

# 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. I’m grateful that I’m covered no matter where I choose to spend my retirement.”*

KAREN MISURA



A photograph of an older couple embracing on a beach at sunset. The woman, on the left, has long, wavy white hair and is wearing black-rimmed glasses and a dark, textured turtleneck sweater. She has her mouth open in a joyful expression. The man, on the right, is bald and has a beard; he is wearing a dark blue patterned button-down shirt and has his eyes closed in a happy smile. His hand is on the woman's shoulder. The background shows a sandy beach, the ocean with gentle waves, and a clear sky with a bright sun low on the horizon, creating a warm, golden glow. In the distance, palm trees and a pier are visible.

**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 90 days per trip, and features a \$5-million per-trip maximum. Enjoy your vacations without having to worry.

## Live well.

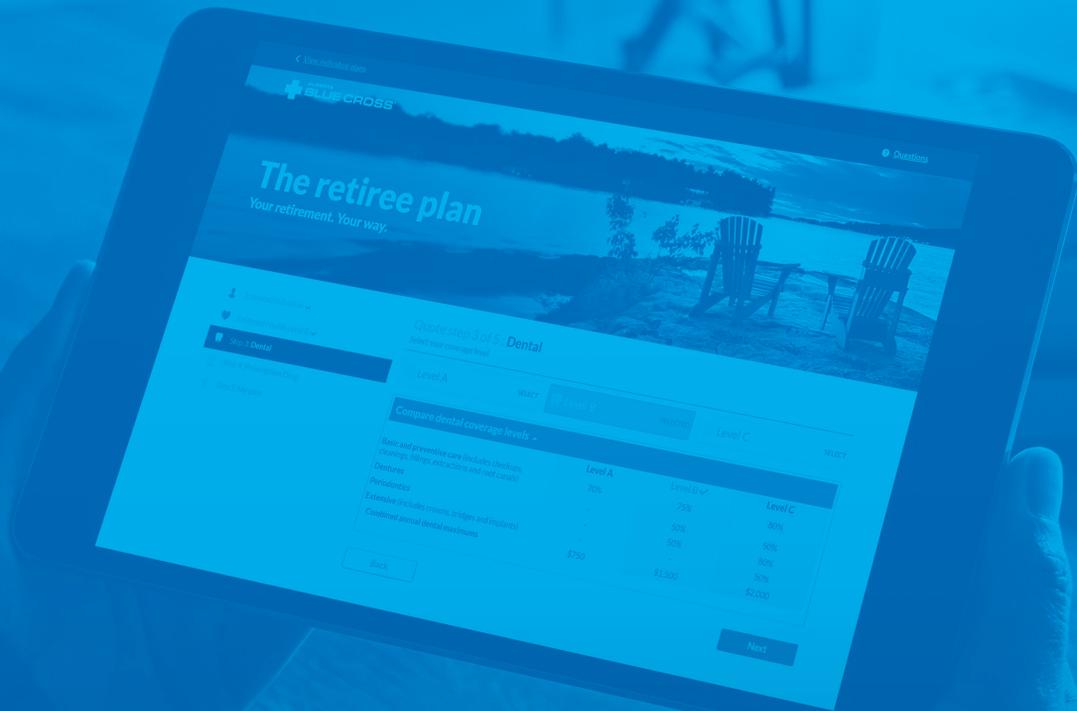
Stay happy and healthy by taking advantage of personal, nutritional and financial counselling through our Individual Assistance Program, with up to 12 annual sessions. You'll also enjoy coverage for health and wellness practitioners and access to Balance<sup>®</sup>, our online wellness platform.

## Be flexible.

Choose from three levels of coverage for extended health benefits, dental care and prescription drugs 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
Auxiliary care (per year)	–	–	\$1,000
Hospital beds (per lifetime)	–	\$1,000	\$1,500
Hospital cash (per day/per year)	–	\$20/\$400	\$20/\$600
Home nursing (per year)	–	\$2,500	\$2,500
Preferred hospital accommodations (per year; semi-private or private rooms)	\$1,000	\$2,000	\$3,000

