



RETIREE BENEFIT PLAN 2025 Coverage and Rates

Why choose the Retire Alberta Plan?

- ✓ **No medical questions**
As long as you apply within 60 days of retirement or loss of similar coverage
- ✓ **Services billed directly to GMS**
Save on out-of-pocket expenses when you use a GMS pay-direct card at a pharmacy, dentist, chiropractor, massage therapist, and more.
- ✓ **Travel coverage**
\$2 million of emergency medical coverage for up to 90 days per trip.

Can I join the plan?

To enrol in the plan, you must be:

- a Canadian resident and covered by a provincial or territorial health insurance plan; and
- retired from Alberta employment with benefits or coming from another benefit plan with similar coverage. Applicants having no benefit plan for more than 60 days will be subject to limited dental for the first 12 months and a medical questionnaire prior to approval. See www.retirealberta.com for more details.

A plan enrolment form can be found on www.retirealberta.com.

Health & Travel Coverage at a Glance *(see the benefits booklet on the Retire Alberta website for a full list of benefits)*

| Benefit | Coverage | Maximum | Notes |
|---------------------------------------|----------|--|---|
| Drugs | 80% | \$1,500/person/policy year | |
| Glasses, Contacts & Laser Eye Surgery | 100% | \$300/person/2 years | Glasses and contacts require a written prescription from a physician or optometrist. |
| Health Practitioners | 100% | \$75/visit: naturopath, \$60/visit: acupuncturist, chiropractor, massage therapist, speech therapist, physiotherapist, osteo-path, chiropodist or podiatrist | to a max of 400/specialty/person/policy year with a combined max of \$1,200 |
| Mental Health | 100% | \$75/visit: psychologist, psychotherapist, or RSW | to a max of \$400/policy year |
| Diabetic Supplies & Equipment | 100% | \$300/person/policy year | Physician-written authorization required. |
| Hearing Aids | 100% | \$500/person/3 policy years | Covered, when fitted by an audiologist. |
| Oxygen Equipment | 100% | \$500/person/policy year | One-time physician written authorization required Includes coverage for CPAP machines |
| Emergency Travel | 100% | \$2 million/person/policy year | Maximum 90 days/trip for expenses in the event of an unexpected medical emergency outside of your province of residence or outside of Canada. Extensions available. |

Dental Coverage *(only available with Health & Travel Coverage.)*

| Procedure | Coverage | Maximum |
|----------------------|----------|--|
| Basic & Preventative | 80% | Combined maximum of \$1,250/person/policy year |
| Major | 50% | |

Find out more about the Retire Alberta Benefit plan on www.retirealberta.com or contact:

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| Monthly Rates | | |
|---------------|----------|----------|
| Coverage Type | Under 65 | 65+ |
| Single | \$167.16 | \$157.06 |
| Couple | \$316.44 | \$295.92 |
| Family | \$489.04 | \$458.44 |

Premium Rates effective January 1, 2025
Plans and rates will renew on January 1st each year