



How does the Retire Alberta plan compare?

Comparisons are provided for information only to similar coverage in other plans that may have more options. See links below to get full details on all plans.

Plans	Retire Alberta Benefits Plan with 90-day travel	2023 Blue Cross Retiree Health B, Dental B, & Prescriptions B	2023 Blue Cross Retiree Health C, Dental C, & Prescriptions C	2023 Blue Cross Assured Health C & Dental C No prescriptions over 65	ARTA Group** Total Health-Public Sector with [] 90 day travel & dental option A
Premiums (Monthly)	Decreased cost at age 65 One plan option only	Increase when you fall into a new age group (5-year groups)	Increase when you fall into a new age group (5-year groups)	Increase when you fall into a new age group (5-year groups)	Multiple options available Increases at age 75 and 85 (travel) Travel and Dental are optional
SINGLE age 55-64	\$156.77	\$171.21 – \$189.74	\$197.81 - \$219.21	\$186.36	\$202.50 (under 75)
SINGLE age 65+	\$147.40	\$163.62 - \$235.45	\$188.88 – \$265.00	65+ \$164.22 75+ \$158.99	\$253.75 (75-84) \$406.00 (85+)
COUPLE age 55-64	\$296.78	\$342.42- \$379.48	\$395.62- \$438.42	\$372.72	\$400.00 (under 75)
COUPLE age 65+	\$277.74	\$327.24- \$470.90	\$377.76 - \$530.00	65+ \$328.44 75+ \$317.98	\$501.75 (75-84) \$972.75 (85+)
Drugs	80% up to \$1,500	75% up to \$2,000	80% up to \$3,000	70% up to \$1,500 3 month waiting period	80% up to \$1,200**
Private Nurse	\$2,500/year	\$2,500/year	\$2,500/year	\$2,500/year	\$3,000/year
Health Practitioners see plan details for a complete list	\$400 annually/person/specialty \$60/visit max for Chiro/Massage/Physio \$75/visit max for Psychologist/Naturopath	Chiro \$35/visit Physio/massage \$50/visit – max \$500 combined + Psychologist \$600	Chiro \$35/visi Physio/massage \$50/visit \$750 combined max + Psychologist \$75/visit - max \$750	Chiro \$35/Physio/massage \$50/visit \$500 combined max Psychologist \$75/visit \$750 max	\$1,200 annually combined See Plan Text for full list of covered practitioners.* *
Oxygen & Equipment (including CPAP appliances)	\$500/person/policy year	No Oxygen Equipment CPAP \$500 every 5 years	\$1,000/year CPAP \$750 every 5 years	\$1,000/year CPAP \$750 every 5 years	\$2,000/5 years including CPAP
Hearing Aids	100% up to \$500/3 years	\$500/4 years	\$1,000/4 years	\$750/4 years	100% up to \$1,300/35 months
Medical Emergencies when Travelling	100% coverage for trips up to 90 days \$2 million max/year-covid coverage incl. 6 month stability under 75 - 1 year 75+	60 days \$5 million max/person/year no coverage after age 85	90 days \$5 million max/person/year no coverage after age 85	30 days per trip No travel over age 65	100% coverage for trips up to 92 days 5 million max / lifetime - covid incl trip cancellation/interruption incl **
Vision	\$300/person/2 years	\$300/2 years	\$500/2 years	\$300/2 years	\$425/person/2 years
Basic Dental	80% coverage to combined max	75% coverage	80% coverage	80% coverage – max \$600 (1 st year)	80% coverage Unlimited Basic
Major Dental	50% coverage to combined max	No major – 50% dentures	50% coverage	50% coverage – none 1 st year	50% coverage max \$1,600
Basic & Major Dental Combined max/year	\$1,250	\$1,500	\$2,000	\$1,500 after 1 st year	Unlimited Basic \$750 minor restorative \$1,600 major restorative

*Family rates available from Retire Alberta - See the Retire Alberta Benefits Booklet on www.retirealberta.com for full plan details.

The Retire Alberta benefit plan is underwritten by Group Medical Services. Group Medical Services is the operating name of GMS Insurance Inc. in provinces and territories outside of Saskatchewan. A

**ARTA Group provides group benefits to retired teachers and public and private sector employees - please see <https://www.artabenefits.net> for all plan options and [travel coverage](#) and complete [plan text](#) A

See more on Blue Cross (A) at <https://www.ab.bluecross.ca/plans/personal/>

Plan Comparison as of Dec 3, 2023

To find out more about the Retire Alberta benefit plan contact:

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