

Retiree Health Plans



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

Retiring soon?

We've got you covered.

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

Choose from two coverage options:

Our **Basic** plan is comprehensive with coverage for medical equipment, prescription drugs, ambulance, preventative and accidental dental, some practitioner services (e.g. physiotherapy, podiatry) and more. It also covers emergency travel health coverage within Canada.

For coverage that is more robust, the **Standard** plan includes everything in the Basic plan as well as restorative dental, vision, additional practitioner services (e.g. nutritional counselling, massage therapy) and counselling services. It also includes emergency health coverage for travel outside of Canada.

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

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

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 benefits plan within the past six months. If you apply within 60 days of the termination of your group benefits plan, a medical review is not required. If you retired over six months ago, learn more about our Blue Choice® plans at mb.bluecross.ca.

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

Which plan is right for you?

Our plan comparison chart can help you identify the basic differences between retiree plans at a glance. For full details on each plan, see the following pages.

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		
Plans without dental coverage are also available. Please contact us for more information.		
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	✓	✓
VIRTUAL HEALTH SERVICES		
Virtual care	✓	✓
TRAVEL		
Travel within Canada	✓	✓
Travel assistance		✓
Travel outside Canada		60 days to age 75
ACCIDENTAL DEATH		
Accidental death	\$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.



Need a plan without dental?

Contact an advisor at **204.788.6858** or toll free **1.800.873.2583** for more information on a health benefits plan with no dental coverage.

Mental health strategy

Assistance Program counselling and support

Mental health is one of the most important components of our overall health and wellness.

With the **Retiree Standard plan**, you're covered for six confidential, professional counselling sessions each 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



Travelling within the Great White North?

We've got you covered. Both retiree plans include emergency travel health coverage within Canada with no trip length maximum. And if you choose Retiree Standard, you're also covered for international travel.

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.

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. 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 diagnostic testing.

Retiree **Standard Plan**

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

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



A version of the Retiree Standard plan is also available without dental coverage. Contact us to learn more.

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.

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

How to apply

- Apply online at **mb.bluecross.ca**.
- Speak to your trusted broker.
- To request an application form be mailed to you, contact a Manitoba Blue Cross advisor at **204.788.6858** or toll free at **1.800.873.2583** or email **bluechoice@mb.bluecross.ca**.

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 benefits plan, your coverage will begin the first of the month following termination of the group benefits 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.



Get a quote and apply online at **mb.bluecross.ca**

Why choose Manitoba Blue Cross



Your intuitive online account

Access your plan through mybluecross®, our customized online portal at mb.bluecross.ca. Through your online account, you can submit claims for prescription drugs, vision and health services; check your coverage and the status of your claim; and manage your plan online.



Face-to-face customer service

You will have the unique benefit of discussing your plan details with the experts at our Customer Service Centre directly. Connect with our local representatives by visiting the centre at 599 Empress Street in Winnipeg, via email or over the phone.



Wellness support for the whole mind and body

Discover a wide range of health and well-being resources to support you across multiple dimensions of wellness on our wellness platform at wellness.mb.bluecross.ca. Take the free wellness assessment to receive curated results.



National discount program

Through Blue Advantage®, you can save on medical and vision products and services and more from participating providers across Canada when you present your Manitoba Blue Cross ID card. Find out more at blueadvantage.ca.



Manage your plan on mobile

With mybluecross mobile, our free companion app, you can view and search for past claims, check the status of your claims and submit select claims on the go. Download the app from the App Store or Google Play.

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

