

Coverage	Benefit Description
<b>Hospital</b>	<ul style="list-style-type: none"> <li>Semi-private hospital room accommodation in Alberta.</li> <li>Charges for hospital room accommodation outside Alberta will be paid at the lower of semi-private ward rate or \$40 per day.</li> </ul>
<b>Drugs</b> <ul style="list-style-type: none"> <li>Direct Bill</li> <li>80% reimbursement of the drug cost based on Least Cost Alternative</li> </ul>	<ul style="list-style-type: none"> <li>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 (drug benefit list).</li> <li>Drugs not requiring a prescription by law but are prescribed by a physician or dentist and are only available for sales under the direct supervision of a pharmacist.</li> <li>New drugs that meet the criteria above will be reviewed to determine if the new drug product will be added to formulary.</li> <li>Drugs that can be purchased over-the-counter are not eligible under the plan.</li> <li>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.</li> </ul>
<b>Ambulance</b> <ul style="list-style-type: none"> <li>80% coverage</li> </ul>	<ul style="list-style-type: none"> <li>Charges incurred in Canada for professional ambulance services to an active treatment hospital when required due to illness or injury.</li> </ul>
<b>Artificial Limbs/Breast Prosthesis</b> <ul style="list-style-type: none"> <li>80% coverage</li> <li>\$2000 Maximum*</li> <li>Physician written order required</li> </ul>	<ul style="list-style-type: none"> <li>Artificial limbs (excluding myoelectric-controlled prosthesis)</li> <li>Artificial eyes</li> <li>Braces which incorporate a rigid support of metal or plastic</li> <li>Trusses</li> <li>Cervical collars</li> <li>Breast prosthesis as a result of a mastectomy</li> <li>All appliances must be required to treat an existing medical condition.</li> <li>The repair or replacement of a breast prosthesis does not require the written order of a physician; however such replacement or repair shall be limited to once in twenty-four (24) months.</li> </ul>
<b>Orthopedic Appliances</b> <ul style="list-style-type: none"> <li>100% coverage</li> <li>\$350 maximum</li> <li>Physician written order required</li> </ul>	<ul style="list-style-type: none"> <li>Reimbursement is limited to \$350.00 once in twenty-four (24) months.</li> <li>All appliances must be custom made and required to treat an existing medical condition.</li> <li>Over the counter footwear is excluded.</li> </ul>
<b>Home Nursing</b> <ul style="list-style-type: none"> <li>80% coverage</li> </ul>	<ul style="list-style-type: none"> <li>Nursing care provided in the home by a practical or registered nurse where the covered person is suffering a</li> </ul>