### *Paramedical practitioners*

Ambulance services (ground and air)	☑	☑	☑
Acupuncture, homeopath, osteopath and naturopath (per visit)	–	–	\$50
Combined maximum (per year)	–	–	\$650
Individual Assistance Program (IAP) (per calendar year)	12 sessions	12 sessions	12 sessions
Chiropractor (per visit)	–	\$35	\$35
Physiotherapist and massage therapist (per visit)	–	\$50	\$50
Combined maximum (per year)	–	\$500	\$750
Podiatrist and chiropodist (per visit)	–	\$25	\$25
Combined maximum (per year)	–	\$300	\$300
Psychologist (including iCBT) (per visit/per year)	\$75/\$450	\$75/\$600	\$75/\$750
Speech language pathologist (per visit/per year)	–	–	\$80/\$500

### *Medical device supplies*

Blood pressure monitor (per five years)	–	–	\$150
CPAP sleep apnea appliance (per five years)	–	\$500	\$750
Custom braces (per two years)	–	70%, \$750	70%, \$750
Foot orthotics (per two years)	–	\$300	\$300
Hearing aids (per four years)	–	\$500	\$1,000
Ileostomy/colostomy, urinary catheters and supplies (per year)	–	\$1,200	\$1,200
Mastectomy prosthesis (per two years)	–	\$200 (single)	\$200 (single)
	–	\$400 (double)	\$400 (double)
Maximum per brassiere (maximum two per year)	–	\$50	\$50
Medical aids (per year; includes crutches, canes, cervical collars, walkers, splints, trusses and traction kits)	–	\$250	\$250

<i>Medical device supplies (continued)</i>	LEVEL A	LEVEL B	LEVEL C
Oxygen and equipment (per year)	–	–	\$1,000
Prosthetics (per year, including maximum six stump socks)	–	\$300	\$300
Surgical stockings (per year)	–	\$200	\$200
Wheelchair (per three years)	–	\$1,500	\$1,500
Wigs and hairpieces (per five years)	–	\$250	\$250

### Vision

Vision care including eye exams (per two years)	\$150	\$300	\$500
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### Travel (terminates at age 85<sup>\*</sup>)

Maximum (per trip)	\$5 million	\$5 million	\$5 million
Travel days (per trip)	30	60	90
Travel plan discount (for additional days and new policies for individuals aged 85+)	15%	20%	25%
Stability clause	90 days	90 days	90 days

### Life

Accidental Death and Dismemberment (AD&D)**	\$15,000	\$20,000	\$25,000
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### Wellness

Balance <sup>®</sup> —online program that promotes wellness and helps you live a healthier lifestyle.	☑	☑	☑
Blue Advantage <sup>®</sup> —discount program for health and wellness products.	☑	☑	☑
Care navigation—lifestyle and chronic disease management through our website.	☑	☑	☑

## DENTAL\*\*\*

Coverage	LEVEL A	LEVEL B	LEVEL C
Maximum (per year)	\$750	\$1,500	\$2,000
Basic and preventative care (checkups, cleanings, fillings, extractions and root canals)	70%	75%	80%
Dentures	–	50%	50%
Periodontic	–	50%	80%
Extensive (crowns, bridges and implants)	–	–	50%
Accidental dental care (per incident)	\$2,000	\$2,500	\$3,000

## PRESCRIPTION DRUG

Coverage	LEVEL A	LEVEL B	LEVEL C
Maximum (per year; includes diabetic supplies and GMS, contraceptives, smoking cessation and vaccines)	\$1,000	\$2,000	\$3,000
Coverage level reimbursement (direct bill)	70%	75%	80%
Blue Care <sup>™</sup> Pharmacist's advice to help navigate high-cost drug claims.	☑	☑	☑

<sup>\*</sup>Terminates at age<sup>o</sup> references the age when a benefit is no longer available for that specific individual. | <sup>\*\*</sup>Underwritten by Blue Cross Life Insurance Company of Canada. | <sup>\*\*\*</sup>Alberta Blue Cross Individual Health Plan usual and customary fee list and nine-month recall for all levels.

# 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 module 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 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 C prescription drug coverage providing the coverage they need for their existing medications.

### **Their selections:**

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





***Retirement is full of options.***

***Let us help you make***

***the most of yours.***

The retiree plan is available to employees aged 50 to 75 years old who apply within 60 days of their group coverage terminating.

**To learn more, get a quote, or purchase a plan,  
visit our website or call us today.**

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



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