



Retiree

For people aged 50 and up

Dream of a retirement filled with the people, places and experiences that matter most.



Dream of flexibility

Match your benefits to your lifestyle. If you're 50 years or older and transitioning from a benefits plan within 90 days, our Retiree plan offers you the flexibility of a personalized plan. Choose from four coverage levels for extended health, prescription drug and optional dental benefits to build a plan that fits your next chapter.

FEATURES BUILT INTO EVERY PLAN



Individual Assistance Program

For personal, nutritional and financial counselling.



Balance®

Access to our online wellness program that promotes wellness and helps you live a healthier lifestyle.



Blue Advantage

Exclusive discounts on health and wellness products and services such as gyms, glasses and meal kits.



Flight Delay Service

Provides you access to an airport lounge for a delay of three hours or more and access to a hotel room for a delay of six hours or more.



Virtual Care

Get 24/7 access to medical advice, mental health support, prescription refills, referrals and more through TELUS Health.



Care navigation

Lifestyle and chronic disease management through our website.

Get covered in three easy steps

1

Fill out your information.

Tell us where you live, how old you are, and if you have any dependents.

2

Choose your levels of coverage.

Choose between our Basic, Enhanced, Enhanced+ and Premium plans. You can choose a different level of coverage for each of our extended health, prescription drug and optional dental benefits.

3

Get a quote and get covered.

Once you're happy with the quote, you can apply for coverage online. If you have any questions, you can talk with a Personal Benefits Consultant.



Dream of travel

Morocco, Japan, Peru, Italy ... the possibilities are endless with our travel benefits. Get up to 120 days in coverage and a \$5-million-per-trip maximum.

EXTENDED HEALTH BENEFITS¹

	BASIC	ENHANCED	ENHANCED+	PREMIUM
Hospital				
Auxiliary care (per year)	—	—	\$1,000	\$1,000
Hospital beds (per lifetime)	—	\$1,000	\$1,500	\$3,000
Hospital cash (per year)	—	\$400	\$600	\$800
Home nursing (per year)	—	\$2,500	\$2,500	\$5,000
Preferred hospital accommodations (per year)	\$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	✓	✓	✓	✓
Audiologist, acupuncturist, homeopath, osteopath, naturopath and occupational therapist (combined maximums per year, premium level includes dietician coverage)	—	—	\$650	\$650
Chiropractor, physiotherapist and massage therapist (combined maximums per year)	—	\$500	\$750	\$1,400
Podiatrist and chiropodist (combined maximums per year)	—	\$300	\$300	\$500
Psychologist, including iCBT (per year)	\$450	\$600	\$750	\$1,800
Speech language pathologist (per year)	—	—	\$500	\$600
Medical device supplies				
Blood pressure monitor (per 5 years)	—	—	\$150	\$150
CPAP sleep apnea appliance (per 5 years)	—	\$500	\$750	\$2,000
Custom braces (70% co-pay; per 2 years)	—	\$750	\$750	\$1,000
Foot orthotics (per 2 years)	—	\$300	\$300	\$300
Hearing aids (per 4 years)	—	\$500	\$1,000	\$3,000
Ileostomy/colostomy, urinary catheters and supplies (per year)	—	\$1,200	\$1,200	\$1,200
Mastectomy prosthesis (per 2 years, single/double)	—	\$200/\$400	\$200/\$400	\$200/\$400
Oxygen and equipment (per year)	—	—	\$1,000	\$2,500
Prosthetics (per year)	—	\$300	\$300	\$3,000
Surgical brassieres (2 per year)	—	\$50	\$50	\$50
Surgical stockings (per year)	—	\$200	\$200	\$250
Wheelchair (per 3 years)	—	\$1,500	\$1,500	\$3,000
Wigs and hairpieces (per 5 years)	—	\$250	\$250	\$250
Vision care				
Vision care (per 2 years)	\$150	\$300	\$500	\$600
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%
Life				
Accidental Death and Dismemberment²	\$15,000	\$20,000	\$25,000	\$25,000

PRESCRIPTION DRUG

	BASIC	ENHANCED	ENHANCED +	PREMIUM
Maximum (per year; includes diabetic supplies and Glucose Monitoring System, contraceptives, smoking cessation and vaccines)	\$1,000	\$2,000	\$3,000	\$5,000
Weight loss, hair loss and sexual dysfunction drugs (per year combined maximum; within overall \$5,000 maximum)	—	—	—	\$1,000
Coverage level reimbursement (direct bill)	70%	75%	80%	90%

OPTIONAL DENTAL³

	BASIC	ENHANCED	ENHANCED +	PREMIUM
Maximum (per year)	\$750	\$1,500	\$2,000	\$5,000
Basic dental and preventive care (checkups, cleanings, fillings, extractions and root canals)	70%	75%	80%	90%
Dentures	—	50%	50%	60%
Periodontics	—	50%	80%	90%
Extensive (crowns, bridges and implants)	—	—	50%	60%

Interested in exploring rates?

Easily play with different level combinations to get a quick idea of cost.

Visit ab.bluecross.ca/retiree-calculator

We're here to support you

Give us a call so we can assess your needs, recommend coverage and start your application. If you'd rather do it yourself, you can skip the phone call and visit our website to apply for your plan online.

The benefits outlined here provide an overview of the Retiree plan. For detailed information, including individual paramedical visit amounts, visit our website.

1-800-394-1965 | ab.bluecross.ca/retiree

¹ The overall maximum for all levels of our health plans is \$7,500 per year (excludes Accidental Death and Dismemberment and Travel). Unless otherwise noted, coverage is 100% up to the specified maximums. ² Underwritten by Blue Cross Life Insurance Company of Canada®. ³ Alberta Blue Cross Individual Health Plan usual and customary fee list and 9-month recall for all levels.

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