

# Retiree Health Plans



 **MANITOBA  
BLUE CROSS®**  
THE COLOUR OF CARING®

# Employee benefits ending? **We've got you covered.**

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Stay protected during life's unexpected moments with a retiree plan from Manitoba Blue Cross.

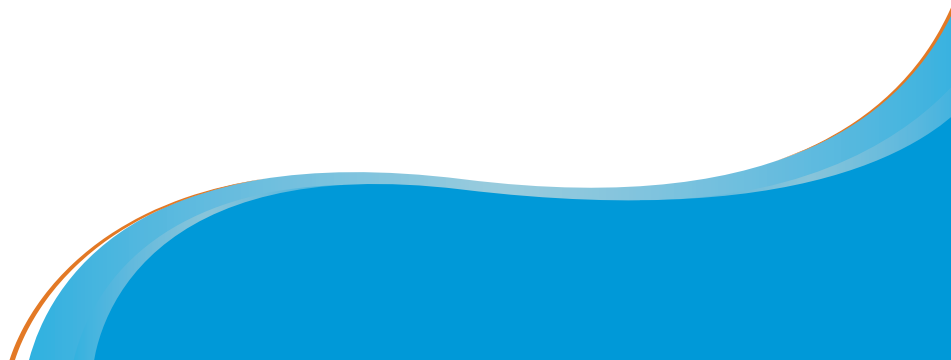
## **Choose from two coverage options**

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.

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

Both retiree plans include access to Blue Advantage®, our national discount program, and wellness resources on our wellness platform at **[wellness.mb.bluecross.ca](https://wellness.mb.bluecross.ca)**.



## Who is eligible for a retiree plan?

To be eligible, you must be between the ages of 55 and 70 at the time of application and retired from a group benefit plan within the past six months. If you apply within 60 days of the termination of your group benefit plan, a medical review is not required. If you've retired over six months ago, consider one of our Blue Choice plans®.



To learn more about our coverage options speak to your insurance broker or call **204.788.6858** or toll free **1.800.873.2583**.

Get a quote or apply now at [mb.bluecross.ca](https://mb.bluecross.ca)

Plans overview

Features	Retiree Basic	Retiree Standard
	HEALTH	
Prescription drugs	\$1,000/year	\$2,000/year
Practitioner I services	\$300/year	\$450/year
Practitioner II services		\$300/year
Hearing aids	\$500/5 years	\$500/5 years
Medical equipment	✓	✓
Other health benefits	✓	✓
	DENTAL	
Accidental dental	✓	✓
Preventative dental	\$500/year	\$1,000/year combined
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	\$15,000	\$20,000
	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. Accidental Death & Dismemberment benefits are underwritten by Blue Cross Life Insurance Company of Canada, an independent licensee of the Canadian Association of Blue Cross Plans.

# Retiree **Basic Plan**

A comprehensive plan including coverage for ambulance, dental, prescription drugs and some practitioner services (e.g. physiotherapy, podiatry, chiropractic services). Travel coverage within Canada is included.

## 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 social worker with an MSW, RSW

*\*Foot care nurse maximum is \$25 per visit.  
Registered clinical psychologist/social worker with an MSW, RSW 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-kilometre 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 wellness resources on our wellness platform at [wellness.mb.bluecross.ca](https://wellness.mb.bluecross.ca).

**To be eligible, you must be between ages 55 and 70 and retiring from a group employer benefit plan.**

## Virtual health care

With our retiree plans, you can access virtual health services from the comfort of your home as part of your coverage with us. These services allow you to seek care for many health concerns that would otherwise require an in-person medical appointment. Services cover an array of areas, including consulting and care from a wide network of physicians, prescription drug management and referrals for specialists or for diagnostic testing.

# Retiree **Standard Plan**

Our most robust retiree plan that includes international travel, plus everything in Retiree Basic with the added advantage of higher coverage maximums and additional coverage such as massage therapy, vision and hospital care.

## 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, occupational therapist, physiotherapist, podiatrist, registered clinical psychologist or social worker with an MSW, RSW

*\*Registered clinical psychologist/social worker with an MSW, RSW 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)

## 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-kilometre 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

## VISION

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

## 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 wellness resources on our wellness platform at [wellness.mb.bluecross.ca](https://wellness.mb.bluecross.ca).

**To be eligible, you must be between ages 55 and 70 and retiring from a group employer benefit plan.**



## Mental health strategy

### Assistance Program counselling and support

Mental health is one of the most important components of our overall health and wellness. But accessing affordable mental health services can be difficult.

When you choose the **Standard plan**, you are covered for six confidential, professional counselling sessions per year through our Assistance Program on a broad range of family and personal problems.

#### Counselling services:

- Marriage counselling
- Family counselling
- Stress counselling
- Alcohol abuse counselling
- Drug abuse counselling

## How to apply

Apply online at **mb.bluecross.ca** or contact an advisor at **204.788.6858** or toll free **1.800.873.2583** and request an application form.

Already have an application form?

- Choose the plan that best fits your needs.
- Complete all parts of the application.
- Send your completed application to:

*Manitoba Blue Cross  
PO Box 1046 Stn Main  
Winnipeg MB, R3C 2X7*



*If you apply within 60 days of terminating from a group benefit plan, your coverage will begin the first of the month following termination of the group benefit plan.*

*If you apply between 61 and 182 days of terminating from a group benefit plan, your coverage will begin the first of the month following medical approval. Dental coverage waiting periods will apply.*

## We're here for you

### In Person

Customer Service Centre  
599 Empress Street  
9:00 a.m.-4:00 p.m.  
Monday through Friday

### Phone

204.788.6858 (within Winnipeg)  
1.800.873.2583 (toll free)  
8:00 a.m.-5:30 p.m.  
Monday through Friday

### Mail

Manitoba Blue Cross  
PO Box 1046 Stn Main  
Winnipeg MB R3C 2X7

### Online

[mb.bluecross.ca](https://mb.bluecross.ca)

