

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 always save 10% on the world's most recognized travel insurance.
-  **Save time online**
Make claims, look up plan details and buy additional coverage online through your Member Profile.
-  **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.

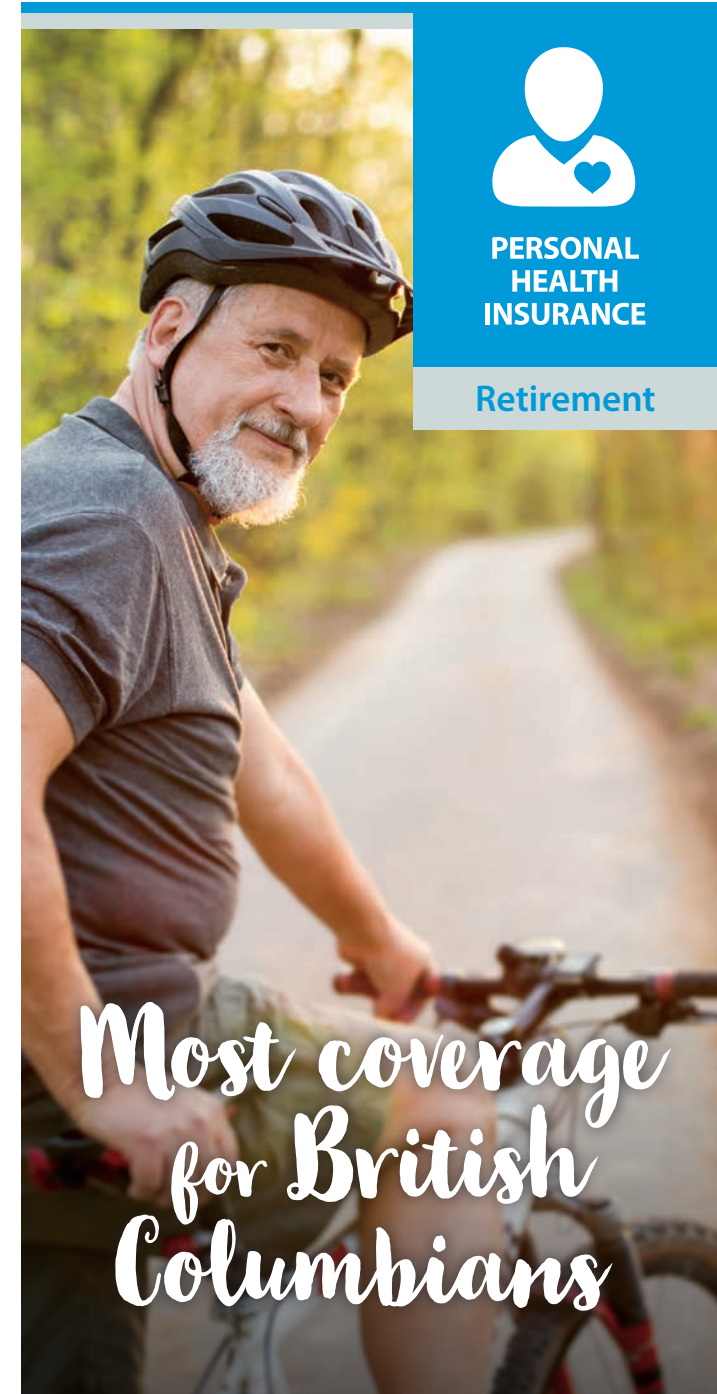
Call **1 800 USE-BLUE**
Visit pac.bluecross.ca/healthyretirement



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**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.
- **Virtual Care** — Only Pacific Blue Cross Personal Health Insurance gives you 24/7 access to virtual care for referrals to specialists along with prescriptions from our Preferred Pharmacy Network delivered directly to your door.

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
- Virtual care
- 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, clinical counsellors or online cognitive behavioural therapy programs	\$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.