



Courage to dream

*What you need to know to
build a retirement plan to match
your lifestyle and fuel your dreams*



Get to know Alberta Blue Cross®



LONG-STANDING
COMMITMENT TO
**ALBERTA AND
THE REST OF
CANADA**



\$1 MILLION
INVESTED IN OUR
COMMUNITIES



76 YEAR LEGACY
THAT REACHES MORE THAN
**1.8 MILLION
CUSTOMERS**

72,000
MEMBERS ON
RETIREMENT
BENEFIT PLANS



CUSTOMER-FIRST
ORGANIZATION



BEST-IN-CLASS
BENEFITS WITH AN
EASY TO USE
**MEMBER APP
AND WEBSITE**



HELP TO ACCELERATE
**PERSONAL
WELLBEING**

We invest more than \$1 million in Albertan communities annually through our corporate programs like:



Built Together

\$250K towards building spaces, like playgrounds, outdoor gyms and parks across the province.



Community Wellbeing grant

\$50K towards community projects that support wellbeing, like community gardens, senior's groups and after-school programs



Hearts of Blue

Our team member-led and funded charity provided \$86K in financial donations to grassroots in 2024, including \$30K to ten emergency shelters.



Student scholarships

Over \$110K in student scholarships are granted to over 30 accredited institutions annually.

Preparing for your Retirement



Finances

Consider your lifestyle
and individual needs



Wellbeing

Build healthy
habits



Benefits

Shape your
retirement journey

Finances

Planning for your lifestyle



Preparing your finances in retirement



Set a spending plan that works for you

- Daily living expenses
- Lifestyle choices (travel, hobbies, and more)
- Meaningful commitments (charity and legacy)



Optimize your income streams

- Pension benefits
- Canada Pension Plan (CPP)
- Old Age Security (OAS)



Building your retirement foundation

- Clear debt for flexibility
- Protect your health
- Smart tax planning
- Contact your financial planner

Wellbeing

Strong foundations for active living



Wellness is a part of your retirement



Physical activity



Quality sleep



Balanced nutrition



Social connections



Mental health



Hobbies and passions

Benefits

Shaping your perfect retirement





Provincial health care coverage

Understanding our health care system



	ALBERTA HEALTH CARE INSURANCE PLAN	GOVERNMENT OF ALBERTA NON-GROUP PLAN	GOVERNMENT OF ALBERTA COVERAGE FOR SENIORS PLAN
Cost	None	Premium based	None
Eligibility	All Albertans	Less than 65 years old	65 years and older
Medical review	None	None	None
What these plans don't cover	Dental, optical, physiotherapy, massage therapy, and much more.		



Personal benefit options

Retiree plan overview



RETIREE	
Age group	Ages 50 years and up
Eligibility	Leaving a benefits plan within 90 days
Key features	High maximum options for health, drug and dental coverage
Canada Wide	Reside anywhere within Canada and receive coverage
Guaranteed coverage	✓
No medical questions	✓
Dental coverage	Optional
Prescription drug coverage	✓
Mix and match levels	✓
Emergency Medical travel insurance	Up to 120 days per trip, no age limit
Stability clause	90 days

Retiree plan details



RETIREE

Prescription drug maximum *(per year)*

Up to \$5,000

Dental *(per year)*

Up to \$5,000

Travel *(includes \$5 million in Emergency Medical Care coverage per trip)*

30 to 120 days (no age restrictions)

Vision care *(every 2 years)*

Up to \$600

Chiropractor, physiotherapist and massage therapist combined maximums *(per year)*

Up to \$1,400

Psychologist *(per year)*

Up to \$1,800

Weight loss, hair loss and sexual dysfunction
(per year combined maximum; within overall drug maximum)

Up to \$1,000

Blue Assured[®] plan overview



BLUE ASSURED [®]	
Age group	All ages
Eligibility	No restrictions
Key features	Value option to supplement government benefits
Guaranteed coverage	✓
No medical questions	✓
Dental coverage	Optional
Prescription drug coverage	Optional
Mix and match levels	✓
Emergency Medical travel insurance	Up to 30 days per trip, until age 65 years
Stability clause	90 days

