

## THE RETIREE PLAN

# Frequently asked questions—plan members

### ELIGIBILITY RULES

#### Who is eligible to apply for the retiree plan?

You are eligible to apply if you're between the ages of 50 and 75, are coming off of an employer-sponsored benefit plan and have a Canadian provincial or territorial health insurance plan. There are no age restrictions for your spouse or any dependants provided that you're eligible for the plan. You must apply within 60 days of termination from your group benefit plan.

- If you're leaving an Alberta Blue Cross® group plan, you're still eligible for the retiree plan if you retire in another province.
- If you're leaving a non-Alberta Blue Cross group plan, you must retire within Alberta to be eligible for the plan.

#### I'm currently an employee on an Alberta Blue Cross employer-sponsored group plan. In the event that a life event impacts my ability to enroll on the retiree plan, is my spouse still eligible to transfer from the group plan to the retiree plan at the discounted rate?

Yes. In this scenario, your spouse would still be eligible to transfer from the Alberta Blue Cross group plan to the retiree plan at the discounted rate.

#### Once enrolled on the retiree plan, is my spouse eligible to remain on the plan even if I, as the primary plan member, am no longer on the plan as a result of a life event?

Yes, your spouse will be able to remain on the plan.

#### What is the definition of a group plan?

A *group plan* is an employer-sponsored group benefit plan in which the premiums are shared between the employer and employee or the employer pays the total premiums.

#### How long do I have to apply after leaving my group plan?

You have 60 days to apply for the retiree plan after leaving your group plan.

#### What happens if I miss this 60-day window?

You won't be eligible for the retiree plan if you miss the 60-day application window, but there may be other plan options available to you.

#### I waived my health and dental benefits on my group plan. Am I eligible for the retiree plan?

Yes; if you are enrolled in another line of benefit (a Health Spending Account, for example) you are eligible for the retiree plan. If you didn't participate in any other benefit lines, you're not eligible for the retiree plan.

## PRICING

### What is the cost of the retiree plan?

Please refer to our rate sheet for further details on specific plan costs.

- If you're leaving an Alberta Blue Cross group plan, you're eligible for a five per cent discount.
- If you're leaving an Alberta Blue Cross group plan and your employer has entered into an endorsement agreement with us, you're eligible for a 10 per cent discount.
- If you're leaving a non-Alberta Blue Cross group plan, our public rates will apply.

If you reside outside of Alberta, our out-of-province rates will apply. If you're leaving an Alberta Blue Cross group plan, you're still eligible for a discounted rate.

### Does this plan include couple or family rates?

A couple or family rate does not apply for this plan, as all rates are per plan member. If your plan includes a spouse or dependants, the rates for each additional plan member is determined using the rates specified within their age bracket at the coverage level you've chosen. The monthly premium is calculated as the sum of all rates for each of the plan members included on the plan. These rates will change as each plan member reaches a new age bracket or upon changes to the overall rate sheet by Alberta Blue Cross.

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## STANDARD TERMS

### When will my retiree plan be effective?

If the termination date of your employer-sponsored group plan is between the first and 14th day of the month, the start date of your retiree plan will be backdated to the first of that same month. If the termination date of your group plan falls between the 15th and the last day of the month, then the effective date of your retiree plan will be the first of the month that follows.

### Can I change the coverage levels I selected after I've enrolled on the plan?

Yes; you can increase coverage levels within a benefit module at any time. Coverage levels can be decreased if the existing coverage has been maintained for a minimum of two consecutive years or if there is a life-changing event.

### **At what age does my retiree plan terminate?**

The plan does not have a termination age. However, travel coverage, which is included as part of the extended health benefits module, terminates at age 85, based on the age of the individual plan member. For example, if you turn 85, your travel coverage will terminate, but your spouse's will remain active until he or she turns 85.

### **I often vacation for extended periods outside my province or territory during the winter (a snowbird, for example). Am I eligible to keep my retiree plan?**

Yes; as long as you maintain your status according to the requirements of your Canadian provincial or territorial health insurance plan, you can remain on the retiree plan. Note that each province may have different rules for individuals maintaining their health-care card, and you should review the rules for the applicable province or territory. For Alberta, please refer to the Alberta Health website at [www.alberta.ca/ahcip-absence-from-alberta.aspx](http://www.alberta.ca/ahcip-absence-from-alberta.aspx).

### **What if I retired in Alberta but then move to another province?**

Our retiree plan provides service for our customers nationally. Once you're on the plan, you have the option to remain on it regardless of which province you move to. This applies to all members that initially qualified for the plan (not just those in Alberta). As long as you maintain a valid Canadian provincial or territorial health-care card, you're eligible to keep the plan. New rates will apply for the province you move to.

