

Retiree Medical Coverage Costs

BASIC and ENHANCED - Sept 1, 2026

	BASIC	ENHANCED
MONTHLY PREMIUM:	Single: \$59.70 Couple/Family: \$123.10	Single: \$172.58 Couple/Family: \$354.77
DEDUCTIBLE:	\$50 per account	\$50 per account
DRUGS: (legal prescription required)	80% of 1 st \$1,000 then 100%	80% of 1 st \$1,000 then 100%
FORMULARY:	Pharmacare only: https://pharmacareformularysearch.gov.bc.ca/	Generic first, (name brand with note approved by PBC). Covers non-Pharmacare drugs
PAY-DIRECT:	Yes	Yes
DISPENSING FEE:	Covered	Covered
SMOKING CESSATION:	Not covered	Not covered
ERECTILE DYSFUNCTION:	Not covered	Not covered
OUT OF PROVINCE EMERGENCY:	100%	100%
OUT OF COUNTRY COVERAGE:	None	None
PLAN MAXIMUM:	\$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
PARAMEDICAL:	80% of 1 st \$1000, then 100%	
HOSPITAL:	Difference between ward and private/semi-private	Difference between ward and private/semi-private

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EQUIPMENT & SUPPLIES:	Yes, over \$5000 requires pre-authorization	Yes, over \$5000 require pre-authorization
ACUPUNCTURE:	\$250	\$350
CHIROPRACTOR:	\$250	\$350
MASSEUR:	\$500 combined with Physio	\$4,000 combined with Physio
DIETICIAN:	\$250	\$350
NATUROPATH:	\$250	\$350
OSTEOPATH:	\$250	\$350
PHYSIOTHERAPIST:	\$500 combined with Massage	\$4,000 combined with Massage
PODIATRIST:	\$250	\$350
PSYCHOLOGIST:	\$250	\$350
SPEECH THERAPY:	\$250	\$350
ORTHOTICS & ORTHOPEDIC SHOES:	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
PRIVATE DUTY NURSING:	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
HEARING AIDS:	*For dependent children only \$500/ 60 months	\$500 / 60 months
VISION CARE:	NA	\$250 in 24 month period
EYE EXAM:	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, 2026

MONTHLY PREMIUM:	Single \$53.53 Couple \$107.16 Family \$157.11
ANNUAL PREMIUM:	Single \$642.36 Couple \$1285.92 Family \$1885.32
DEDUCTIBLE:	\$0
BASIC:	80%
MAJOR:	50%
ANNUAL MAXIMUM:	\$1,000 combined Basic and Major

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