



# 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, not your lifestyle to your benefits. This isn't a "one size fits all" solution—our plans allow you to customize your coverage with four different options for extended health, prescription drug and optional dental benefits. If you're 50 years or older and transitioning from a benefits plan within 90 days, our Retiree plan is perfect for you.

## FEATURES BUILT INTO EVERY PLAN



### Individual Assistance Program (IAP)

For personal, nutritional and financial counselling.

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### Balance®

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

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### Blue Advantage

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

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### 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.

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### Blue Care™

Pharmacist's advice to help navigate high-cost drug claims.

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### Care navigation

Lifestyle and chronic disease management through our website.

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# 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.

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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.

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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.

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## **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 BENEFITS<sup>1</sup>

	BASIC	ENHANCED	ENHANCED+	PREMIUM
<b>Hospital</b>				
<b>Auxiliary care</b> (per year)	—	—	\$1,000	\$1,000
<b>Hospital beds</b> (per lifetime)	—	\$1,000	\$1,500	\$3,000
<b>Hospital cash</b> (per year)	—	\$400	\$600	\$800
<b>Home nursing</b> (per year)	—	\$2,500	\$2,500	\$5,000
<b>Preferred hospital accommodations</b> (per year)	\$1,000	\$2,000	\$3,000	\$5,000
<b>Paramedical practitioners</b>				
<b>Accidental dental care</b> (per incident)	\$2,000	\$2,500	\$3,000	\$5,000
<b>Ambulance services</b>	✓	✓	✓	✓
<b>Acupuncturist, homeopath, osteopath, naturopath</b> (combined maximums per year, premium level includes dietician coverage)	—	—	\$650	\$650
<b>Chiropractor, physiotherapist and massage therapist</b> (combined maximums per year)	—	\$500	\$750	\$1,400
<b>Podiatrist and chiropodist</b> (combined maximums per year)	—	\$300	\$300	\$500
<b>Psychologist, including iCBT</b> (per year)	\$450	\$600	\$750	\$1,800
<b>Speech language pathologist</b> (per year)	—	—	\$500	\$600
<b>Medical device supplies</b>				
<b>Blood pressure monitor</b> (per 5 years)	—	—	\$150	\$150
<b>CPAP sleep apnea appliance</b> (per 5 years)	—	\$500	\$750	\$2,000
<b>Custom braces</b> (70% co-pay; per 2 years)	—	\$750	\$750	\$1,000
<b>Foot orthotics</b> (per 2 years)	—	\$300	\$300	\$300
<b>Hearing aids</b> (per 4 years)	—	\$500	\$1,000	\$3,000
<b>Ileostomy/colostomy, urinary catheters and supplies</b> (per year)	—	\$1,200	\$1,200	\$1,200
<b>Mastectomy prosthesis</b> (per 2 years, single/double)	—	\$200/\$400	\$200/\$400	\$200/\$400
<b>Oxygen and equipment</b> (per year)	—	—	\$1,000	\$2,500
<b>Prosthetics</b> (per year)	—	\$300	\$300	\$3,000
<b>Surgical brassieres</b> (2 per year)	—	\$50	\$50	\$50
<b>Surgical stockings</b> (per year)	—	\$200	\$200	\$250
<b>Wheelchair</b> (per 3 years)	—	\$1,500	\$1,500	\$3,000
<b>Wigs and hairpieces</b> (per 5 years)	—	\$250	\$250	\$250
<b>Vision care</b>				
<b>Vision care</b> (per 2 years)	\$150	\$300	\$500	\$600
<b>Travel</b>				
<b>Maximum</b> (per trip)	\$5 million	\$5 million	\$5 million	\$5 million
<b>Travel days</b> (per trip)	30	60	90	120
<b>Stability clause</b>	90 days	90 days	90 days	90 days
<b>Travel plan discount</b>	15%	20%	25%	25%
<b>Life</b>				
<b>Accidental Death and Dismemberment<sup>2</sup></b>	\$15,000	\$20,000	\$25,000	\$25,000



## PRESCRIPTION DRUG

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

## OPTIONAL DENTAL<sup>3</sup>

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



Get 24/7 access to health providers through **Virtual Care** with Premium Extended Health Benefits.

### Interested in exploring rates?

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

Visit [ab.bluecross.ca/retiree-calculator](https://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](https://ab.bluecross.ca/retiree)**

<sup>1</sup> 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. <sup>2</sup> Underwritten by Blue Cross Life Insurance Company of Canada®. <sup>3</sup> Alberta Blue Cross Individual Health Plan usual and customary fee list and 9-month recall for all levels.

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