

I'm currently an employee on an Alberta Blue Cross employer-sponsored group plan. In the event that a life event impacts my ability to enroll on the retiree plan, is my spouse still eligible to transfer from the group plan to the retiree plan at the discounted rate?

Yes. In this scenario, your spouse would still be eligible to transfer from the Alberta Blue Cross group plan to the retiree plan at the discounted rate.

Once enrolled on the retiree plan, is my spouse eligible to remain on the plan even if I, as the primary plan member, am no longer on the plan as a result of a life event?

Yes, your spouse will be able to remain on the plan.

What is the definition of a group plan?

A **group plan** is an employer-sponsored group benefit plan in which the premiums are shared between the employer and employee or the employer pays the total premiums.

How long do I have to apply after leaving my group plan?

You have 60 days to apply for the retiree plan after leaving your group plan.

PRICING

What is the cost of the retiree plan?

Please refer to our rate sheet for further details on specific plan costs.

- If you're leaving an Alberta Blue Cross group plan, you're eligible for a five per cent discount.
- If you're leaving an Alberta Blue Cross group plan and your employer has entered into an endorsement agreement with us, you're eligible for a 10 per cent discount.
- If you're leaving a non-Alberta Blue Cross group plan, our public rates will apply.

If you reside outside of Alberta, our out-of-province rates will apply. If you're leaving an Alberta Blue Cross group plan, you're still eligible for a discounted rate.

Does this plan include couple or family rates?

A couple or family rate does not apply for this plan, as all rates are per plan member. If your plan includes a spouse or dependants, the rates for each additional plan member is determined using the rates specified within their age bracket at the coverage level you've chosen. The monthly premium is calculated as the sum of all rates for each of the plan members included on the plan. These rates will change as each plan member reaches a new age bracket or upon changes to the overall rate sheet by Alberta Blue Cross.

STANDARD TERMS

When will my retiree plan be effective?

If the termination date of your employer-sponsored group plan is between the first and 14th day of the month, the start date of your retiree plan will be backdated to the first of that same month. If the termination date of your group plan falls between the 15th and the last day of the month, then the effective date of your retiree plan will be the first of the month that follows.

Can I change the coverage levels I selected after I've enrolled on the plan?

Yes; you can increase coverage levels within a benefit module at any time. Coverage levels can be decreased if the existing coverage has been maintained for a minimum of two consecutive years or if there is a life-changing event.

At what age does my retiree plan terminate?

What is considered a medical condition?

Alberta Blue Cross defines medical condition as a condition, illness or injury that exists prior to your date of departure for each trip and for which you have

- presented or exhibited signs or symptoms;
- received a diagnosis;
- required or received medical consultation;
- taken or been prescribed medication;
- required treatment;
- had test results showing deterioration;
- had a medical investigation; regardless of whether a diagnosis has been given;
- been hospitalized; or
- been referred to a specialist, whether or not the medical condition, illness or injury had been diagnosed by a physician.

What does stable mean?

Alberta Blue Cross defines a medical condition as **stable** if you have not had any of the following:

- a new prescription drug or change in medication;
- a new medical treatment;
- a new diagnosis, treatment or evaluation of symptoms;
- a change in diagnosis or medical treatment;
- a medical consultation to investigate symptoms that remain undiagnosed;
- hospitalization related to any medical condition;

- a referral to a medical specialist or a specialty clinic (made or recommended) where there are no further investigations or results pending;
- in-hospital care or a referral to a specialist, including initial follow-up visits, tests or investigations related to the medical condition and pending results;
- a deterioration in your condition;
- new, more frequent or more severe symptoms;
- new test results or test results showing a deterioration or pending test results (other than routine tests as part of regular follow-ups); or
- investigations or future investigations initiated or recommended.

What does change of medication mean?

Not all changes to medication will be affected by the stability clause. The definition below is provided to help clarify some concerns.

Change in medication means any increase or decrease in dose, strength or frequency of a prescribed medication, as well as the addition or discontinuation of any medication. Any written prescription not filled is considered a change.

