


THE RETIREE PLAN

*Let us do the  
heavy lifting for you.*





*"I love my Alberta Blue Cross Retiree plan.  
The options for drugs, dental and travel coverage are  
similar to what I enjoyed on my group benefit plan.  
Knowing that I can adjust my plan to meet my changing  
health needs makes me feel truly protected."*

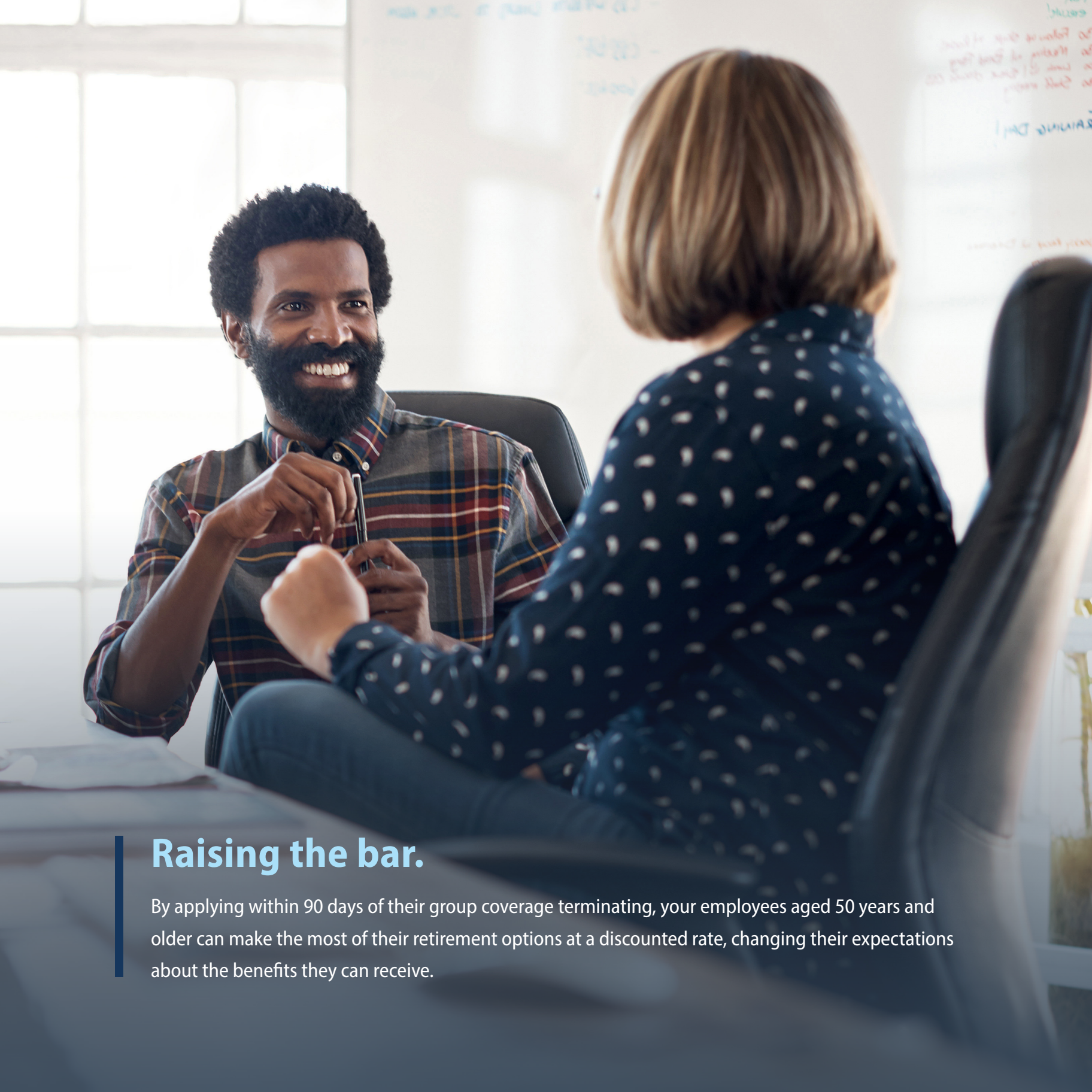
KAREN MISURA





## **Need a plan for your retirees? We've got one.**

With the Alberta Blue Cross retiree plan, enjoy effortless administration while offering exceptional benefits. Why not get the best of both worlds?



