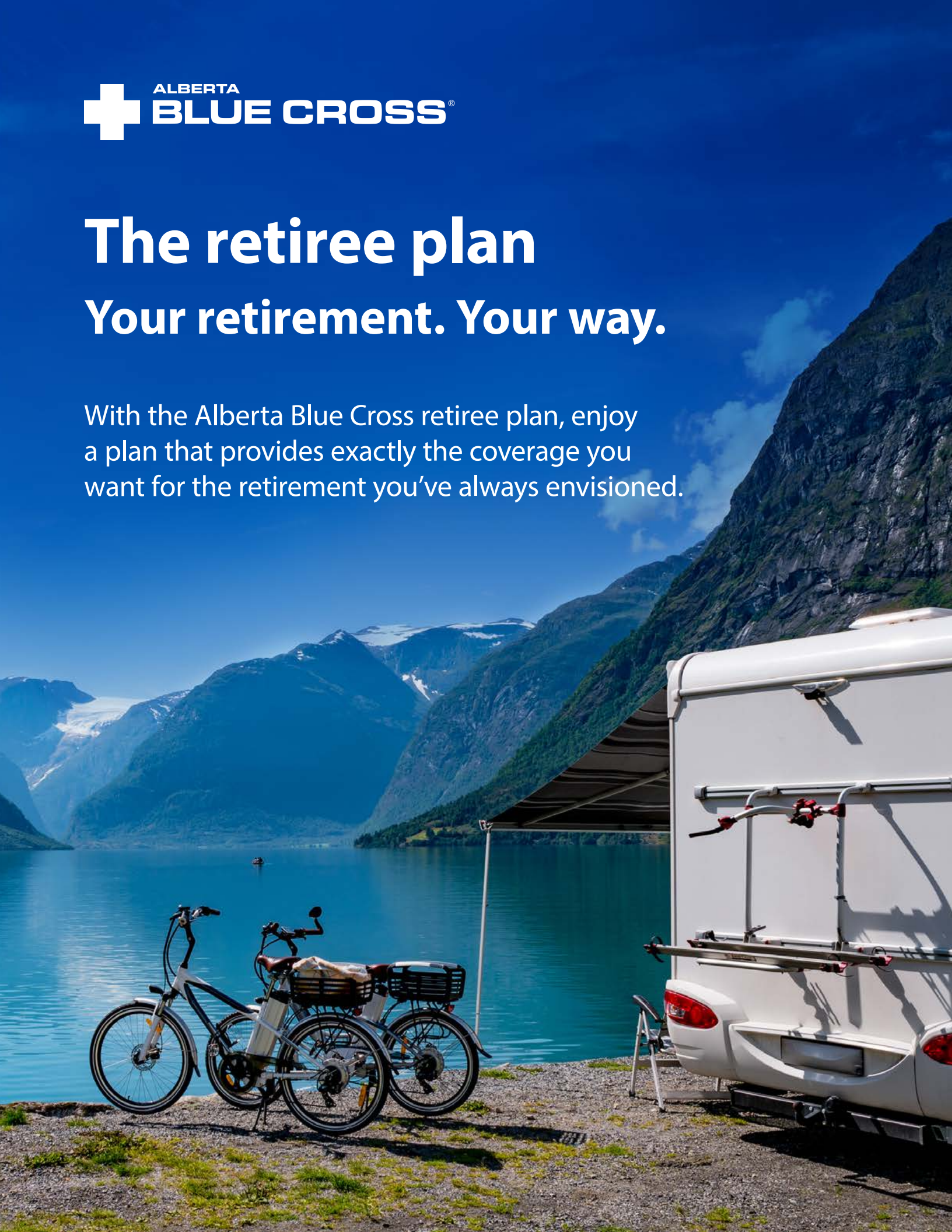




The retiree plan

Your retirement. Your way.

With the Alberta Blue Cross retiree plan, enjoy a plan that provides exactly the coverage you want for the retirement you've always envisioned.



Be flexible.

Choose from three levels of coverage for extended health benefits, prescription drugs and dental care to build a customized plan tailored for your retirement. It's simple: choose the coverages that suit your needs.

Feel confident.

How you choose to enjoy your retirement is up to you. Feel confident and secure in retirement with coverage that provides the peace of mind you've earned—from a brand you know and trust.