The following are not considered to be new treatments or medication changes:

- routine (not prescribed by a physician) adjustment of insulin to control diabetes, provided the insulin was not first prescribed during the 90 days prior to your trip;

- a change from a brand-name medication to the generic form of the same medication, provided the dosage is the same;
- routine adjustment of Coumadin, Warfarin or other anticoagulant medications, except where newly prescribed or stopped;
- a change in aspirin taken for non-prescribed medical purposes;
- a decrease in the dosage of cholesterol medication;
- a dosage change of thyroid or hormone replacement therapy medication;
- creams or ointments prescribed for cutaneous irritations; or
- vitamins and minerals and non-prescription medications.

When does the 90-day stability clause apply?

The 90-day stability clause applies at claim time. Alberta Blue Cross will determine if the claim relates to a medical condition, symptom or illness that you experienced 90 days prior to your trip departure date.

Consider the following examples:

1. You've been diagnosed with an ear infection and take medication for it within 90 days of your departure date. If, on the trip you get an ear infection, Alberta Blue Cross will not pay for this claim as it was related to the medical condition (ear infection) that you had fewer than 90 days prior to your trip departure date.

2. You were diagnosed and started taking medication for high blood pressure six weeks before you leave for your vacation to Mexico.
 - If, while on vacation, you faint and fall down as a result of your high blood pressure, Alberta Blue Cross will

- If your claim in Arizona is for pneumonia, this claim will be paid. This is because the claim incident isn't related to the medical condition (heart attack) and treatment (surgery) you had prior to leaving your province or territory of residence.

Why include a 90-day stability clause in the retiree plan?

Including a stability clause is a very common industry practice. It also allows Alberta Blue Cross to offer competitive pricing for our customers while at the same time ensuring the long-term sustainability of the plan.

What if my doctor says that I am stable enough to travel?

Does the 90-day stability clause still apply at claim time?

Yes; being deemed medically stable to travel in a doctor's opinion is not the same thing as meeting our definition of stable as it relates to coverage of a medical condition. Your medical condition may be considered stable from a medical point of view; however, due to the timing of the most recent change in symptoms, medications, treatment, requisition or recommendation for a test or procedure, that does not necessarily mean you'll be covered in the event of an emergency relating to that condition. If a pre-existing medical condition is directly or indirectly related to the need for emergency medical care during your trip, we'll access your medical records to confirm whether the medical condition in question met our definition of the 90-day stability period.

In addition to the stability clause, are there other exclusions I should be aware of when it comes to travel?

Do I need to return to my province for a certain number of days for the travel-day limits to restart?

Yes; you need to return to your province of residence for your travel-day limit to restart. Each trip length begins when you leave your province or territory of residence and ends when you return to your province or territory of residence (you can leave on a new trip immediately upon return). Alberta Health states that you need to be physically present in Alberta for at least 183 days in a 12-month period to remain eligible for your Alberta Health Care Insurance Plan coverage. Check with your province's eligibility rules for out-of-province travel.

How many trips can I take per year and how long can each trip be?

Depending on the level of retiree plan purchased, travel coverage is as follows:

- Level A extended health benefits allow any number of trips to a maximum of 30 consecutive days per trip.
- Level B extended health benefits allow any number of trips to a maximum of 60 consecutive days per trip.
- Level C extended health benefits allow any number of trips to a maximum of 90 consecutive days per trip.

How much travel coverage do I have?

All plans cover emergency medical claims to a maximum of \$5 million per participant per trip.

What happens if I travel longer than the number of days covered under my plan? Can I purchase additional days of travel coverage from Alberta Blue Cross?

Yes; extensions can be purchased as long as you purchase an extension prior to the date your eligible trip limit is reached. Extensions can also be purchased prior to the departure date if you know the exact travel dates.

With a retiree plan in place, you'll receive a discount of up to 25 per cent on (chased asn plac)6.a-rased as 235.5 Tm()T 4 409.5 T

PRIVACY

How does Alberta Blue Cross protect personal information?

Alberta Blue Cross is committed to protecting all personal information in our care to the greatest extent possible.

We've developed and implemented privacy policies and procedures that ensure we collect, use and disclose personal information in compliance with the requirements of all applicable privacy legislation. To ensure your personal information is protected and safeguarded, we store all personal information in secure databases that use the latest in data protection systems, and our employees follow privacy best practices and procedures.

A copy of our current privacy policy is available by request or on our website at ab.bluecross.ca/privacy.php.

If you have any questions about our privacy policy, please contact our privacy officer at privacy@ab.bluecross.ca.

