

Step 3: Dental

Taking care of your oral health plays an important role in your overall health. All of our dental plans include a direct bill feature, so you only have to pay your portion.

Your coverage

Each option covers 80% of basic services which include regular cleanings and check-ups. Higher coverage is available to cover endodontics (root canals) and major work (bridges, crowns, etc.).

Your options

Boost your personal health plan by adding Bronze, Silver or Gold Dental coverage.







| DENTAL | BRONZE | SILVER | GOLD |
|-----------------|----------------|----------------|------------------|
| Services | | | |
| Basic | 80% | 80% | 80% |
| Endodontics | — | 80% | 80% |
| Major | — | — | 60% after Year 1 |
| Limits | | | |
| Year 1 | \$500 | \$600 | \$1,000 |
| Year 2 | \$500 | \$800 | \$1,250 |
| Year 3+ | \$500 | \$1,000 | \$1,500 |
| Usage | | | |
| Recall Package* | Every 9 months | Every 9 months | Twice per year |

*Includes exam, polishing and fluoride

This is not a contract. Actual terms and conditions are detailed in the contract issued by Pacific Blue Cross upon approval of application. Our contract will detail plan limitations and exclusions.

The content in this brochure is effective May, 2017, but subject to change without notice. Please check pac.bluecross.ca for current details of the Personal Health Insurance – Retirement plan.

Member benefits

-  **Save 10% on Travel Insurance**
Ready for a sandy beach and warm weather? Members save 10% on Canada's Most Trusted Brand of Travel Insurance.
-  **Fast Online Claims**
Through our online member service, CARESnet, you can: see right away if your claim has been approved and payment will usually be deposited into your bank account within 48 hours.
-  **Savings on Health and Wellness products and services**
Gym memberships, eyewear, hearing aids, and more.
-  **Preferred Pharmacy Network**
Members save time and money through our Preferred Pharmacy Network (PPN).
-  **My Good Health**
Create a personal profile to map out health risks and set personalized goals for keeping healthy.
-  **Pacific Blue Cross at your fingertips**
Download our free app from the App Store or Google Play to have your health plan in the palm of your hand. Submit claims with a photo, check your coverage balances, and even buy travel insurance.

To qualify

- You must apply within 60 days of the date on which your group coverage was cancelled
- You must be retiring
- You must be 50+ years of age
- You must have been covered under a group plan recognized by us for at least 6 months
- You must be actively enrolled in the Government health plan of BC or Yukon

Talk to an expert

Chat with your advisor or one of our retirement health plan experts today. They'll help customize your healthy retirement plan.

Call **1 800 USE-BLUE**
Visit pac.bluecross.ca/healthyretirement

Barnett
Associates
FINANCIAL SERVICES

Call **604 936-4325**
Toll Free **1 866 936-1548**
Email vsbarnett@outlook.com

PACIFIC BLUE CROSS

Email inhealth@pac.bluecross.ca
Phone **604 419-2200**
Toll-free **1 800 USE-BLUE**
Fax **604 419-2199**
Website pac.bluecross.ca

Mailing Address
PO Box 7000
Vancouver, BC V6B 4E1
Street Address
4250 Canada Way
Burnaby, BC V5G 4W6

**Pacific Blue Cross is a registered trade-mark of the Canadian Association of Blue Cross Plans (CABCP) and registered trade-name of PBC Health Benefits Society (PBC), an independent licensee of CABCP. Life, Disability, Accidental Death & Dismemberment and Critical Illness insurance is underwritten by Blue Cross Life Insurance Company of Canada. Blue Shield is a registered trade-mark of Blue Cross Blue Shield Association. All rights reserved. ©0766.01—34-15-405 01/20 CUPE 1816

