

If you are retiring soon and your employer benefits are ending, you could be eligible for a Manitoba Blue Cross personal health retiree plan.

By choosing a Manitoba Blue Cross retiree plan, you'll benefit from:

- ✓ Preferred pricing on our Basic and Standard retiree plans.
- ✓ Automatic acceptance into either our Basic or Standard retiree plan without the need for medical evidence (provided you enroll within 60 days of terminating from your employer plan).
- ✓ A seamless transition from your employer plan to your new personal health retiree plan with no gap in coverage.
- ✓ Continued comprehensive coverage from a provider you know and trust.

What are my coverage options?

You can choose from the Basic or Standard plan. Coverage is available for prescription drugs, dental, vision and extended health, with travel outside of Canada included in the Standard plan. You can also choose an Accident only plan, but preferred pricing does not apply. Details are outlined in the enclosed Retiree Plan booklet.

Am I eligible?

You are eligible for a retiree plan if you are retiring or recently retired and between the ages of 55 and 70 at the time of enrollment. To be eligible, you must apply for the Basic or Standard plan within 60 days of the termination date from your employer benefits plan.

How do I apply?

To apply, please complete the enclosed Request for Coverage form and submit directly to Manitoba Blue Cross.

In Person

Customer Service Centre
599 Empress Street, Winnipeg, MB
Monday – Friday 9:00 a.m. – 4:00 p.m.

By Mail

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

By Fax

204.788.5597

If you have any questions, please call 204.788.6858 (within Winnipeg) or 1.800.873.2583 (toll free within Manitoba).

Sincerely,

Your Personal Health Coverage Advisor
Manitoba Blue Cross



Manitoba Blue Cross **Retiree Plan**



REQUEST FOR COVERAGE FOR AGREEMENT CLIENTS

Agent number: _____

Declaration of Retirement Benefit Coverage

- ☐ **Yes** – I certify I am eligible for coverage under this plan and am applying within 60 days of termination from my current Manitoba Blue Cross group coverage. I understand that if I am applying for a Retiree Plan between 61 and 182 days of termination, a medical review will be required.
- ☐ **No** – I declare that I do not want the Manitoba Blue Cross Retiree Plan and I understand that after 60 days I will forfeit the right to apply for this plan.

Signature _____

Date _____

By signing this form, I acknowledge I am providing permission for Manitoba Blue Cross to access the current information they have on file regarding my group coverage.

Please select one of the three plan options below and indicate whether you need single or couple coverage. Note that you must be between 55 and 70 years old and eligible for benefits through Manitoba Health, Seniors and Active Living to be eligible for these rates. If you are between ages 70 and 75, please contact Manitoba Blue Cross.

The rates for each plan have been adjusted to reflect your Manitoba Blue Cross group plan discount. Rates are subject to change.

RETIREE STANDARD

- ☐ **Standard Retiree Plan – Single**
\$138.61/month*
- ☐ **Standard Retiree Plan – Couple**
\$277.22/month*

For each additional dependent,
we will quote you a rate

Number of additional dependents: _____

**agreement rate*

RETIREE BASIC

- ☐ **Basic Retiree Plan – Single**
\$101.37/month*
- ☐ **Basic Retiree Plan – Couple**
\$202.74/month*

For each additional dependent,
we will quote you a rate

Number of additional dependents: _____

**agreement rate*

ACCIDENT

- ☐ **Accident Plan – Single**
\$25.77/month
- ☐ **Accident Plan – Couple**
\$51.54/month

For each additional dependent,
we will quote you a rate

Number of additional dependents: _____

You must apply within 60 days of your group coverage termination to be eligible for these rates. Don't miss out!

Name _____

Current Manitoba Blue Cross Certificate Number _____

Street Address _____

City/Town _____

Postal Code _____

Phone number _____

Convenient Time to Call _____

Remit this completed form directly to Manitoba Blue Cross. A Manitoba Blue Cross representative will be in touch with you shortly to confirm enrollment and method of payment, as well as to answer any questions you may have. Happy retirement!



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 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

©The Blue Cross symbol and name and Colour of Caring are registered marks of the Canadian Association of Blue Cross Plans, independently licensed by Manitoba Blue Cross. †Blue Shield is a registered trade-mark of the Blue Cross Blue Shield Association. 2022-0613

Retiree Health Plans



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

Employee benefits ending?

We've got you covered.

When you sign up for a retiree plan with Manitoba Blue Cross, you're ensuring that you stay protected during life's unexpected moments.

Choose from two coverage options – Basic or Standard.

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.

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

Each of our retiree plans grants access to Blue Advantage, our national discount program, and My Good Health®, our online health resource.

To learn more about our coverage options speak to your insurance broker or 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 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.

Not the right fit?

If you're looking for emergency coverage, our **Accident** plan may be right for you. The Accident plan includes coverage for ambulance, hospital, accidental dental and accidental death. Or if you've retired over six months ago, learn about our **Blue Choice®** plans. Call us for more information.

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-kilometer 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 My Good Health®, our online health resource

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, 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.*

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-kilometer 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 My Good Health®, our online health resource

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** or contact an advisor at **204.788.6858** 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.

Get a quote or apply now at
mb.bluecross.ca



®*The Blue Cross symbol and name and Colour of Caring are registered marks of the Canadian Association of Blue Cross Plans, independently licensed by Manitoba Blue Cross. †Blue Shield is a registered trade-mark of the Blue Cross Blue Shield Association. 2021-0219