

Coverage	Benefit Description								
Hospital	<ul style="list-style-type: none"> • Semi-private hospital room accommodation. • Charges for hospital room accommodation outside Alberta will be paid at the lower of semi-private ward rate or \$40 per day. 								
80% coverage	<ul style="list-style-type: none"> • Major medical expenses reimbursed at 80% unless otherwise indicated. 								
Drugs <ul style="list-style-type: none"> • Direct Bill • 80% reimbursement of the drug cost based on Least Cost Alternative • 100% reimbursement of the Dispensing Fee Cap to a certain maximum 	<ul style="list-style-type: none"> • Drugs that require a prescription under Provincial or Federal law, prescribed by a Health Care Professional and dispensed by a licensed pharmacist and included in the drug formulary. • New drugs that meet the criteria above will be reviewed to determine if the new drug product will be added to formulary. • Drugs that can be purchased over-the-counter are not eligible under the plan. • Reimbursement is based on the Least Cost Alternative (LCA) drug. LCA drugs have the same active ingredients as other drug products (e.g. brand name) but are less costly. • The amount that is paid for a prescription drug includes the cost of the drug product, inventory allowance and a dispensing fee. The dispensing fee charged varies between pharmacies. The Plan will reimburse 100% of the dispensing fee to a certain maximum. The maximum amount reimbursed is based on the cost of the drug including any amount charged for inventory allowance, as described below. <table border="0" data-bbox="755 1291 1356 1417"> <thead> <tr> <th style="text-align: center;"><u>Drug Cost</u></th> <th style="text-align: center;"><u>Maximum Dispensing Fee</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0.00 - \$74.99</td> <td style="text-align: center;">\$5.00 reimbursement</td> </tr> <tr> <td style="text-align: center;">\$75.00 - \$149.00</td> <td style="text-align: center;">\$7.50 reimbursement</td> </tr> <tr> <td style="text-align: center;">\$150.00 or greater</td> <td style="text-align: center;">\$10.00 reimbursement</td> </tr> </tbody> </table>	<u>Drug Cost</u>	<u>Maximum Dispensing Fee</u>	\$0.00 - \$74.99	\$5.00 reimbursement	\$75.00 - \$149.00	\$7.50 reimbursement	\$150.00 or greater	\$10.00 reimbursement
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Ambulance <ul style="list-style-type: none"> • 80% coverage 	<ul style="list-style-type: none"> • Charges incurred in Canada for professional ambulance services to an active treatment hospital when required due to illness or injury. 								
Artificial Limbs/Breast Prosthesis <ul style="list-style-type: none"> • 80% coverage • \$2000 Maximum • Physician written order required 	<ul style="list-style-type: none"> • Artificial limbs (excluding myoelectric-controlled prosthesis) • Artificial eyes • Braces which incorporate a rigid support of metal or plastic • Trusses • Cervical collars • Breast prosthesis as a result of a mastectomy • All appliances must be required to treat an existing medical condition. • The repair or replacement of a breast prosthesis does not require the written order of a physician; however such 								

