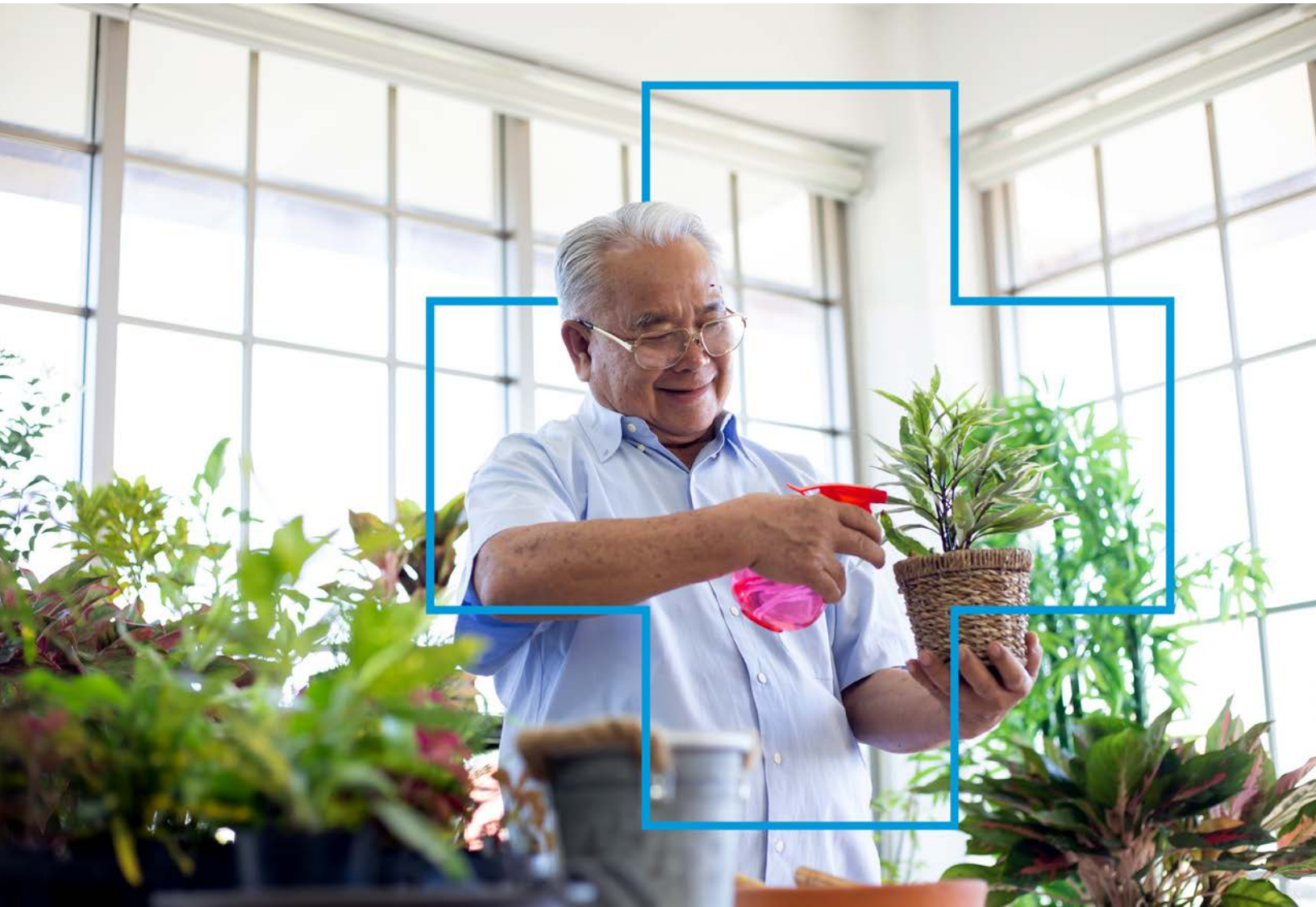


Blue Cross Health™



The *Retiree Plan*

Feel confident and secure in your retirement.





You're looking forward to retirement, maybe to travel, take up a new hobby or spend more time with the grandkids. However, you also maybe worrying about losing your health benefits and not having the money to cover unforeseen medical costs. We have a solution! With **The Retiree Plan**, you can enjoy peace of mind knowing you've got health benefits that keep working for you – long after you've left the workplace.

What makes **The Retiree Plan** your best option?

- ✓ **Guaranteed coverage** – Get health and dental benefits with no medical questions asked if you apply within 60 days of losing group coverage. Plus, no existing condition restrictions will be placed on your drug and health coverage.
- ✓ **Flexibility** – Choose from three different coverage levels that allow you to select coverage that reflect your needs.
- ✓ **Travel coverage** – Feel secure when you are out of your home province, with \$5 million worth of emergency hospital and medical coverage!
- ✓ **Access to virtual medical care** – Our Gold and Platinum options give you access to Online Doctors - free virtual visits with Canadian physicians anytime, anywhere.
- ✓ **Easy and quick sign-up** – Complete enrolment and payment setup within minutes. Contact your Broker today!

You can take advantage of **The Retiree Plan** if you are:

- » Between 50-74* years of age
- » Covered under your province's health insurance plan
- » If you have left your employer's group plan in the past 60 days

*Purchase eligibility age is between 50-74 years, however, once purchased you are welcome to remain on the policy for the rest of your life (or as long as required).

We've made it easy to choose the coverage plan that's right for you.

