



Dear valued partner,

Following a comprehensive review, Blue Cross Health® plans (including Complete Health, Guaranteed Acceptance, and Assured Access) will undergo a rate adjustment effective **November 1, 2024**. This change reflects claims experience, and the increasing cost of health care.

Advisors will receive a breakdown of affected clients by mail.

The increase will be reflected on the renewal date of your clients' policies.

Please see the below for a breakdown by plan and benefit:

Contracts signed by the client on or after May 11, 2024 (In force and new sales)

Complete Health

Health benefit

- Entry: No change
- Essential and Enhanced: Increase up to 1% due to a rate adjustment of AD&D portion

Dental benefit - Flat increase per age group:

- Entry, Essential and Enhanced: 5%

Critical Illness

- Increase from 5% to 9%

Guaranteed Acceptance

Health, Dental and Drug benefits

- Increase of 2% for ages 50-64, couple and family status

Assured Access (Stand Alone)

Dental benefit - Flat increase per age group:

- Entry, Essential and Enhanced: 5%

Critical Illness

- Increase from 5% to 9%

Contracts signed by the client on or before May 10, 2024

Complete Health

Health benefit

- Entry: No change
- Essential: Increase from 10% to 11%
- Enhanced: Increase from 10% to 15%

Dental benefit - Flat increase per age group:

- Entry, Essential and Enhanced: 10%

Critical Illness

- Increase from 5% to 9%

Guaranteed Acceptance

Health and Dental benefits

- Increase from 3% to 7% for all age group

Drug benefit

- Flat increase of 8% per age group

Assured Access (Stand Alone)

Dental benefit - Flat increase per age group:

- Entry, Essential and Enhanced: 10%

Critical Illness

- Increase from 5% to 9%

Transition Rules

All new sales completed in Salesforce as of October 1, 2024 will reflect the new rates.

For all saved quotations in Salesforce please see table below.

Quote date	Quote date
September 2024	September 2024
Policy effective date and rate: October 1, 2024 - Current rate	Policy effective date and rate: November 1 or December 1, 2024 - Please call

If your client needs options on how to reduce their insurance premium, and help them maintain their insurance coverage, you may want to change their level of coverage. For assistance or if you have any questions, please contact [Info-Partners](#) /1-800-361-2538 (option 2, then option 1)

Thank you for your continued support.

Luc Monette

Regional Vice-President

Business Development Health Insurance



Québec Blue Cross

1981, avenue McGill College, bureau 105, Montreal,

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