	<p>replacement or repair shall be limited to once in twenty-four (24) months.</p>
<p>Orthopedic Appliances</p> <ul style="list-style-type: none"> ● 80% coverage ● \$350 maximum ● Physician written order required 	<ul style="list-style-type: none"> ● Reimbursement is limited to \$350.00 once in each 2 year period. ● All appliances must be required to treat an existing medical condition.
<p>Home Nursing</p> <ul style="list-style-type: none"> ● 80% coverage ● Maximum of \$2000 ● Physician written order required 	<ul style="list-style-type: none"> ● Nursing care provided in the home by a practical or registered nurse where the covered person is suffering a chronic or debilitating condition. ● Home-making services are not eligible.
<p>Clinical Psychology/Masters Social Work</p> <ul style="list-style-type: none"> ● 50% of the cost of a treatment session ● Maximum of \$1000 	<ul style="list-style-type: none"> ● Treatment must be provided by a psychologist registered with the Psychologists' Association of Alberta (PAA) or a Masters in Social Work. ● Coverage is not provided for counselling sessions provided by practitioners who are not registered with PAA or who do not hold a Masters in Social Work. ● Coverage is not provided for assessments.
<p>Respiratory Equipment</p> <ul style="list-style-type: none"> ● 80% coverage ● Maximum of \$1,500 ● Physician written order required 	<ul style="list-style-type: none"> ● Oxygen and related supplies (including compressors, nebulizers, masks, aerochambers, and tubing). ● Inhalation devices for the delivery of inhaled asthmatic medication. ● 80% reimbursement for CPAP machines limited to one machine in a five year period.
<p>Colostomy/Ileostomy Supplies</p> <ul style="list-style-type: none"> ● 80% coverage ● Physician written order required 	<ul style="list-style-type: none"> ● Colostomy Supplies ● Ileostomy Supplies ● Urostomy Supplies ● Adult Incontinence Supplies
<p>Diabetes Supplies</p> <ul style="list-style-type: none"> ● 80% coverage ● Physician written order required 	<ul style="list-style-type: none"> ● Lancets/Penlets ● Lancing Devices ● Blood Glucose Test Strips ● One glucose monitor machine each five-year period ● Urine Test Strips ● Syringes ● Insulin Pen Needles
<p>Physiotherapy</p> <ul style="list-style-type: none"> ● 80% coverage ● Maximum of \$1000 	<ul style="list-style-type: none"> ● Services of a qualified physiotherapist in excess of those paid by the Provincial Health Authority's Community Rehabilitation Program (CRP). ● Each covered person must satisfy a \$250 deductible per benefit year prior to being eligible to receive reimbursement from the plan for any visits not covered by the CRP program.
<p>Chiropractor</p> <ul style="list-style-type: none"> ● 80% of the cost of a treatment session ● Maximum of \$2000 	<ul style="list-style-type: none"> ● Chiropractic services administered by a licensed chiropractor.

Podiatry <ul style="list-style-type: none"> ● 80% coverage ● Maximum of \$500 	<ul style="list-style-type: none"> ● The plan will pay for podiatry services once all allowable limits have been reached under Alberta Health Care. ● A letter from Alberta Health Care stating the date the maximum was reached must be submitted with the claim.
Acupuncture <ul style="list-style-type: none"> ● 80% of the cost of a treatment session ● Maximum of \$500 ● Reason for treatment must be noted on the receipt 	<ul style="list-style-type: none"> ● Acupuncture administered by a registered acupuncturist as a pain reliever or anesthetic.
Hearing Aids <ul style="list-style-type: none"> ● 50% coverage ● Maximum of \$500 in any 5 consecutive calendar years ● Physician written order required 	<ul style="list-style-type: none"> ● Purchase and repair of hearing aids. ● Maintenance, batteries and recharging devices are not covered.
Eye Exams <ul style="list-style-type: none"> ● 80% coverage to a maximum of \$50 per covered person in any two consecutive calendar years 	<ul style="list-style-type: none"> ● Reimbursement in excess of amounts not paid by Alberta Health Care. ● Must be administered by an optometrist or ophthalmologist.
Emergency Medical Travel Insurance	<ul style="list-style-type: none"> ● Out-of-Province emergency medical travel insurance for personal travel. ● 30 day maximum benefit period. ● Includes coverage for eligible dependents. ● \$2,000,000 maximum coverage per participant per year.

For some benefits the first payer will be a government program or another plan. For further information, please call Alberta Blue Cross Customer Service at 780-498-8000 within Edmonton and area or toll-free at 1-800-661-6995.

The Major Medical Plan is not provided through a contract of insurance. For this Plan, the benefits are payable from premiums, interest or investment earnings and an excess of revenue over expenditures.

This summary provides general information only. The terms and conditions of the collective agreement take precedence.

January 2024