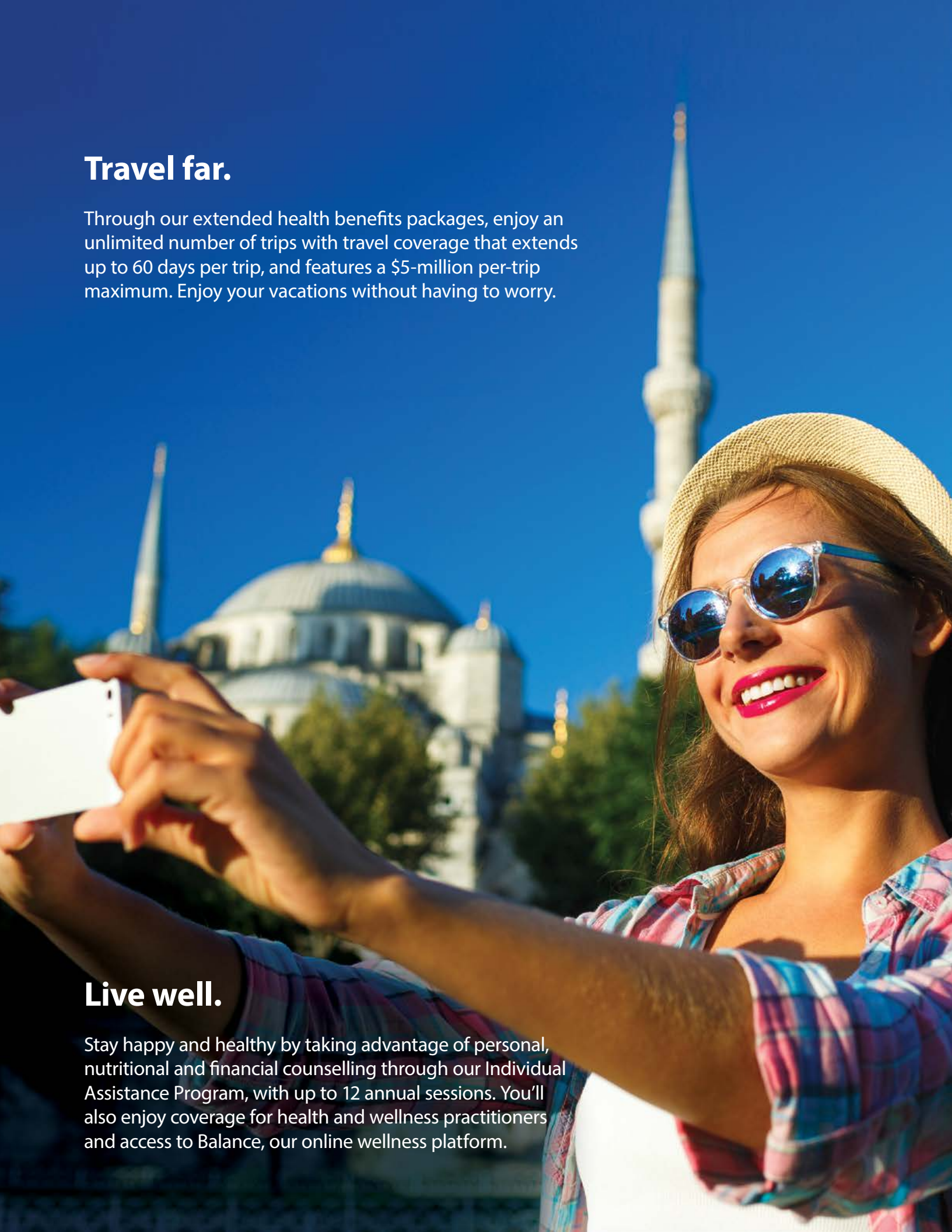


Travel far.

Through our extended health benefits packages, enjoy an unlimited number of trips with travel coverage that extends up to 60 days per trip, and features a \$5-million per-trip maximum. Enjoy your vacations without having to worry.

Live well.

Stay happy and healthy by taking advantage of personal, nutritional and financial counselling through our Individual Assistance Program, with up to 12 annual sessions. You'll also enjoy coverage for health and wellness practitioners and access to Balance, our online wellness platform.



A retirement plan for every situation.

Richard and Karen's retirement plan

Richard, age 60, and his wife, Karen, age 65, are ready for retirement—to explore a little, relax and spend time with friends and family.

The Level B extended health benefits package offers them ideal massage therapy benefits, while Level C dental offers the extensive coverage they need. Because both have access to the government-sponsored Coverage for Seniors program, which includes prescription drug coverage, Level A prescription drug coverage is a perfect complement.





David's retirement plan

David is 58 and has big plans for retirement. He wants to enjoy some time abroad, so the 60-day travel coverage included in the Level C extended health benefits package is perfect for him.

The Level C prescription drug module provides David all the coverage he needs for his existing medications, and Level A dental covers his basic cleanings and checkups, which is precisely what he's looking for.

The retiree plan

Select your preferred level of coverage for **extended health benefits, prescription drugs and dental care** to build the ideal plan for your needs.

