

Why choose the Retire Alberta Plan?

- ✓ **No medical questions**
As long as you apply within 60 days of retirement or loss of similar coverage.
- ✓ **Services billed directly to GMS**
Save on out-of-pocket expenses when you use a GMS pay-direct card at a pharmacy, dentist, chiropractor, massage therapist, and more.
- ✓ **Travel coverage**
\$2 million of emergency medical coverage for up to 60 days per trip.

Can I join the plan?

To enrol in the plan, you must be:

- a Canadian resident;
- covered by a provincial or territorial health insurance plan; and
- retired from employment with an Alberta Police, Fire or EMS department or the Province of Alberta or Alberta Public Service. See www.retirealberta.com for a full list of eligible unions and pension plans.

A plan enrolment form can be found on www.retirealberta.com.

Health & Travel Coverage at a Glance (see the benefits booklet on the Retire Alberta website for a full list of benefits)

Benefit	Coverage	Maximum	Notes
Drugs	80%	\$1,500/person/policy year	
Glasses, Contacts & Laser Eye Surgery	100%	\$300/person/2 years	Glasses and contacts require a written prescription from a physician or optometrist.
Health Practitioners	100%	<ul style="list-style-type: none"> • \$400/specialty/person/policy year to a max of - \$75/visit: naturopath, psychologist - \$60/visit: acupuncturist, chiropractor, massage therapist, speech therapist, physiotherapist, osteopath, chiropractist or podiatrist 	
Diabetic Supplies & Equipment	100%	\$300/person/policy year	Physician-written authorization required.
Hearing Aids	100%	\$500/person/3 policy years	Covered, when fitted by an audiologist.
Oxygen Equipment	100%	\$500/person/policy year	<ul style="list-style-type: none"> • One-time physician written authorization required • Includes coverage for CPAP machines
Emergency Travel	100%	\$2 million/person/policy year	Maximum 60 days/trip for expenses in the event of an unexpected medical emergency outside of your province of residence or outside of Canada.

Dental Coverage (only available with Health & Travel Coverage.)

Procedure	Coverage	Maximum
Basic & Preventative	80%	Combined maximum of \$1,250/person/policy year
Major	50%	

Find out more about the Retire Alberta Benefit plan on www.retirealberta.com or contact:

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Monthly Rates

Coverage Type	Rate	
	Under 65	65+
Single	\$132.23	\$124.06
Couple	\$250.30	\$233.68
Family	\$386.79	\$362.00

Premium rates effective February 1, 2022

Plans and rates will renew on January 1st each year starting 2023.

How does the Retire Alberta plan compare?

Comparisons are provided for information only to similar coverage in other plans that may have more options. See links below to get full details on all plans.

Plans	Retire Alberta Benefits Plan with 60-day travel	Blue Cross Retiree Health B, Dental B, & Prescriptions B	Blue Cross Retiree Health C, Dental C, & Prescriptions C	Blue Cross Assured Health C & Dental C No prescriptions over 65	ARTA Group** Total Health-Public Sector with 92 day travel & dental option A
Premiums (Monthly)	Decreased cost at age 65 One plan option only	Increase when you fall into a new age group (5-year groups) no coverage over 75	Increase when you fall into a new age group (5-year groups) no coverage over 75	Increase when you fall into a new age group (5-year groups)	Multiple options available Increases at age 75 and 85 (travel) Travel and Dental are optional
SINGLE age 55-64	\$132.23	\$158.93 - \$175.68	\$179.59 - \$198.73	\$173.86	\$162.00 (under 75)
SINGLE age 65+	\$124.06	\$153.48 - \$190.28	\$172.90 - \$212.27	65+ \$152.38 75+ \$147.86	\$204.75 (75-84) \$332.25 (85+)
COUPLE age 55-64	\$250.30	\$317.86 - \$351.36	\$359.18 - \$397.46	\$347.72	\$319.75 (under 75)
COUPLE age 65+	\$233.68	\$306.96 - \$380.56	\$345.80 - \$424.54	65+ \$304.76 75+ \$295.72	\$405.00 (75-84) \$659.00 (85+)
Drugs	80% up to \$1,500	75% up to \$2,000	80% up to \$3,000	70% up to \$1,500 3 month waiting period	80% up to \$1,200**
Private Nurse	\$2,500/year	\$2,500/year	\$2,500/year	\$2,500/year	\$3,000/year
Health Practitioners	\$400 annually/person/specialty \$60/visit max for Chiro/Massage/Physio \$75/visit max for Psychologist/Naturopath	Chiro \$35/visit Physio/massage \$50/visit – max \$500 combined + Psychologist \$600	Chiro \$35/visit Physio/massage \$50/visit – max \$750 combined + Psychologist \$750	Chiro \$35/visit Physio/massage \$50/visit – max \$500 combined	80% to \$1,200 annually combined See Plan Text for full list of covered practitioners.* *
Oxygen & Equipment (including CPAP appliances)	\$500/person/policy year	None	\$1,000/year	\$1,000/year	\$2,000/5 years
Hearing Aids	100% up to \$500/3 years	\$500/4 years	\$1,000/4 years	\$750/4 years	100% up to \$1,300/3 years
Medical Emergencies when Travelling	100% coverage for trips up to 60 days \$2 million max/year-covid coverage incl. 6 month stability under 75 - 1 year 75+	60 days \$5 million max/person/year no coverage after age 85	90 days \$5 million max/person/year no coverage after age 85	30 days per trip No travel over age 65	100% coverage for trips up to 92 days 5 million max / lifetime - covid incl. trip cancellation/interruption incl **
Vision	\$300/person/2 years	\$300/2 years	\$500/2 years	\$300/2 years	\$425/person/2 years
Basic Dental	80% coverage to combined max	75% coverage	80% coverage	80% coverage – max \$600 (1 st year)	80% coverage Unlimited Basic
Major Dental	50% coverage to combined max	No major – 50% dentures	50% coverage	50% coverage – none 1 st year	50% coverage max \$1,600
Basic & Major Dental Combined max/year	\$1,250	\$1,500	\$2,000	\$1,500 after 1 st year	Unlimited Basic \$750 minor restorative \$1,600 major restorative

*Family rates available from Retire Alberta - See the Retire Alberta Benefits Booklet on www.retirealberta.com for full plan details.

The Retire Alberta benefit plan is underwritten by Group Medical Services. Group Medical Services is the operating name of GMS Insurance Inc. in provinces and territories outside of Saskatchewan.

**ARTA Group provides group benefits to retired teachers and public and private sector employees - please see <https://www.artabenefits.net> for all plan options and [travel coverage](#) and complete [plan text](#)

See more on Blue Cross at <https://www.ab.bluecross.ca/plans/personal/>

Plan Comparison as of Feb 1, 2022

To find out more about the Retire Alberta benefit plan contact:

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