

Manitoba Blue Cross **Retiree Plans**



Employee benefits ending?

We've got you covered.

When you sign up for a Retiree plan with Manitoba Blue Cross, you're ensuring that you stay protected during life's unexpected moments.

Choose from three coverage options – Standard, Basic or Accident.

The **Standard** plan is our most robust option. It includes coverage for medical equipment, hearing aids, prescription drugs, ambulance, hospital, dental, vision and practitioner services (e.g. nutritional counselling, massage therapy). The Standard plan also includes counselling services at our Assistance Centre, and it's the only option that offers coverage for travel outside Canada.

If you're looking for coverage that is still comprehensive but less robust, the **Basic** plan might be perfect. It includes ambulance, hospital, accidental dental, prescription drug coverage, some practitioner services (e.g. physiotherapy, podiatry), hearing aids, medical equipment and preventative dental. It also covers travel within Canada.

If you're looking for emergency coverage, the Accident plan may be right for you. The **Accident** plan includes coverage for ambulance, hospital and accidental dental.

Each of our retiree plans grant access to Blue Advantage, our national discount program, and My Good Health®, our online health resource.

**To speak to an Advisor, please call 204.788.6858
or toll free 1.800.873.2583.**

Features	Retiree Standard	Retiree Basic	Accident
	HEALTH		
Prescription drugs	\$2,000/year	\$1,000/year	
Practitioner I services	\$450/year	\$300/year	
Practitioner II services	\$300/year		
Hearing aids	\$500/5 years	\$500/5 years	
Medical equipment	✓	✓	
Other health benefits	✓	✓	
	DENTAL		
Accidental dental	✓	✓	✓
Preventative dental	\$1,000/year combined	\$500/year	
Restorative dental	✓		
	VISION		
Vision	\$150/2 years		
	AMBULANCE/HOSPITAL		
Ambulance	✓	✓	✓
Semi-private room	✓	✓	✓
Hostel care	✓	✓	✓
	TRAVEL		
Travel within Canada	✓	✓	
Travel assistance	✓		
Travel outside Canada	60 days to age 75		
	ACCIDENTAL DEATH & DISMEMBERMENT		
AD&D	\$20,000	\$15,000	\$10,000
	ASSISTANCE PROGRAM		
Counselling and Support	✓		

All information listed here provides an overview of Retiree plans offered by Manitoba Blue Cross. This is not a contract or a complete listing of benefits.

Retiree **Standard Plan**

HEALTH

Prescription drugs

- 80% up to \$2,000 per year
- Includes a pay direct drug card*

**A pay direct drug card eliminates the need to pay up front on prescriptions*

Practitioner I services

- 80% up to \$35 per visit*
- \$450 per year combined total

Treatment/service by:

Athletic therapist, chiropractor, foot care nurse, occupational therapist, physiotherapist, podiatrist, registered clinical psychologist or master of social work

**Foot care nurse maximum is \$25 per visit.
Registered clinical psychologist/master of social work maximum is \$50 per visit*

Practitioner II services

- 80% up to \$35 per visit*
- \$300 per year combined total

Treatment/service by:

Acupuncturist, foot care nurse, homeopath, naturopath, nutritional counsellor, osteopath or registered massage therapist

**Foot care nurse maximum is \$25 per visit*

Hearing aids

- 80% up to \$500 per five years

Medical equipment

- 80% for breathing equipment (e.g. CPAP), crutches, splints, casts, hospital beds, special equipment, walkers, wheelchairs and wigs

Other health benefits

- 80% for accidental dental, artificial limbs/eyes, assisted care, braces, cervical collars, elastic stockings, compression garments, breast prostheses, surgical bras, cardiac rehabilitation, day surgery assisted care, orthopedic shoes, orthotics and private duty nursing

DENTAL

Preventative dental

- 80% up to \$1,000 per year combined with restorative

Services include:

Standard checkups, cleanings, fillings, extractions, root canals, denture relines and surgery

Restorative dental

- 50% up to \$1,000 per year combined with preventative for extensive restorations (e.g. dentures, crowns, inlays, bridges)

VISION

- \$150 every two years towards an eye exam, the purchase or repair of frames and/or lenses, including contact lenses

AMBULANCE/HOSPITAL

Ambulance

Plan covers 100% of the following:

- Emergency ambulance within Manitoba
- Medical transfer up to \$500 per five years
- Treat no transport
- Emergency air ambulance up to \$5,000 per trip (\$10,000 per person, per year)
- Out of province ambulance (\$500 per trip)

Hospital

Plan covers 100% of the following:

- Semi-private room or \$20 per day in-lieu (up to 30 days)
- Hostel accommodation when medical treatment/diagnostic testing is required in a hospital located outside a 60-kilometer radius of the participant's home

TRAVEL

Travel Coverage

- Within Canada: Up to \$5 million lifetime
- Outside Canada: Up to \$5 million lifetime; 60-day trip maximum with a 90-day stable period. Travel outside Canada is only covered up to age 75.
- Includes access to travel assistance

ACCIDENTAL DEATH

Accidental Death & Dismemberment

- \$20,000 in the event of accidental death or loss of limb or sight by a participant

ASSISTANCE PROGRAM

- Six counselling sessions per year per certificate through Manitoba Blue Cross's Assistance Program

PLUS ★

- Access to Blue Advantage®, our national discount program, and My Good Health®, our online health resource

Retiree **Basic Plan**

HEALTH

Prescription drugs

- 80% up to \$1,000 per year
- Includes a pay direct drug card*

**A pay direct drug card eliminates the need to pay up front on prescriptions*

Practitioner I services

- 80% up to \$35 per visit*
- \$300 per year combined total

Treatment/service by:

Athletic therapist, chiropractor, foot care nurse, occupational therapist, physiotherapist, podiatrist, registered clinical psychologist or master of social work

**Foot care nurse maximum is \$25 per visit.
Registered clinical psychologist/master of social work maximum is \$50 per visit*

Hearing aids

- 80% up to \$500 per five years

Medical equipment

- 80% for breathing equipment (e.g. CPAP), crutches, splints, casts, hospital beds, special equipment, walkers, wheelchairs and wigs

Other health benefits

- 80% for accidental dental, artificial limbs/eyes, assisted care, braces, cervical collars, elastic stockings, compression garments, breast prostheses, surgical bras, cardiac rehabilitation, day surgery assisted care, orthopedic shoes, orthotics and private duty nursing

DENTAL

Preventative dental

- 80% up to \$500 per year

Services include:

Standard checkups, cleanings, fillings, extractions, root canals, denture relines and surgery

AMBULANCE/HOSPITAL

Ambulance

Plan covers 100% of the following:

- Emergency ambulance within Manitoba
- Medical transfer up to \$500 per five years
- Treat no transport
- Emergency air ambulance up to \$5,000 per trip (\$10,000 per person, per year)
- Out of province ambulance (\$500 per trip)

Hospital

Plan covers 100% of the following:

- Semi-private room or \$20 per day in-lieu (up to 30 days)
- Hostel accommodation when medical treatment/diagnostic testing is required in a hospital located outside a 60-kilometer radius of the participant's home

TRAVEL ✈

Travel Coverage

- Within Canada:
Up to \$5 million lifetime

ACCIDENTAL DEATH 🚑

Accidental Death & Dismemberment

- \$15,000 in the event of accidental death or loss of limb or sight by a participant

PLUS ★

- Access to Blue Advantage®, our national discount program, and My Good Health®, our online health resource

Accident Plan

HEALTH

Other health benefits

- 75% for accidental dental up to \$1,500 per accident

AMBULANCE/HOSPITAL

Ambulance

Plan covers 100% of the following:

- Emergency ambulance within Manitoba (up to \$2,500 per year)
- Medical transfer up to \$500 per five years
- Treat no transport
- Emergency air ambulance up to \$5,000 per trip (\$10,000 per person, per year)
- Out of province ambulance (\$500 per trip)

Hospital

Plan covers 100% of the following:

- Semi-private room or \$20 per day in-lieu (up to 30 days)
- Hostel accommodation when medical treatment/diagnostic testing is required in a hospital located outside a 60-kilometer radius of the participant's home

ACCIDENTAL DEATH

Accidental Death & Dismemberment

- \$10,000 in the event of accidental death or loss of limb or sight by a participant

PLUS ★

- Access to Blue Advantage®, our national discount program, and My Good Health®, our online health resource



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