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## **TRAVEL**

### **I left an Alberta Blue Cross group plan that had travel benefits. Is the travel coverage included in the retiree plan the same as my previous plan?**

No; there are differences between the travel coverage you had with your group benefit plan and your individual retiree plan. The most important difference is the stability

clause that applies to the retiree plan. This states that a claim will not be paid for services related to a medical condition that was not deemed stable 90 days prior to your trip departure date.

### What is considered a medical condition?

Alberta Blue Cross defines medical condition as a condition, illness or injury that exists prior to your date of departure for each trip and for which you have

- presented or exhibited signs or symptoms;
- received a diagnosis;
- required or received medical consultation;
- taken or been prescribed medication;
- required treatment;
- had test results showing deterioration;
- had a medical investigation; regardless of whether a diagnosis has been given;
- been hospitalized; or
- been referred to a specialist, whether or not the medical condition, illness or injury had been diagnosed by a physician.

### What does stable mean?

Alberta Blue Cross defines a medical condition as **stable** if you have not had any of the following:

- a new prescription drug or change in medication;
- a new medical treatment;
- a new diagnosis, treatment or evaluation of symptoms;
- a change in diagnosis or medical treatment;
- a medical consultation to investigate symptoms that remain undiagnosed;
- hospitalization related to any medical condition;

- a referral to a medical specialist or a specialty clinic (made or recommended) where there are no further investigations or results pending;
- in-hospital care or a referral to a specialist, including initial follow-up visits, tests or investigations related to the medical condition and pending results;
- a deterioration in your condition;
- new, more frequent or more severe symptoms;
- new test results or test results showing a deterioration or pending test results (other than routine tests as part of regular follow-ups); or
- investigations or future investigations initiated or recommended.

### What does change of medication mean?

Not all changes to medication will be affected by the stability clause. The definition below is provided to help clarify some concerns.

**Change in medication** means any increase or decrease in dose, strength or frequency of a prescribed medication, as well as the addition or discontinuation of any medication. Any written prescription not filled is considered a change.

The following are not considered to be new treatments or medication changes:

- routine (not prescribed by a physician) adjustment of insulin to control diabetes, provided the insulin was not first prescribed during the 90 days prior to your trip;

- a change from a brand-name medication to the generic form of the same medication, provided the dosage is the same;
- routine adjustment of Coumadin, Warfarin or other anticoagulant medications, except where newly prescribed or stopped;
- a change in aspirin taken for non-prescribed medical purposes;
- a decrease in the dosage of cholesterol medication;
- a dosage change of thyroid or hormone replacement therapy medication;
- creams or ointments prescribed for cutaneous irritations; or
- vitamins and minerals and non-prescription medications.

### When does the 90-day stability clause apply?

The 90-day stability clause applies at claim time. Alberta Blue Cross will determine if the claim relates to a medical condition, symptom or illness that you experienced 90 days prior to your trip departure date.

Consider the following examples:

1. You've been diagnosed with an ear infection and take medication for it within 90 days of your departure date. If, on the trip you get an ear infection, Alberta Blue Cross will not pay for this claim as it was related to the medical condition (ear infection) that you had fewer than 90 days prior to your trip departure date.
2. You were diagnosed and started taking medication for high blood pressure six weeks before you leave for your vacation to Mexico.
  - If, while on vacation, you faint and fall down as a result of your high blood pressure, Alberta Blue Cross will not pay any benefits relating to that claim. This could include costs associated with medication, a doctor's visit or even a hospital stay. That's because there was a new diagnosis and new medication for high blood pressure fewer than 90 days before your trip departure date, which means it would not be considered stable.
  - However, if you have had a change of medication for your high blood pressure eight months before your trip to Mexico and had no changes to the medication or treatment within the 90 days immediately preceding your departure date, you're considered stable. A claim relating to high blood pressure while on your vacation would be paid in this circumstance.
3. A heart attack came out of nowhere. A stent was placed in one of your arteries and the prognosis is good. The doctor tells you to get back to golfing, your favorite past time. You plan to go to Arizona and escape the winter for a while. You leave within 90 days of your heart attack.
  - If you have a claim in Arizona relating to your heart, your claim will not be paid according to the 90-day stability clause. The reason for this is that any claim relating to a medical condition that required a change of medication, had a new diagnosis or had an intervention (stent) fewer than 90 days before your trip departure date won't be covered.

- If your claim in Arizona is for pneumonia, this claim will be paid. This is because the claim incident isn't related to the medical condition (heart attack) and treatment (surgery) you had prior to leaving your province or territory of residence.

### **Why include a 90-day stability clause in the retiree plan?**

Including a stability clause is a very common industry practice. It also allows Alberta Blue Cross to offer competitive pricing for our customers while at the same time ensuring the long-term sustainability of the plan.