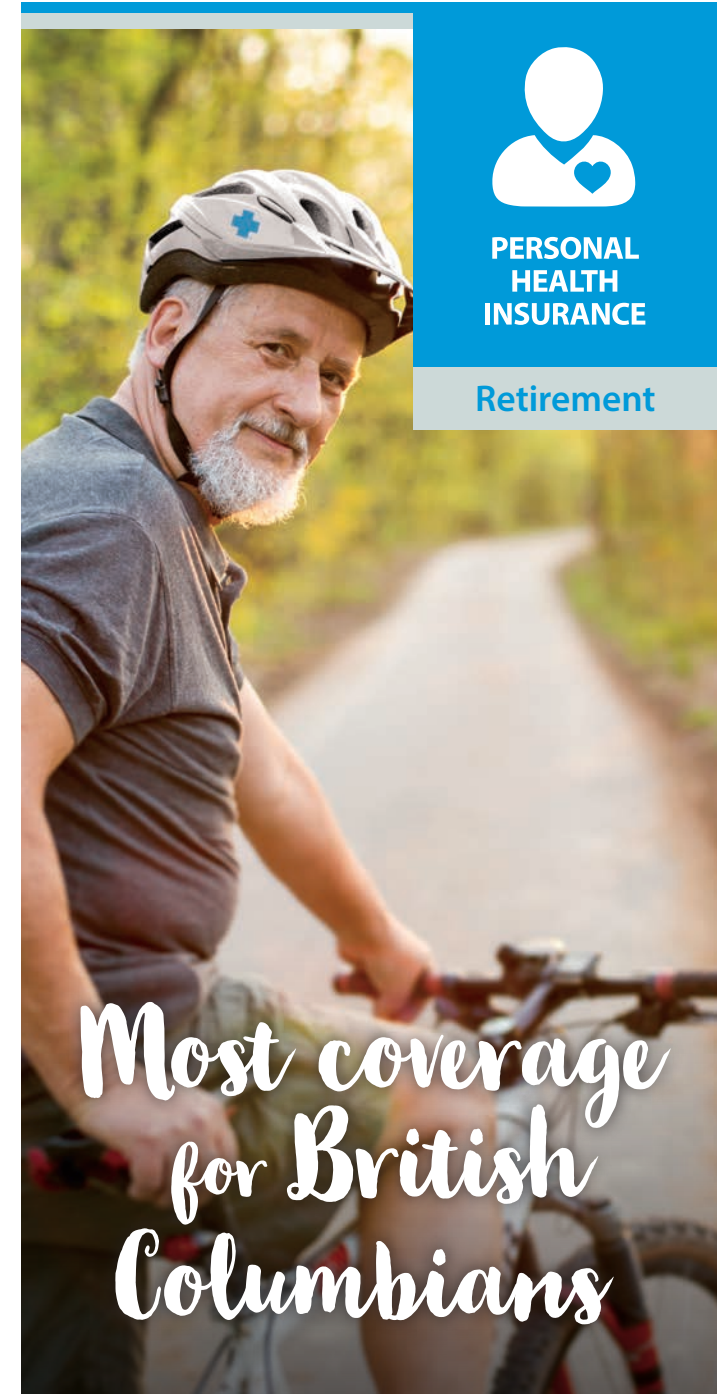


PACIFIC BLUE CROSS



PERSONAL HEALTH INSURANCE

Retirement



Most coverage for British Columbians

Your healthy retirement

It may seem like just yesterday that you were starting your very first job. Now you find yourself looking back at a rewarding career, thinking about where you go from here. How do you want to live the rest of your life? You've earned it. You deserve it.

During your working years, your employer likely provided an extended benefits package that covered all or a portion of your out-of-pocket expenses for health and dental. Your benefits may have included coverage for your BC Medical Services Plan (MSP) premiums, extended health care, prescription drugs, dental, vision and possibly even disability and life insurance.

Once you retire, all of the costs that were previously covered by your employer will be transferred to you.

Why pick Pacific Blue Cross Personal Health Insurance for retirees?

- **The most coverage for British Columbians** — Our comprehensive options offer coverage that you won't find anywhere else on the market.
- **Personalize your plan** — Our flexible plan design allows for up to 21 different combinations. Select your preferred level of coverage (Bronze, Silver or Gold) for each plan component: Health, Prescriptions and Dental.
- **Adjust your coverage** — Exclusive to Pacific Blue Cross. We give you ongoing flexibility to make adjustments to your plan.
- **Guaranteed coverage** — Get coverage for your pre-existing conditions with no medical questionnaire required.

Design your healthy retirement plan in 3 easy steps. Your plan will include health and prescriptions coverage with optional add-on coverage for dental.

Step 1: Health

Your personal health insurance includes Extended Health Coverage that protects you from healthcare expenses not covered by MSP.

Your coverage

Each option covers 80% of these eligible expenses.

- Vision care
- Registered therapists and health practitioners
- Hospital accommodation
- Medical Services and Supplies
- Nursing care
- Ambulance services
- Out-of-province, in-Canada travel
- Accidental dental
- Accidental death and dismemberment
- Final expense benefit
- Survivor benefit

Your options

Choose from Bronze, Silver or Gold Health coverage.

Step 2: Prescriptions

Our prescription drug coverage makes your life easy with a Pacific Blue Cross Pay Direct Drug Card. If you have a prescription, take your card to a pharmacy and we pay them directly so you only pay your portion.

Your coverage

Each option covers 80% of eligible expenses and aligns with BC PharmaCare formulary pricing or the cost of the lowest priced equivalent drug.

Your Options

Your Health choice from Step 1 influences your Prescription options. For Gold and Silver Health, choose a prescription option.

| HEALTH | BRONZE | SILVER | GOLD |
|---|--------------------------|--------------------------|--------------------------|
| Registered therapists | | | |
| Physiotherapists, massage therapists, chiropractors, chiropodist/podiatrists, naturopaths, acupuncturists, osteopaths | \$25/visit, 12 visits/yr | \$400 combined | \$600 combined |
| Speech therapists | \$45/visit, 10 visits/yr | \$45/visit, 10 visits/yr | \$45/visit, 10 visits/yr |
| Psychologists | \$65/visit, 10 visits/yr | \$65/visit, 10 visits/yr | \$65/visit, 10 visits/yr |
| Vision | | | |
| Prescription | \$150 | \$250 | \$300 |
| Eye exam | \$50 | \$50 | \$80 |
| Medical Services and Supplies | | | |
| Year 1 | \$1,500 | \$1,500 | \$2,500 |
| Year 2+ | \$1,500 | \$2,500 | \$5,000 |
| Hearing aid | \$300/5 years | \$400/5 years | \$600/5 years |
| Hospital accommodation | | | |
| Hospitalization | \$125 | \$200 | \$250 |
| Day limit | 30 days | 30 days | 30 days |
| PRESCRIPTIONS | BRONZE | BRONZE OR SILVER | SILVER OR GOLD |
| Dispensing fee | — | — | \$10* |
| Year 1 | \$500 | \$500 | \$1,000 |
| Year 2 | \$500 | \$500 | \$2,000 |
| Year 3+ | \$500 | \$500 | \$3,000 |

*Maximum follows BC PharmaCare

Prescription coverage is for drugs that legally require a prescription. Certain high-cost drugs will require special authorization from BC PharmaCare. Exclusions include: contraceptive, fertility, smoking cessation, anti-obesity and erectile dysfunction.