

RETIREE BENEFIT PLAN

2023 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 (new)** days per trip.

Can I join the plan?

To enrol in the plan, you must be:

- a Canadian resident;
- covered by a provincial or territorial health insurance plan; and
- retired from employment with an Alberta Police, Fire or EMS department or the Province of Alberta or Alberta Public Service. See www.retirealberta.com for a full list of eligible unions and pension plans.

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%	<ul style="list-style-type: none"> • \$400/specialty/person/policy year to a max of - \$75/visit: naturopath, psychologist - \$60/visit: acupuncturist, chiropractor, massage therapist, speech therapist, physiotherapist, osteopath, chiropodist or podiatrist 	
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	<ul style="list-style-type: none"> • One-time physician written authorization required • Includes coverage for CPAP machines
Emergency Travel	100%	\$2 million/person/policy year	<p>NEW for 2023</p> Maximum 90 days per trip for expenses in the event of an unexpected medical emergency outside of your province of residence or outside of Canada. Cruise coverage plus full covid coverage.

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	Rate	
	Under 65	65+
Single	\$145.04	\$136.33
Couple	\$274.57	\$256.87
Family	\$424.35	\$397.95

Premium rates effective January 1, 2023
Plans and rates will renew on January 1st each year