### **What if my doctor says that I am stable enough to travel? Does the 90-day stability clause still apply at claim time?**

Yes; being deemed medically stable to travel in a doctor's opinion is not the same thing as meeting our definition of stable as it relates to coverage of a medical condition. Your medical condition may be considered stable from a medical point of view; however, due to the timing of the most recent change in symptoms, medications, treatment, requisition or recommendation for a test or procedure, that does not necessarily mean you'll be covered in the event of an emergency relating to that condition. If a pre-existing medical condition is directly or indirectly related to the need for emergency medical care during your trip, we'll access your medical records to confirm whether the medical condition in question met our definition of the 90-day stability period.

### **In addition to the stability clause, are there other exclusions I should be aware of when it comes to travel?**

Yes; every travel plan you purchase or have through a group benefit plan includes specific limitations and exclusions. It's important, and your responsibility, to carefully read and understand your travel benefits.

Your travel benefits contain limitations and exclusions that could affect your coverage. Some exclusions include the following:

- medical conditions that aren't stable;
- participation in high-risk activities or extreme sports;
- seeking treatment, medical consultation or a second medical opinion while travelling;
- travelling against medical advice; or
- travelling after receiving a terminal prognosis.

### **At what age does travel coverage on the retiree plan terminate?**

Travel terminates at age 85, based on the age of the individual plan member. For example, if you turn 85, your travel will terminate, but your spouse's travel coverage will remain active until he or she turns 85.

### **What happens when I have reached the age of 85 and my travel coverage has terminated?**

Even though travel benefits are no longer available for you on the retiree plan after the age of 85, you'll be offered a retiree plan travel discount of up to 25 per cent when you purchase travel coverage from Alberta Blue Cross.

### **Do I need to return to my province for a certain number of days for the travel-day limits to restart?**

Yes; you need to return to your province of residence for your travel-day limit to restart. Each trip length begins when you leave your province or territory of residence and ends when you return to your province or territory of residence (you can leave on a new trip immediately upon return). Alberta Health states that you need to be physically present in Alberta for at least 183 days in a 12-month period to remain eligible for your Alberta Health Care Insurance Plan coverage. Check with your province's eligibility rules for out-of-province travel.

### **How many trips can I take per year and how long can each trip be?**

Depending on the level of retiree plan purchased, travel coverage is as follows:

- Level A extended health benefits allow any number of trips to a maximum of 30 consecutive days per trip.
- Level B extended health benefits allow any number of trips to a maximum of 60 consecutive days per trip.
- Level C extended health benefits allow any number of trips to a maximum of 90 consecutive days per trip.

### **How much travel coverage do I have?**

All plans cover emergency medical claims to a maximum of \$5 million per participant per trip.

### **What happens if I travel longer than the number of days covered under my plan? Can I purchase additional days of travel coverage from Alberta Blue Cross?**

Yes; extensions can be purchased as long as you purchase an extension prior to the date your eligible trip limit is reached. Extensions can also be purchased prior to the departure date if you know the exact travel dates.

With a retiree plan in place, you'll receive a discount of up to 25 per cent on your travel rates, depending on which level of extended health coverage you selected.

An extension to an existing Alberta Blue Cross travel plan can only be purchased by phone. Please contact our Alberta Blue Cross travel specialists directly at 780-498-8550 or toll free at 1-800-394-1965 during our business hours (Monday to Friday from 8:30 a.m. to 5 p.m. MT). We are closed on weekends and statutory holidays.

### **Watch these videos to learn more about our travel benefits.**

- **Understanding the 90-day stability clause in your travel benefits**  
[ab.bluecross.ca/video/90-day-stability.php](http://ab.bluecross.ca/video/90-day-stability.php)
- **Understanding the exclusions in your travel benefits**  
[ab.bluecross.ca/video/exclusion.php](http://ab.bluecross.ca/video/exclusion.php)
- **Purchasing a travel extension**  
[vimeo.com/255467356/ce6946f4e0](https://vimeo.com/255467356/ce6946f4e0)
- **What am I covered for with my Alberta Blue Cross travel coverage?**  
[vimeo.com/253525882/b3cbf0cc62](https://vimeo.com/253525882/b3cbf0cc62)

## PRIVACY

### How does Alberta Blue Cross protect personal information?

Alberta Blue Cross is committed to protecting all personal information in our care to the greatest extent possible.

We've developed and implemented privacy policies and procedures that ensure we collect, use and disclose personal information in compliance with the requirements of all applicable privacy legislation. To ensure your personal information is protected and safeguarded, we store all personal information in secure databases that use the latest in data protection systems, and our employees follow privacy best practices and procedures.

A copy of our current privacy policy is available by request or on our website at [ab.bluecross.ca/privacy.php](https://ab.bluecross.ca/privacy.php).

If you have any questions about our privacy policy, please contact our privacy officer at [privacy@ab.bluecross.ca](mailto:privacy@ab.bluecross.ca).

## STILL HAVE QUESTIONS?

Contact us at 1-800-563-6910  
or [ihplan@ab.bluecross.ca](mailto:ihplan@ab.bluecross.ca).



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