## Raising the bar.

By applying within 90 days of their group coverage terminating, your employees aged 50 years and older can make the most of their retirement options at a discounted rate, changing their expectations about the benefits they can receive.



## Industry-leading benefits.

We offer a benefits package that's hard to beat—extended health benefits, comprehensive drug coverage that doesn't require a medical review, optional dental coverage and up to 120-day travel coverage per trip featuring a \$5-million per-trip maximum.

1/1/2016	0.17	0.00
2/1/2016	0.95	0.32
3/1/2016	1.98	0.74
4/1/2016	3.09	1.06
5/1/2016	4.39	1.54
6/1/2016	5.73	2.03
7/1/2016	7.15	2.54
8/1/2016	8.65	3.07
9/1/2016	10.23	3.62
10/1/2016	11.87	4.19
11/1/2016	13.57	4.78
12/1/2016	15.33	5.39

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

## EXTENDED HEALTH BENEFITS (EHB)

The overall maximum for all levels of extended health is \$7,500 per year (excludes Accidental Death and Dismemberment and Travel). EHB coverage is 100% up to the specified maximums unless otherwise noted.

<i>Hospital</i>	LEVEL A	LEVEL B	LEVEL C	LEVEL D
Auxiliary care (per year)	–	–	\$1,000	\$1,000
Hospital beds (per lifetime)	–	\$1,000	\$1,500	\$3,000
Hospital cash (per day/per year)	–	\$20/\$400	\$20/\$600	\$25/\$800
Home nursing (per year)	–	\$2,500	\$2,500	\$5,000
Preferred hospital accommodations (per year; semi-private or private rooms)	\$1,000	\$2,000	\$3,000	\$5,000

### *Paramedical practitioners*

Accidental dental care (per incident)	\$2,000	\$2,500	\$3,000	\$5,000
Ambulance services (ground and air)	☑	☑	☑	☑
Acupuncture (per visit)	–	–	\$50	\$105
Homeopath (per visit)	–	–	\$50	\$180
Osteopath (per visit)	–	–	\$50	\$150
Naturopath (per visit)	–	–	\$50	\$190
Dietician (per visit)	–	–	–	\$175
Combined maximum (per year) for acupuncture, homeopath, osteopath and naturopaths (dietician included in Level D)	–	–	\$650	\$650
Chiropractor (per visit)	–	\$35	\$35	\$75
Physiotherapist (per visit)	–	\$50	\$50	\$120
Massage therapist (per visit)	–	\$50	\$50	\$100
Combined maximum (per year) for chiropractor, physiotherapist and massage therapist	–	\$500	\$750	\$1,400
Podiatrist and chiropodist (per visit)	–	\$25	\$25	\$105
Combined maximum (per year)	–	\$300	\$300	\$500
Psychologist (including iCBT) (per visit/per year)	\$75/\$450	\$75/\$600	\$75/\$750	\$225/\$1,800
Speech language pathologist (per visit/per year)	–	–	\$80/\$500	\$150/\$600
Individual Assistance Program (IAP) (per calendar year)	12 sessions	12 sessions	12 sessions	12 sessions

### *Medical device supplies*

Blood pressure monitor (per five years)	–	–	\$150	\$150
CPAP sleep apnea appliance (per five years)	–	\$500	\$750	\$2,000
Custom braces (per two years)	–	70%, \$750	70%, \$750	70%, \$1,000
Foot orthotics (per two years)	–	\$300	\$300	\$300
Hearing aids (per four years)	–	\$500	\$1,000	\$3,000
Ileostomy/colostomy, urinary catheters and supplies (per year)	–	\$1,200	\$1,200	\$1,200
Mastectomy prosthesis (per two years)	–	\$200 (single)	\$200 (single)	\$200 (single)
	–	\$400 (double)	\$400 (double)	\$400 (double)

