.21 Words importing masculine gender include the feminine, words in the singular include the plural and words in the plural include the singular.

IN WITNESS WHEREOF, MANITOBA BLUE CROSS HAS CAUSED THIS AGREEMENT TO BE SIGNED BY:

A handwritten signature in black ink, appearing to read 'A. W. R. Yorke', with a long horizontal line extending to the right from the end of the signature.

ANDREW W. R. YORKE,  
PRESIDENT & CEO,  
MANITOBA BLUE CROSS



## **CONTACT US!**

### **ONLINE**

[mb.bluecross.ca](http://mb.bluecross.ca)

(24/7 access to coverage information, claims history, and Online Claim Submission through [mybluecross](http://mybluecross.com)®)

### **IN PERSON**

Customer Service Centre  
599 Empress Street  
(10:00 a.m. - 4:00 p.m. Tuesday through Friday)  
Closed on Mondays

### **BY MAIL**

Manitoba Blue Cross  
PO Box 1046 Stn Main  
Winnipeg MB R3C 2X7

### **BY CLAIMS DROP BOX**

599 Empress Street  
(24 hours a day)

### **BY PHONE - CUSTOMER SERVICE**

Within Winnipeg: 204.775.0151  
Within Manitoba: 1.800.USE.BLUE (873.2583)  
Within Canada: 1.888.596.1032  
8:00 a.m. - 5:30 p.m. weekdays

### **BY FAX**

204.788.5597  
Claims and Pharmacare Confirmation Letters ONLY:  
204.772.1231  
(24 hours a day)

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