

**NEWS
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QUÉBEC NETWORK**

To: News Editors
Business Columnists

***Tangible* from Blue Cross®: the only health insurance
product of its kind on the market**

Montréal, September 27, 2007 — Blue Cross is broadening its range of personal insurance coverage with a new product called *Tangible*. In addition to the traditional life and disability insurance protection, the new plan offers benefits that are increasing in popularity, covering critical illness and long-term care and providing hybrid benefits that are unique on the health insurance market.

Aside from the life insurance coverage that provides a death benefit of up to \$1 million, *Tangible* focuses on benefits paid to the policyholder during his or her lifetime. The plan provides different types of coverage for all age groups: multiple protections for children covers 29 critical illnesses, two non-critical illnesses, death and loss of use, accidental fractures as well as tuition fees in case of disability and educational rehabilitation. There are two critical illness plans available for adults: the basic package covers five critical illnesses and adaptation expenses, while the luxury package covers 24 critical illnesses, two non-critical illnesses and adaptation expenses.

Tangible is an adjustable product that can be adapted to meet the needs of policyholders as they grow older. With the *Hybrid* option, the initial coverage (life, disability, loss of mobility or critical illness) can be converted into long-term-care coverage. The conversion is done automatically without the policyholder having to submit proof of insurability.

In order to meet the needs of an aging population, the new long-term-care coverage provides monthly compensation for any care administered within or outside an establishment, as well as hospitalization and loss-of-mobility benefits to cover the cost of state-of-the-art medical tests, hospitalization and other services related to the loss of mobility and home support.

Extended assistance services

All Blue Cross personal health insurance policyholders have access to the Assistance program, which provides consulting services on health and legal matters, in-home assistance after hospitalization as well as exclusive privileges at Blue Cross partners. *Tangible* policyholders have access to the following additional services: second medical opinion, medical care assistance abroad (in conjunction with the McGill University Health Centre), psychological support for the ill and informal caregivers, as well as residential assistance provided by CAA-Québec.

Because Blue Cross is a member of the Blue Cross/Blue Shield medical network, policyholders who opt for private medical treatment at their own expenses in the United States are entitled to benefit from the network's agreement on preferential rates.

Blue Cross, which is renowned for its travel insurance, primarily offers personal health insurance products that complement the RAMQ plan. The *Tangible* health insurance plan is available from Blue Cross insurance representatives.

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For more information

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