	Silver	Gold	Platinum
PRESCRIPTION DRUGS			
80% Reimbursement level - no deductible			
Annual maximum	\$2,000	\$3,500	\$5,000
Diabetic supplies, including glucose monitoring systems	\$500	\$1,000	\$1,500
Low dose ASA therapy	Not covered	Covered	Covered
Oral contraceptives	Not covered	Covered	Covered
Sclerosing agents	Not covered	\$250	\$250
Sexual dysfunction	Not covered	\$250	\$250
Smoking cessation	Not covered	\$500 per lifetime	\$500 per lifetime
Vaccines	Not covered	\$250	\$250
Viscosupplementation	Not covered	\$250	\$250
Health Coaching and Chronic Disease Management	\$500	\$500	\$500
Weight loss	Not covered	Covered with prior authorization	Covered with prior authorization
EXTENDED HEALTH CARE			
No overall maximum - 80% Reimbursement level - No deductible			
Accidental dental	\$2,000 per lifetime	\$2,500 per lifetime	\$3,000 per lifetime
Ambulance services (ground and air)	\$1,000	\$1,500	\$2,000
Blood pressure monitor (with prescription)	Not covered	\$75 every 5 calendar years	\$100 every 5 calendar years
Custom-made foot orthotics and orthopedic shoes (excludes extra depth shoes)	Not covered	\$250 every 2 calendar years	\$300 every 2 calendar years
Diagnostic tests (where no provincial coverage exists)	\$1,000	\$1,000	\$1,000
Mental Health Practitioners Coverage includes: Psychologist, Social Worker, Counselling/Psychoeducator, Psychotherapist (Combined)			
Combined annual maximum	\$300	\$500	\$700
Health Practitioners Coverage includes: Chiropractor, Naturopath, Acupuncturist, Homeopath, Dietitian, Osteopath, Podiatrist / Chiropodist, Audiologist, Speech Therapist, Occupational Therapist, Physiotherapist, Athletic Therapist, Physiotherapy Technologist, Massage Therapist (RX required), Kinesiotherapist, Orthotherapist			
Maximum per practitioner	\$200 per practitioner	\$400 per practitioner	\$600 per practitioner
Combined annual max (excludes mental health practitioners)	\$1,000	\$2,000	\$3,000
Hearing aids	\$300 every 5 calendar years	\$500 every 5 calendar years	\$1,000 every 5 calendar years
Hospital accommodation (preferred type)	100%; \$1,000	100%; \$2,000	100%; \$5,000
Foot care	\$200	\$250	\$300
Medical equipment	\$2,000	\$3,000	\$4,000
Medical services and supplies	\$1,000	\$1,500	\$2,000
Mobility aids & orthopedic appliances	\$1,000 every 3 calendar years	\$1,500 every 3 calendar years	\$2,000 every 3 calendar years
Nursing care at home	\$3,000 per calendar year to \$15,000 per lifetime	\$4,000 per calendar year to \$20,000 per lifetime	\$5,000 per calendar year to \$25,000 per lifetime
Prostheses	\$10,000 per lifetime	\$10,000 per lifetime	\$10,000 per lifetime
Vision care - (Includes Eye exams, frames, lenses, Contacts, laser eye surgery, lens implants)	\$200 every 2 calendar years	\$375 every 2 calendar years	\$500 every 2 calendar years
DENTAL CARE			
Overall dental maximum	\$1,000	\$1,500	\$2,000
Basic and preventative care	70%	75%	80%
Recall exam frequency	12 months	9 months	6 months
Periodontic care	Not covered	75%	80%
Major restorations (crowns, bridges and implants)	Not covered	50%	60%
Dentures	Not covered	50%	60%
TRAVEL			
\$5 million - 100% Reimbursement level - 90 days Stability period			
Emergency hospital and medical (per participant, per trip)	\$5,000,000	\$5,000,000	\$5,000,000
Days per trip	30	60	90
Termination age	Age 85	Age 85	Age 85
ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)*			
Coverage amount	\$15,000 (Member & Spouse) \$5,000 (Child)	\$20,000 (Member & Spouse) \$5,000 (Child)	\$25,000 (Member & Spouse) \$5,000 (Child)
Termination age	Age 75	Age 75	Age 75
ONLINE DOCTORS			
Virtual physician visits	Not covered	3 visits	3 visits

Already covered by your provincial drug plan? To opt out of prescription drug coverage, contact your Broker and get help building a quote that fits your needs

All health, drug, dental and Online Doctors benefits are per calendar year unless otherwise stated. AD&D is underwritten by Blue Cross Life Insurance Company of Canada.



In addition to these great features, you get **FREE** access to:

- » **Blue Advantage** - Discounts on health-related products and services
- » **Health Connected** - Our online health portal and health risk assessment tool
- » **Connected Care** - Member-exclusive and preferred pricing for innovative, convenient health care options
- » **inConfidence® by Inkblot** - Family assistance and short-term counselling for life challenges
- » **Online Doctors** - Secure access to text, audio or video that with a doctor on their computer or mobile device.

Get the coverage you need in minutes!

To learn more or get a quote, contact your Broker.

And don't forget: You'll still be able to use the *Blue Cross Mobile App* or Member Services Site to check coverage, submit claims and much more.

The Retiree Plan: Here for you during the most exciting time of your life! You've earned it.

With the peace of mind and security of knowing you are protected against health expenses, you can enjoy a worry-free lifestyle, travel with security and more.

