



## Your retirement. Your way.

You're retiring. It's an exciting time, but you might be wondering what your benefit options are when you leave your group plan behind.

That's why Alberta Blue Cross has partnered with your organization to offer a flexible solution to meet your benefit needs as you head into retirement. It's a partnership that will help you make the most of your retirement.

### What does this mean for you?

As an existing Alberta Blue Cross group plan member, you're eligible for a 10% discount on your plan. If you're between the ages of 50 and 75 when you retire, just apply within 60 days of your group benefits ending and you're eligible for coverage. A medical review is not required.

### How does the plan work?

Our retiree plan offers peace of mind for retiring employees and their families. Using a modular approach that lets you choose from three levels of dental, prescription drugs and extended health benefits that include travel coverage, it offers the flexibility and coverage you've come to expect from our plans.

Take advantage of a retirement plan built for you—from the name you know and trust.

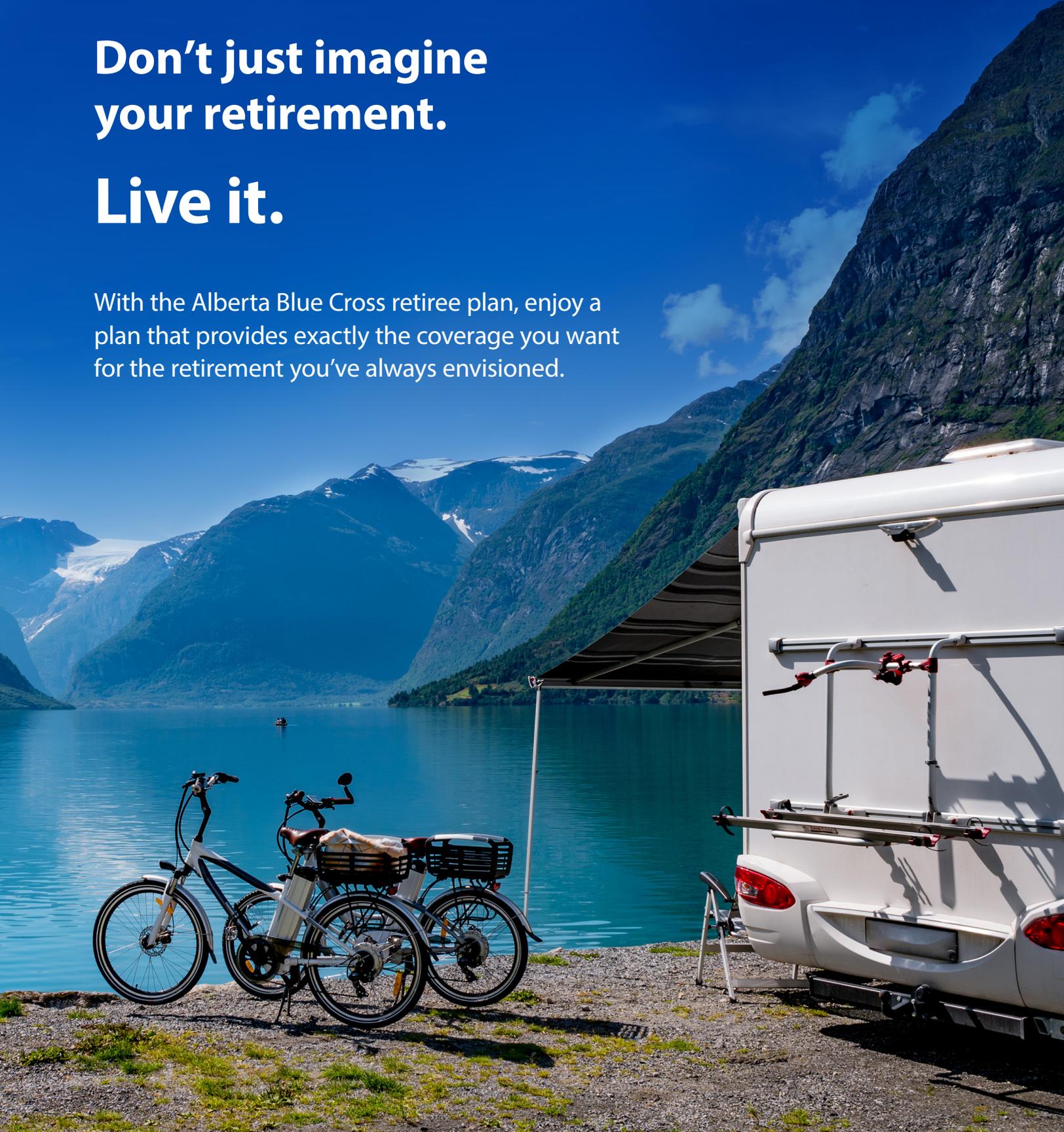




**Don't just imagine  
your retirement.**

**Live it.**

With the Alberta Blue Cross retiree plan, enjoy a plan that provides exactly the coverage you want for the retirement you've always envisioned.



