

# Retiree Medical Coverage Costs

## BASIC and ENHANCED - Sept 1, 2023

	BASIC	ENHANCED
<b>MONTHLY PREMIUM:</b>	Single: \$50.60 Couple/Family: \$104.34	Single: \$127.51 Couple/Family: \$262.11
<b>DEDUCTIBLE:</b>	\$50 per account	\$50 per account
<b>DRUGS:</b> (legal prescription required)	80% of 1 <sup>st</sup> \$1,000 then 100%	80% of 1 <sup>st</sup> \$1,000 then 100%
<b>FORMULARY:</b>	Pharmacare only: <a href="https://pharmacareformularysearch.gov.bc.ca/">https://pharmacareformularysearch.gov.bc.ca/</a>	Generic first, (name brand with note approved by PBC). Open coverage not limited to Pharmacare drugs
<b>PAY-DIRECT:</b>	Yes	Yes
<b>DISPENSING FEE:</b>	Covered	Covered
<b>SMOKING CESSATION:</b>	Not covered	Not covered
<b>ERECTILE DYSFUNCTION:</b>	Not covered	Not covered
<b>OUT OF PROVINCE EMERGENCY:</b>	100%	100%
<b>OUT OF COUNTRY COVERAGE:</b>	None	None
<b>PLAN MAXIMUM:</b>	\$50,000 in a 24-month period, after \$50,000 paid for any one illness in a 24-month period. Reinstatement and entitlement to benefits considered only with evidence of good health	\$50,000 in a 24-month period, after \$50,000 paid for any one illness in a 24-month period. Reinstatement and entitlement to benefits considered only with evidence of good health
<b>PARAMEDICAL:</b>	80% of 1 <sup>st</sup> \$1000, then 100%	
<b>HOSPITAL:</b>	Difference between ward and private/semi-private	Difference between ward and private/semi-private

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<b>EQUIPMENT &amp; SUPPLIES:</b>	Yes, over \$5000 requires pre-authorization	Yes, over \$5000 require pre-authorization
<b>ACUPUNCTURE:</b>	\$250	\$350
<b>CHIROPRACTOR:</b>	\$250	\$350
<b>MASSEUR:</b>	\$500 combined with Physio	\$4,000 combined with Physio
<b>DIETICIAN:</b>	\$250	\$350
<b>NATUROPATH:</b>	\$250	\$350
<b>OSTEOPATH:</b>	\$250	\$350
<b>PHYSIOTHERAPIST:</b>	\$500 combined with Massage	\$4,000 combined with Massage
<b>PODIATRIST:</b>	\$250	\$350
<b>PSYCHOLOGIST:</b>	\$250	\$350
<b>SPEECH THERAPY:</b>	\$250	\$350
<b>ORTHOTICS &amp; ORTHOPEDIC SHOES:</b>	1 pair of orthotics per lifetime, 1 pair of orthopedic shoes in lifetime	\$300 per person for custom-made orthotics per 24 month period. \$500 per person for orthopedic shoes per 12 month period
<b>PRIVATE DUTY NURSING:</b>	Registered nurse for an acute condition in the person's home or in a hospital in the province of residence	Registered nurse for an acute condition in the person's home or in hospital in the province of residence
<b>HEARING AIDS:</b>	*For dependent children only \$500/ 60 months	\$500 / 60 months
<b>VISION CARE:</b>	NA	\$250 in 24 month period
<b>EYE EXAM:</b>	MSP provides coverage for eye exams when over age 65	MSP provides coverage for eye exams when over age 65

## Retiree Dental Coverage Costs - Sept 1, 2023

<b>MONTHLY PREMIUM:</b>	Single \$44.75 Couple \$89.58 Family \$131.34
<b>ANNUAL PREMIUM:</b>	Single \$537 Couple \$1075 Family \$1,576
<b>DEDUCTIBLE:</b>	\$0
<b>BASIC:</b>	80%
<b>MAJOR:</b>	50%
<b>ANNUAL MAXIMUM:</b>	\$1,000 combined Basic and Major

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JB/mm