	Level A	Level B	Level C
Extended health benefits (EHB)			
Overall EHB maximum (<i>excluding Accidental Death and Dismemberment and travel</i>)		\$7,500 per year	
EHB coverage percentage	100% up to the specified maximums unless otherwise noted		
Accidental dental care (<i>per incident</i>)	\$2,000	\$2,500	\$3,000
Accidental Death and Dismemberment (AD&D)*	\$15,000	\$20,000	\$25,000
Ambulance services (<i>ground and air</i>)	✓	✓	✓
Auxiliary care (<i>per year</i>)	N/A	N/A	\$1,000
Balance online wellness platform	✓	✓	✓
Blood pressure monitor (<i>per five years</i>)	N/A	N/A	\$150
Blue Advantage discount program	✓	✓	✓
CPAP (<i>per five years</i>)	N/A	\$500	\$750
Custom-made braces (<i>per two years</i>)	N/A	70%, \$750	70%, \$750
Foot orthotics (<i>per two years</i>)	N/A	\$300	\$300
Health practitioners			
Acupuncture, homeopath, osteopath and naturopath			
• <i>Per visit</i>	N/A	N/A	\$50
• <i>Combined annual maximums</i>	N/A	N/A	\$650
Chiropractor and podiatrist			
• <i>Per visit</i>	N/A	\$25	\$25
• <i>Combined annual maximums</i>	N/A	\$300	\$300
Chiropractor (<i>per visit</i>)	N/A	\$35	\$35
Massage therapy (<i>per visit</i>)	N/A	\$50	\$50
Physiotherapist (<i>per visit</i>)	N/A	\$50	\$50
• <i>Combined annual maximums</i>	N/A	\$500	\$750
Individual Assistance Program (<i>12 sessions per calendar year</i>)	✓	✓	✓
Psychologist			
• <i>Per visit</i>	\$75	\$75	\$75
• <i>Per year</i>	\$450	\$600	\$750
Speech language pathologist			
• <i>Per visit</i>	N/A	N/A	\$80
• <i>Per year</i>	N/A	N/A	\$500
Hearing aids (<i>per four years</i>)	N/A	\$500	\$1,000
Home nursing (<i>per year</i>)	N/A	\$2,500	\$2,500
Hospital beds (<i>per lifetime</i>)	N/A	\$1,000	\$1,500
Hospital cash			
• <i>Per day</i>	N/A	\$20	\$20
• <i>Per year</i>	N/A	\$400	\$600

	Level A	Level B	Level C
Extended health benefits (EHB)			
Ileostomy, colostomy, urinary catheters and supplies (<i>per year</i>)	N/A	\$1,200	\$1,200
Mastectomy prosthesis (<i>per two years</i>)	N/A	\$200 (<i>single</i>)	\$200 (<i>single</i>)
	N/A	\$400 (<i>double</i>)	\$400 (<i>double</i>)
Maximum per brassiere (<i>maximum two per year</i>)	N/A	\$50	\$50
Medical aids (<i>per year; includes crutches, canes, cervical collars, walkers, splints, trusses and traction kits</i>)	N/A	\$250	\$250
Oxygen and equipment (<i>per year</i>)	N/A	N/A	\$1,000
Preferred hospital accommodations (<i>per year</i>)	\$1,000	\$2,000	\$3,000
Prosthetics (<i>per year, including maximum six stump socks</i>)	N/A	\$300	\$300
Surgical stockings (<i>per year</i>)	N/A	\$200	\$200
Travel (<i>terminates at age 85**</i>)			
• <i>Days per trip</i>	30	45	60
• <i>Discount</i> (<i>for additional days and new policies for individuals aged 85 and over</i>)	15%	20%	25%
• <i>Stability period</i>	90 days	90 days	90 days
Vision care (<i>per two years</i>)	\$150	\$300	\$500
Wheelchair (<i>per three years</i>)	N/A	\$1,500	\$1,500
Wigs and hairpieces (<i>per five years</i>)	N/A	\$250	\$250

	Level A	Level B	Level C
Prescription drug coverage			
Coverage	70%	75%	80%
Annual maximum	\$1,000	\$2,000	\$3,000
	<i>All levels are direct billing</i>		

	Level A	Level B	Level C
Dental coverage			
Basic and preventative care (<i>checkups, cleanings, fillings, extractions and root canals</i>)	70%	75%	80%
Dentures	0%	50%	50%
Periodontic	0%	50%	80%
Extensive (<i>crowns, bridges and implants</i>)	0%	0%	50%
• <i>Combined annual dental maximums</i>	\$750	\$1,500	\$2,000
	<i>Usual and customary fees and nine-month recall for all levels</i>		

*Underwritten by Blue Cross Life Insurance Company of Canada.

** "Terminates at age" references the age when a benefit is no longer available for that specific individual.

Retirement is full of options. Let us help you make the most of yours.

To learn more about your plan options or get
a quote, contact us or visit our web site today.

1-800-563-6910 (toll free)

www.ab.bluecross.ca/retiree



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