<b>Medical device supplies (continued)</b>	<b>LEVEL A</b>	<b>LEVEL B</b>	<b>LEVEL C</b>	<b>LEVEL D</b>
Maximum per brassiere (maximum two per year)	–	\$50	\$50	\$50
Medical aids (per year; includes crutches, canes, cervical collars, walkers, splints, trusses and traction kits)	–	\$250	\$250	\$250
Oxygen and equipment (per year)	–	–	\$1,000	\$2,500
Prosthetics (per year, including maximum six stump socks)	–	\$300	\$300	\$3,000
Surgical stockings (per year)	–	\$200	\$200	\$250
Wheelchair (per three years)	–	\$1,500	\$1,500	\$3,000
Wigs and hairpieces (per five years)	–	\$250	\$250	\$250

### Vision

Vision care including eye exams (per two years)	\$150	\$300	\$500	\$600
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### Travel

Maximum (per trip)	\$5 million	\$5 million	\$5 million	\$5 million
Travel days (per trip)	30	60	90	120
Stability clause	90 days	90 days	90 days	90 days
Travel plan discount	15%	20%	25%	25%
Flight Delay Service	☑	☑	☑	☑

### Life

Accidental Death and Dismemberment*	\$15,000	\$20,000	\$25,000	\$25,000
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### Wellness

Balance®—online program that promotes wellness and helps you live a healthier lifestyle.	☑	☑	☑	☑
Blue Advantage®—discount program for health and wellness products.	☑	☑	☑	☑
Virtual Care—a 24/7 health and wellness service that allows you to consult with health care professionals	–	–	–	☑
Care navigation—lifestyle and chronic disease management through our website.	☑	☑	☑	☑

## OPTIONAL DENTAL \*\*

<b>Coverage</b>	<b>LEVEL A</b>	<b>LEVEL B</b>	<b>LEVEL C</b>	<b>LEVEL D</b>
Maximum (per year)	\$750	\$1,500	\$2,000	\$5,000
Basic and preventative care (checkups, cleanings, fillings, extractions and root canals)	70%	75%	80%	90%
Dentures	–	50%	50%	60%
Periodontic	–	50%	80%	90%
Extensive (crowns, bridges and implants)	–	–	50%	60%

## PRESCRIPTION DRUG

<b>Coverage</b>	<b>LEVEL A</b>	<b>LEVEL B</b>	<b>LEVEL C</b>	<b>LEVEL D</b>
Maximum (per year; includes diabetic supplies and GMS***, contraceptives, smoking cessation and vaccines)	\$1,000	\$2,000	\$3,000	–
Maximum (per year; includes the above as well as weight loss, hair loss and sexual dysfunction drugs)	–	–	–	\$5,000
Coverage level reimbursement (direct bill)	70%	75%	80%	90%
Blue Care™ Pharmacist's advice to help navigate high-cost drug claims.	☑	☑	☑	☑

A blue-tinted photograph of a desk setup. In the foreground, a laptop is open with a pair of glasses resting on its keyboard. Below the laptop, a notebook is open with a pen lying on it. A smartphone is also visible on the notebook. In the background, there is a white mug, a small potted plant, and a framed picture on the wall. The entire scene is overlaid with a semi-transparent blue filter.

## Ease of use.

Take advantage of a process that's simple. That means hassle-free administration for you and a smooth transition and plan options for your employees. You can rest easy knowing that your employees will be coming directly to us with any questions.





## A relationship that works.

As an existing Alberta Blue Cross group customer, you'll continue to enjoy service excellence from a partner you know and trust.



*Let us do the heavy lifting*

*Contact us today.*

[ab.bluecross.ca/retiree](https://ab.bluecross.ca/retiree) | 1-800-563-6910

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