


THE RETIREE PLAN

Your retirement.

Your way.





*"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





**Don't just imagine
your retirement.**

Live it.



Travel far.

Through our extended health benefits packages, enjoy an unlimited number of trips with travel coverage that extends up to 120 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.



Be flexible.

Choose from four levels of coverage for extended health benefits and prescription drug with optional dental to build a customized plan tailored for your retirement. It's simple: choose the coverage that suits your needs—you can even get a quote and purchase directly on our website.

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.

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)

Medical device supplies (continued)	LEVEL A	LEVEL B	LEVEL C	LEVEL D
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 **

Coverage	LEVEL A	LEVEL B	LEVEL C	LEVEL D
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

Coverage	LEVEL A	LEVEL B	LEVEL C	LEVEL D
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 retirement plan for every situation.

DAVID'S RETIREMENT PLAN

David is 65 and has big plans for retirement. He wants to enjoy some time abroad, so the 90-day travel coverage included in the Level C extended health benefits package is perfect for him. Because he has access to the government-sponsored Coverage for Seniors program, the Level A prescription drug level provides a perfect complement for his existing medications, while Level C dental covers extensive dental (crown, bridges, implants), which is precisely what he's looking for.

His selections:

- ✔ Level A Prescription drug
- ✔ Level C Extended health benefits
- ✔ Level C Optional Dental

RICHARD AND KAREN'S RETIREMENT PLAN

Richard, age 62, and his wife, Karen, age 60, 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 A dental covers their basic cleanings and checkups, with Level D prescription drug coverage providing the extensive coverage they need for their existing medications.

Their selections:

- ✔ Level D Prescription drug
- ✔ Level B Extended health benefits
- ✔ Level A Optional Dental

Interested in exploring rates?

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

Visit ab.bluecross.ca/retiree-calculator





Retirement is full of options.

Let us help you make

the most of yours.

The Retiree plan is available to anyone at least 50 years of age who apply within 90 days of their existing benefits plan ending.

To learn more, get a quote or purchase a plan, contact us today.

ab.bluecross.ca/retiree | 1-800-563-6910

