

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	2025 Retire Alberta Benefits Plan <i>with 90 day travel</i> Benefits provided by GMS	2024 Blue Cross Retiree <i>Health, Dental, & Prescriptions</i> <i>Enhanced</i>	2024 Blue Cross Retiree <i>Health, Dental, & Prescriptions</i> <i>Enhanced+</i>	2024 Blue Cross Assured <i>Health, Dental, & Prescriptions</i> <i>Enhanced +</i>	2025 ARTA Group** Total Health-Public Sector <i>Optional 92 day Travel & Dental option A</i>
Premiums <i>(Monthly)</i>	Decreased cost at age 65 One plan option only	Increase when you fall into a new age group <i>(5-year groups)</i>	Increase when you fall into a new age group <i>(5-year groups)</i>	Increase when you fall into a new age group <i>(5-year groups)</i>	Multiple options available Increases at age 75 and 85 (travel) Travel and Dental are optional
SINGLE age 55-64	\$167.16	\$188.80 - \$209.73	\$223.86 - \$248.49	\$186.36	\$231.17 (under 75) \$285.92 (75-84) \$448.67 (85+)
SINGLE age 65+	\$157.06	\$177.60 - \$253.95	\$211.26 - \$292.13	65+ \$164.22 75+ \$158.99	\$452.92 (under 75) \$561.67 (75-84) \$885.92 (85+)
COUPLE age 55-64	\$316.44	\$377.60 - \$419.46	\$447.72 - \$496.98	\$372.72	
COUPLE age 65+	\$295.92	\$355.20 - \$507.90	\$422.52 - \$584.26	65+ \$328.44 75+ \$317.98	
Drugs	80% up to \$1,500	75% up to \$2,000	80% up to \$3,000	70% up to \$1,500	80% up to \$1,200**
Private Nurse	\$2,500/year	\$2,500/year	\$2,500/year	\$2,500/year	\$3,000/year
Health Practitioners <i>see plan details for a complete list</i>	\$400 annually/person/specialty \$60/visit max Chiro/Massage/Physio \$75/visit max for Naturopath \$1,200 combined max	Chiro \$35/visit Physio/massage \$50/visit combined max \$500 No acupuncture or naturopath	Chiro \$35/visit Physio/massage \$50/visit \$750 combined max Acupuncture/Naturopath \$50/visit \$650 combined max	Chiro \$35/visit Physio/massage \$50/visit \$500 combined max Acupuncture/Naturopath \$50/visit \$350 combined max	\$1,200 annually combined Chiro \$55/visit Massage \$100/ visit Physio \$95/visit Naturopath \$125/visit See Plan Text for full list of covered practitioners.* *
Clinical Counselling	\$75/visit Psychologist max \$400	Psychologist \$75/visit max \$600	Psychologist \$75/visit max \$750	Psychologist \$75/visit max \$750	Psychologist \$185/visit incl in above max
Oxygen & Equipment <i>(including CPAP appliances)</i>	\$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 6 month stability under 75 - 1 year 75+	60 days \$5 million max/person/year no coverage after age 85 90 day Stability	90 days \$5 million max/person/year no coverage after age 85 90 day stability	30 days per trip No travel over age 65 90 day stability	100% coverage for trips up to 92 days 5 million max / lifetime Declaration of Insurability required trip cancellation/interruption incl **
Vision	\$300/2 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.

**ARTA Group provides group benefits to retired teachers and public and private sector employees - see <https://www.artabenefits.net> for all plan options, travel coverage, and complete plan text See more on Blue Cross options at <https://www.ab.bluecross.ca/plans/personal/> Blue Cross renews every July.

Plan Comparison as of Jan 27, 2025

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

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