

New Group Benefits Plan for CPVA

Are you over 65 without benefits or turning 65 soon?



Does your plan include travel coverage?

No restrictions if transferring from a comparable plan within 60 days



Pre-existing conditions* covered when transferring from another plan.

* Travel coverage includes pre-existing conditions if stable for 180 days (under 75) or 365 days (over 75)

Plan Benefit Eligibility and Highlights

PROVISION	LIMITATION	COMMENTS
Eligibility Requirements	<ul style="list-style-type: none"> a resident in Canada covered by a provincial or territorial government health insurance plan 	To apply as a participant, you must be retired from employment of the City of Calgary Police Department and related departments (ie. Dispatch), or a spouse of same, and a member in good standing of CPVA.
Pay-direct drug card	<ul style="list-style-type: none"> Included. 	<ul style="list-style-type: none"> Prescription are paid at 80% of LCA or 80% of balance
Emergency Travel	<ul style="list-style-type: none"> 60 days per trip. \$2,000,000 /person/policy year. 	<ul style="list-style-type: none"> Under 75 must be stable for 6 months Over 75 must be stable for 12 months

HEALTH AND TRAVEL COVERAGE DETAILS

	DESCRIPTION	MAXIMUM	NOTES
Drugs	<ul style="list-style-type: none"> 80% reimbursement. 	<ul style="list-style-type: none"> \$1,500 per Insured / Policy Year. 	Physician referral required.
Vision	<ul style="list-style-type: none"> 100% reimbursement. Excludes: Eye examinations. 	<ul style="list-style-type: none"> Glasses/Contacts/Laser Eye Surgery - \$200 every 2 Years 	
Practitioners	<ul style="list-style-type: none"> 100% reimbursement. Includes: Acupuncturist, chiropractor, massage therapist, naturopath, speech therapist, physiotherapist and psychologist. 	<ul style="list-style-type: none"> Combined maximum of \$400 per specialty per Insured Person per Policy Year. 	One-time Physician referral required for massage, physiotherapist and psychologist
Diabetic	<ul style="list-style-type: none"> 100% reimbursement. 	<ul style="list-style-type: none"> \$300 per Insured Person per Policy Year. 	Physician written authorization required.
Hearing Aids	<ul style="list-style-type: none"> 100% reimbursement. 	<ul style="list-style-type: none"> \$500 per Insured Person, per 3 Policy Years 	When fitted by an audiologist
CPAP (new)	<ul style="list-style-type: none"> 100 % reimbursement 	<ul style="list-style-type: none"> \$500 per Insured Person, per 5 Policy Years 	One-time Physician written authorization required.
Emergency Travel	<ul style="list-style-type: none"> 100% reimbursement. 60 days per trip. Includes Hospitalization, Physicians and Surgeons, Health Practitioners, Private Duty Nursing, Emergency Transport, In-Flight Medical Attendant, Accidental Injury to Natural Teeth, Prescription Drugs, Return of Remains, Vehicle Return and 24-hr Travel Assistance. 		\$2,000,000 per Insured Person per Policy Year.

DENTAL COVERAGE DETAILS

Basic	80% reimbursement.	Combined maximum of \$1,000 per Insured Person per Policy Year.
Major	50% reimbursement.	

2017 SCHEDULE OF PREMIUMS

Benefit	Premium Rate*
Health & Dental with Travel Coverage for all trips up to 60 days	
Single	\$96.87
Couple	\$184.06
Family	\$285.77

*Plans renews August 1st each year

Similar coverage
To City Retiree Plan
60 day Travel Coverage
Best Value & Premium
Single, Couple, & Family plans
Best rates for Over 65