You're retiring...your benefits don't have to

Continuous coverage, continuous care

Pacific Blue Cross (PBC) offers a voluntary plan for employees retiring from the University of Victoria (UVic). The retiree plan consists of a health plan and an optional dental plan.

The Retiree plan helps eligible retirees pay health and dental costs associated with the treatment of an injury or illness. The summary on the far right describes the provisions applicable to all retirees.

Who is eligible?

The plan is available to retirees age 55 years or older who officially retired from the University after January 1, 2005. They must have coverage under the Medical Services of BC (MSP) and be registered with Fair PharmaCare, or have coverage under an applicable provincial government health plan if residence is in another Canadian province.

Dependent coverage is available under this plan for your dependent spouse (not available to dependent children), if he/she has applicable coverage under a provincial government health plan. Spouse retains coverage after death of retiree.

Should you decide to subscribe to this plan, you need to inform PBC of your decision within 60 days of your official retirement date. Retirees are not eligible to alter or change plans once the selection has been made. If at any time after your application has been processed, you decide to cancel your subscription to the plan, coverage may not be reinstated at a later date.

Why should you subscribe to the plan?

This plan, specifically designed for UVic retirees, lets you continue health and dental coverage without interruption so you and your spouse can enjoy the peace of mind that comes from knowing you’re protected from the financial hardship of unexpected health costs.

Pacific Blue Cross, BC’s largest and most trusted provider of health benefits, offers a variety of channels to keep plan members informed about their benefits. One of these channels is CARESnet*: online access to health and dental plan and claims information 24 hours a day. Visit pac.bluecross.ca to take an online tour.

To further increase the value of benefits to members, PBC has developed Blue Advantage®. Blue Advantage is a savings program that offers 20% to 25% discounts to help members manage the expense of medical equipment and vision care products. For more information or to view a list of eligible providers, visit blueadvantage.ca.

PBC also offers a variety of travel plans to help protect retirees against the expense of health emergencies while away from home. Visit our website at pac.bluecross.ca to learn more and to purchase travel coverage online.

Plan summaries

Retirees will need to choose from Extended Health Option 1 or Extended Health Option 2. With either option, retirees will be able to add the dental option.

Extended Health Care Option 1

Deductible (per calendar year)
- $1,000 for each person or $1,000 for each couple
Eligible expenses incurred in the final three months of the calendar year may be applied against the deductible for the following calendar year if in the current calendar year, all eligible expenses incurred did not exceed the deductible.

Annual Reimbursement
- 80% after the deductible up to $5,000 of eligible expenses
- 100% thereafter up to the lifetime limit
- Lifetime Maximum: $100,000 for each covered person

Drug Coverage
Based on Pacific Blue Cross' Low Cost Alternative and Reference Based Pricing Formulary (covers generic drug substitutes).

Medical Services and Supplies
Covers services and supplies not covered by PharmaCare up to a predetermined maximum.

Hospital
In-province semi-private hospital room.

Paramedical Services
Limited to a maximum of $300 combined for each covered person each year.

Ambulance Services
Payable only if medically necessary, to the nearest hospital.

Out-of-Province Emergency Services
Payable at 100% after the deductible:
- Semi-private hospital room
- Other hospital services provided outside of Canada
- Out-patient services in a hospital
- The services of a doctor
- Worldwide emergency medical assistance
Pre-existing conditions requiring continuous or routine medical care outside province of residence are not covered.

Extended Health Care Option 2

Deductible (per calendar year)
- $100 for each person or $100 for each couple
Eligible expenses incurred in the final three months of the calendar year may be applied against the deductible for the following calendar year if in the current calendar year, all eligible expenses incurred did not exceed the deductible.
Annual Reimbursement
- 80% after the deductible up to $5,000 of eligible expenses
- 100% thereafter up to the lifetime limit
- Lifetime Maximum: $100,000 for each covered person

Drug Coverage
Based on Pacific Blue Cross' Low Cost Alternative and Reference Based Pricing Formulary (covers generic drug substitutes).

Hospital
In-province semi-private hospital room.

Medical Services and Supplies
Covers services and supplies not covered by PharmaCare up to a predetermined maximum.

Paramedical Services
Limited to a maximum of $300 combined for each covered person each year.

Ambulance Services
Payable only if medically necessary, to the nearest hospital.

Out-of-Province Emergency Services
Payable at 100% after the deductible:
- Semi-private hospital room
- Other hospital services provided outside of Canada
- Out-patient services in a hospital
- The services of a doctor
- Worldwide emergency medical assistance
Pre-existing conditions requiring continuous or routine medical care outside province of residence are not covered.

Optional Add On Dental Care Plan
Deductibles and Waiting Periods
None.

Annual Reimbursement
70% up to $1,500 of eligible expenses each year.

Eligible Expenses
70% of the following Basic expenses will be paid:
- Two complete examinations lifetime
- One recall visit every nine months
- Emergency visits
- X-rays one complete set every three years
- Bitewing x-rays or x-rays to diagnose a symptom up to $50 each year
- Removal of impacted teeth and related anesthesia
- Eight units of scaling each year
- Polishing once every nine months
- Fillings, extractions, oral surgery, root canals
- Rebase or reline of dentures once in a two year period

50% of the following Major expenses will be paid:
- Inlays, onlays, crowns, bridges and dentures
- Repairs to crown, bridges, or dentures.

To take advantage of this retiree coverage, you must apply within 60 days of your official retirement date.

Email inhealth@pac.bluecross.ca
Phone 604 419-2200
Toll-free 1 800 USE-BLUE
Fax 604 419-2199
Website pac.bluecross.ca

Mailing Address
PO Box 7000
Vancouver, BC V6B 4E1

Street Address
4250 Canada Way
Burnaby, BC V5G 4W6

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**Part 1. Application Form**

**Name:**

**Address:**

**City:**

**State:**

**Zip Code:**

**Telephone:**

**Policy:**

**Issue Date:**

**Premium Due:**

**Application:**

**Signature:**

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**Part 2. General Information**

**Age:**

**Sex:**

**Height:**

**Weight:**

**Race:**

**Marital Status:**

**Occupation:**

**Annual Income:**

**Home Ownership:**

**Residence Period:**

**Additional Information:**

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**Part 3. Medical History**

**Diagnosis of Condition:**

**Date of Diagnosis:**

**Medical Treatment:**

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**Part 4. Personal Information**

**Name:**

**Address:**

**Phone:**

**Email:**

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**Part 5. Application Holder**

**Name:**

**Relationship:**

**Address:**

**Phone:**

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**Part 6. Notes**

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**Part 7. Signature**

**Date:**

**Signature:**

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