Blue Assured[®] plan details



BLUE ASSURED[®]

Prescription drug maximum *(per year)*

Up to \$5,000

Dental *(per year)*

Up to \$2,000

Travel *(includes \$5 million in Emergency Medical Care coverage per trip)*

10 to 30 days (until age 65)

Vision care *(every 2 years)*

Up to \$500

Chiropractor, physiotherapist and massage therapist combined maximums *(per year)*

Up to \$750

Psychologist *(per year)*

Up to \$1,000

Weight loss, hair loss and sexual dysfunction
(per year combined maximum; within overall drug maximum)

Up to \$500

Plan features



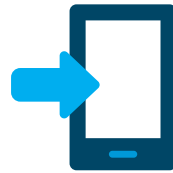
Immediate access to benefits



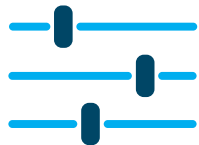
**Worry-free travel with
Emergency Medical insurance**



**Exclusive discounts
with Blue Advantage**



**Lifestyle and chronic
disease management
with Care Navigation**



**Flexible solutions and
level upgrades**



**Holistic wellness with
Individual Assistance Program**



**Stay covered with
Flight Delay Service**



**24/7 access to health providers
through virtual care**

Flight Delay Service

- ✓ **Access to an airport lounge** for a delay of 3 plus hours

- ✓ **Access to a hotel** for a delay of 6 plus hours

- ✓ **\$40 and \$250 in compensation** if lounge or hotel room is unavailable



Balance[®]

- ✓ **Assess your health.** Through a Health Risk Assessment, you'll get a wellness program tailored to your needs.
- ✓ **Stay motivated.** The more you use the program, the more points you'll earn for a chance to win prizes.
- ✓ **Feel empowered.** By connecting with other users, you'll find support to stay motivated.



Virtual Care

- ✓ **Get 24/7 access** to medical advice, mental health support, prescription refills, referrals and more through TELUS Health

- ✓ **Care that works on your schedule**—no commutes or waiting rooms

- ✓ **Powered by your devices**—encryption to keep your health information protected



Tim & Linda's Retiree plan

Tim, age 62, and his wife Linda, age 60

BASIC PLAN	PREMIUM PLAN
✓ Basic extended health	✓ Premium extended health
✓ Basic prescription drug	✓ Enhanced+ prescription drug
✓ Basic dental (optional)	✓ Enhanced dental (optional)
Your pricing: \$291.82	Your pricing: \$600.00



David's Blue Assured plan

David, age 65

BASIC PLAN	PREMIUM PLAN
✓ Basic extended health	✓ Premium extended health
✓ Basic prescription drug	✓ Premium prescription drug
✓ Basic dental (optional)	✓ Premium dental (optional)
Your pricing: \$66.16	Your pricing: \$368.85



Key takeaways



Personalized benefits

- Coverage designed for your unique needs
- Flexible options as your needs change



Travel with confidence

- Up to \$5 million coverage per trip
- Flight Delay Service



Resources

- Benefits consultant
- Instant coverage through online purchase



Exclusive savings

- Member discounts
- Take advantage of member savings

How to purchase



Call a personal benefits consultant
1-800-394-1965



Get a quote or purchase a plan
ab.bluecross.ca/retirement





Questions?



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Thank you for joining us!

Want to revisit today's presentation and
access some additional helpful resources?

Scan the QR code to get the link by email.

Resources

Financial Advisors

- ATB Financial: 1-800-332-8383
- Servus Credit Union: 1-877-378-8728

Financial Counsellors

- Employee or Individual Family Assistance plan through Homewood Health

Pension Resources

- [CPP \(Canada Pension Plan\)](#)
- [OAS \(Old Age Security\)](#)

Guides and blogs

- [Preparing your finances for retirement](#)
- [Preparing your wellbeing for retirement](#)
- [Preparing to travel when you retire](#)
- [Retirement guide](#)

Rate Calculators

- [Blue Assured](#)
- [Retiree](#)