A woman with short dark hair, wearing a white long-sleeved top and white pants, is sitting on a blue yoga mat outdoors. She is smiling and holding a red yoga block with her right hand, extending her arm horizontally. The background is a blurred natural setting with trees and foliage.

## Be flexible.

Select an extended health benefit, dental and prescription drug level to build a customized plan that is tailored for your retirement. It's simple: choose the coverage that suits your needs.

## 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.



## 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, our online wellness platform.

## The retiree plan

Select your preferred level of coverage for **extended health benefits, prescription drugs and dental care** to build the ideal plan for your needs.

	Level A	Level B	Level C
<b>Extended health benefits (EHB)</b>			
Overall EHB maximum ( <i>excluding Accidental Death and Dismemberment and travel</i> )		\$7,500 per year	
EHB coverage percentage	100% up to the specified maximums unless otherwise noted		
Accidental dental care ( <i>per incident</i> )	\$2,000	\$2,500	\$3,000
Accidental Death and Dismemberment (AD&D)*	\$15,000	\$20,000	\$25,000
Ambulance services ( <i>ground and air</i> )	✓	✓	✓
Auxiliary care ( <i>per year</i> )	N/A	N/A	\$1,000
Balance online wellness platform	✓	✓	✓
Blood pressure monitor ( <i>per five years</i> )	N/A	N/A	\$150
Blue Advantage discount program	✓	✓	✓
CPAP ( <i>per five years</i> )	N/A	\$500	\$750
Custom-made braces ( <i>per two years</i> )	N/A	70%, \$750	70%, \$750
Foot orthotics ( <i>per two years</i> )	N/A	\$300	\$300
Health practitioners			
Acupuncture, homeopath, osteopath and naturopath			
• <i>Per visit</i>	N/A	N/A	\$50
• <i>Combined annual maximums</i>	N/A	N/A	\$650
Chiropractist and podiatrist			
• <i>Per visit</i>	N/A	\$25	\$25
• <i>Combined annual maximums</i>	N/A	\$300	\$300
Chiropractor ( <i>per visit</i> )			
• <i>Per visit</i>	N/A	\$35	\$35
Massage therapy ( <i>per visit</i> )			
• <i>Per visit</i>	N/A	\$50	\$50
Physiotherapist ( <i>per visit</i> )			
• <i>Per visit</i>	N/A	\$50	\$50
• <i>Combined annual maximums</i>	N/A	\$500	\$750
Individual Assistance Program ( <i>12 sessions per calendar year</i> )	✓	✓	✓
Psychologist			
• <i>Per visit</i>	\$75	\$75	\$75
• <i>Per year</i>	\$450	\$600	\$750
Speech language pathologist			
• <i>Per visit</i>	N/A	N/A	\$80
• <i>Per year</i>	N/A	N/A	\$500
Hearing aids ( <i>per four years</i> )	N/A	\$500	\$1,000
Home nursing ( <i>per year</i> )	N/A	\$2,500	\$2,500
Hospital beds ( <i>per lifetime</i> )	N/A	\$1,000	\$1,500
Hospital cash			
• <i>Per day</i>	N/A	\$20	\$20
• <i>Per year</i>	N/A	\$400	\$600

	Level A	Level B	Level C
<b>Extended health benefits (EHB)</b>			
Ileostomy, colostomy, urinary catheters and supplies ( <i>per year</i> )	N/A	\$1,200	\$1,200
Mastectomy prosthesis ( <i>per two years</i> )	N/A	\$200 ( <i>single</i> )	\$200 ( <i>single</i> )
	N/A	\$400 ( <i>double</i> )	\$400 ( <i>double</i> )
Maximum per brassiere ( <i>maximum two per year</i> )	N/A	\$50	\$50
Medical aids ( <i>per year; includes crutches, canes, cervical collars, walkers, splints, trusses and traction kits</i> )	N/A	\$250	\$250
Oxygen and equipment ( <i>per year</i> )	N/A	N/A	\$1,000
Preferred hospital accommodations ( <i>per year</i> )	\$1,000	\$2,000	\$3,000
Prosthetics ( <i>per year, including maximum six stump socks</i> )	N/A	\$300	\$300
Surgical stockings ( <i>per year</i> )	N/A	\$200	\$200
Travel ( <i>terminates at age 85**</i> )			
• <i>Days per trip</i>	30	60	90
• <i>Discount (for additional days and new policies for individuals aged 85 and over)</i>	15%	20%	25%
• <i>Stability period</i>	90 days	90 days	90 days
Vision care ( <i>per two years</i> )	\$150	\$300	\$500
Wheelchair ( <i>per three years</i> )	N/A	\$1,500	\$1,500
Wigs and hairpieces ( <i>per five years</i> )	N/A	\$250	\$250

