

# PLAN COMPARISON CHART

PLANS	CITY RETIREE (to age 65) Alberta Blue Cross Group	2017 OVER 65 GROUP (GMS) w/60 day travel*	BLUE CROSS ASSURED LEVEL C (65 & OVER)	BLUE CROSS RETIREE LEVEL BBA (65 & OVER)	BLUE CROSS RETIREE LEVEL C (65 & OVER)	ARTA GROUP - TOTAL HEALTH w/92 day travel & Dental Option A
Premiums	Monthly	Monthly - any age	Monthly at 65 increases at 75 and 85	Monthly at 65 increases every 5 year age group	Monthly at 65 increases every 5 year age group	Monthly at 65 increases at 75 and 85
SINGLE age 65+	\$70.94 (50%)	\$96.87	\$93.24	\$146.01 BBA	\$172.90 CCC	\$172.25
COUPLE age 65+	\$146.40 (50%)	\$184.06	\$186.48	\$292.02 BBA	\$345.80 CCC	\$339.75
Drugs	80% coverage LCA	80% coverage LCA - max \$1500	None	(A) 70% coverage LCA - max \$1000	80% coverage LCA - max \$3000	80% coverage LCA - max \$1200
Private Nurse	Usual & Customary - pre-approval	\$2500 per year	\$2500 per year	\$2500 per year	\$2500 per year	\$3000 every 3 years
Paramedical Services	\$300 annually combined services per participant	\$400 annually per participant per specialty	Chiro \$35/ visit - Physio/massage \$50/ visit - max \$500 combined	Chiro \$35/ visit - Physio/massage \$50/ visit - max \$500 combined	Chiro \$35/ visit - Physio/massage \$50/ visit - max \$750 combined	80% to \$1000 annually combined services per participant
Psychologist, etc	Psychology \$75/visit, maximum of \$750/year	\$400 max per participant	\$75 per visit; \$750 per year	\$75 per visit; \$600 per year	\$75 per visit; \$750 per year	
CPAP (sleep apnea appliances)	CPAP max \$2300 every 3 years sleep appl \$1500 every 3 years	\$500 every five years	\$750 every five years	\$500 every five years	\$750 every five years	\$2000 every five years
Oxygen and equipment	Max \$2500 per yr incl appliances	100% \$500 max/yr incl above	\$1,000 per year	none	\$1,000 per year	
Hearing Aids	\$350 max every five years	100% up to \$500 every 3 years	\$750 every four years	\$500 every four years	\$1000 every four years	100% up to \$700 every 3 years
Out of Province Emergency	100% coverage for the first 30 days, 5 million maximum per incident	100% coverage for first 60 days 2 million max/participant/year	None - Purchase separately from Blue Cross at 10% discount	45 days - 90 day stability	60 days - 90 day stability	100% coverage for first 92 days 2 million max/participant/year
Vision	\$200 every 24 months	\$200 every 24 months/person	\$300 every two years incl exams	\$300 every two years incl exams	\$500 every two years incl exams	\$425 every 24 months/person
Basic Dental	80% coverage	80% coverage to combined max	80% cov - max \$600 (1st yr)	75% coverage	80% cov - max \$600 (1st yr)	80% coverage
Major Dental	80% coverage	50% coverage to combined max	50% coverage - none 1st yr	none - 50% dentures	50% coverage - none 1st 2 yrs	50% coverage Max \$800
Basic & major comb max/yr	\$1,500	\$1,000	\$1500 after 1st yr	\$1,500	\$2,000	\$1,000

\* Great competitive top-up rates for travel at <http://www.calgaryfirefighters.info/New-Benefit-Options.html> GMS TravelStar

For more Information, Contact **Shannon** at

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