	Level A	Level B	Level C
<b>Prescription drug coverage</b>			
Coverage	70%	75%	80%
Annual maximum	\$1,000	\$2,000	\$3,000
<i>All levels are direct billing</i>			

	Level A	Level B	Level C
<b>Dental coverage</b>			
Basic and preventive care ( <i>checkups, cleanings, fillings, extractions and root canals</i> )	70%	75%	80%
Dentures	0%	50%	50%
Periodontic	0%	50%	80%
Extensive ( <i>crowns, bridges and implants</i> )	0%	0%	50%
• <i>Combined annual dental maximums</i>	\$750	\$1,500	\$2,000
<i>Alberta Blue Cross Individual Health Plan Usual and Customary Dental Fee List and nine-month recall for all levels</i>			

\*Underwritten by Blue Cross Life Insurance Company of Canada.

\*\* "Terminates at age" references the age when a benefit is no longer available for that specific individual.

# A retirement plan for every situation.

## Richard and Karen's retirement plan

Richard, age 60, and his wife, Karen, age 58, 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.





## 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 perfect complement for his existing medications, while Level A dental covers his basic cleanings and checkups, which is precisely what he's looking for.

# Retirement is full of options. Let us help you make the most of yours.

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

1-800-563-6910 (toll free)  
[ab.bluecross.ca/retiree](http://ab.bluecross.ca/retiree)



\*\* The Blue Cross symbol and name are registered marks of the Canadian Association of Blue Cross Plans, an association of independent Blue Cross plans. Licensed to ABC Benefits Corporation for use in operating the Alberta Blue Cross Plan. \*† Blue Shield is a registered trade-mark of the Blue Cross Blue Shield Association. IP19-010 2020/03

## Monthly rates per plan member—Alberta

Choose coverage for extended health benefits, dental and prescription drugs to build a customized retirement plan. Rates for each module and age bracket are below. *Individuals coming off of an Alberta Blue Cross employer-sponsored group plan are eligible for a 5 to 10 per cent discount.*

### Extended health benefits

Age	0-9	10-19	20-29	30-39	40-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Level A	15.24	22.47	30.98	32.59	32.52	32.52	33.90	36.05	39.43	50.04	71.04	101.41	22.92
Level B	17.62	27.62	39.02	55.17	55.08	55.08	57.15	61.90	65.84	78.49	102.64	137.67	47.29
Level C	18.68	29.87	42.58	60.65	60.53	60.53	62.73	68.09	72.24	86.23	111.61	148.36	53.42

### Dental

Age	0-9	10-19	20-29	30-39	40-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Level A	6.26	25.04	25.04	37.61	38.74	38.74	43.54	45.94	45.94	45.94	45.94	45.94	45.94
Level B	7.49	29.94	29.94	44.97	46.32	46.32	52.07	54.96	54.96	54.96	54.96	54.96	54.96
Level C	8.60	34.40	34.40	51.67	53.22	53.22	59.85	63.18	63.18	63.18	63.18	63.18	63.18

### Prescription drugs

Age	0-9	10-19	20-29	30-39	40-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Level A	7.45	14.90	14.90	30.55	32.35	32.35	38.35	45.39	25.21	25.21	25.21	25.21	25.21
Level B	9.66	19.32	19.32	39.61	41.94	41.94	49.71	58.82	32.68	32.68	32.68	32.68	32.68
Level C	11.08	22.15	22.15	45.42	48.09	48.09	57.01	67.46	37.48	37.48	37.48	37.48	37.48

### Build the ideal plan for your personal and financial needs in retirement.

To calculate your plan costs, simply do the following:

1. Choose your preferred level for extended health benefits coverage using the rates specified within your age bracket.
2. Choose your preferred level for dental coverage using the rates specified within your age bracket.
3. Choose your preferred level for prescription drugs using the rates specified within your age bracket.
4. If your plan includes a spouse or dependants, determine the rates for each additional plan member using the rate specified within their age bracket at the coverage level you've chosen.
5. Once you've determined the rates for your spouse and dependants, add your rate and the rates for each plan member together for the total monthly rate.

### Rate calculator

	Extended health	Dental	Drugs
Applicant			
Spouse			
Dependants			
Monthly rate	\$	\$	\$
Combined monthly total	\$		

*\*Rates listed above apply only to plan members retiring within Alberta and are subject to change. Contact us for additional plan rates for retirement outside of Alberta.*