\* Per calendar year per single or family coverage

<ul style="list-style-type: none"> <li>• Maximum of \$2000*</li> <li>• Physician written order required</li> </ul>	<ul style="list-style-type: none"> <li>• chronic or debilitating condition.</li> <li>• Home-making services are not eligible.</li> </ul>
<b>Clinical Psychology/Masters Social Work</b> <ul style="list-style-type: none"> <li>• 80% of the cost of a treatment session</li> <li>• Maximum of \$2500*</li> </ul>	<ul style="list-style-type: none"> <li>• Treatment must be provided by a psychologist registered with the Psychology Association of Alberta or a Masters in Social Work.</li> <li>• 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.</li> <li>• Coverage is not provided for assessments.</li> </ul>
<b>Respiratory/Medical Equipment</b> <ul style="list-style-type: none"> <li>• 80% coverage</li> <li>• Maximum of \$2500*</li> <li>• Physician written order required</li> </ul>	<ul style="list-style-type: none"> <li>• Oxygen and related supplies (including compressors, nebulizers, masks, aerochambers, and tubing).</li> <li>• Inhalation devices for delivery of inhaled asthmatic medication.</li> <li>• Reimbursement is limited to 80% for blood glucose monitors.</li> <li>• Reimbursement is also limited to one machine per covered member in each five-year period.</li> </ul>
<b>Colostomy/Ileostomy Supplies</b> <ul style="list-style-type: none"> <li>• 80% coverage</li> <li>• Physician written order required</li> </ul>	<ul style="list-style-type: none"> <li>• Colostomy Supplies</li> <li>• Ileostomy Supplies</li> <li>• Urostomy Supplies</li> <li>• Adult Incontinence Supplies</li> </ul>
<b>Diabetes Supplies</b> <ul style="list-style-type: none"> <li>• 80% coverage</li> <li>• Physician written order required</li> </ul>	<ul style="list-style-type: none"> <li>• Lancets/Penlets</li> <li>• Lancing Devices</li> <li>• Blood Glucose Test Strips</li> <li>• Insulin Pump (1 per participant every 5 years, coverage limit: \$5,000)</li> <li>• Urine Test Strips</li> <li>• Syringes</li> <li>• Insulin Pen Needles</li> <li>• Insulin Pump Supplies (excluding transmitters and sensors)</li> </ul>
<b>Physiotherapy</b> <ul style="list-style-type: none"> <li>• 80% coverage</li> <li>• Maximum of \$1000*</li> </ul>	<ul style="list-style-type: none"> <li>• Services of a qualified physiotherapist in excess of those paid by the Regional Health Authority's Community Rehabilitation Program (CRP).</li> </ul>
<b>Chiropractor</b> <ul style="list-style-type: none"> <li>• 80% of the cost of a treatment session</li> <li>• Maximum of \$2000*</li> </ul>	<ul style="list-style-type: none"> <li>• The plan will pay for chiropractic services once all allowable limits have been reached under Alberta Health Care.</li> <li>• A letter from Alberta Health Care stating the date the maximum was reached must be submitted with the claim.</li> </ul>
<b>Podiatry</b> <ul style="list-style-type: none"> <li>• 80% coverage</li> <li>• Maximum of \$500*</li> </ul>	<ul style="list-style-type: none"> <li>• The plan will pay for podiatry services once all allowable limits have been reached under Alberta Health Care.</li> <li>• A letter from Alberta Health Care stating the date the maximum was reached must be submitted with the claim.</li> </ul>
<b>Acupuncture</b> <ul style="list-style-type: none"> <li>• 80% of the cost of a treatment session</li> <li>• Maximum of \$500*</li> <li>• Reason for treatment must be noted on the receipt</li> </ul>	<ul style="list-style-type: none"> <li>• Acupuncture administered by a registered acupuncturist as a pain reliever or anesthetic.</li> </ul>

<p><b>Accidental Dental</b></p> <ul style="list-style-type: none"> <li>• 100% reimbursement of usual and customary charges</li> </ul>	<ul style="list-style-type: none"> <li>• Repair, extraction and/or replacement of natural or permanently attached artificial teeth damaged by a direct accidental external blow to the mouth.</li> <li>• Repair, extraction and/or replacement must be completed within 12 months of the date of the accidental injury.</li> </ul>
<p><b>Hearing Aids</b></p> <ul style="list-style-type: none"> <li>• 50% coverage</li> <li>• Maximum of \$2500* in any 5 consecutive calendar years</li> <li>• Physician written order required</li> </ul>	<ul style="list-style-type: none"> <li>• Purchase and repair of hearing aids.</li> <li>• Maintenance, batteries and recharging devices are not covered.</li> </ul>
<p><b>Speech Therapy</b></p> <ul style="list-style-type: none"> <li>• 100% coverage</li> <li>• \$500 Maximum</li> </ul>	<ul style="list-style-type: none"> <li>• Services provided by a speech therapist for dependents 18 years of age or younger.</li> <li>• Excludes services provided to members, their spouses, or dependents over 18 years of age.</li> <li>• All government funding must be fully accessed first.</li> </ul>
<p><b>Eye Exams</b></p> <ul style="list-style-type: none"> <li>• 80% coverage to a maximum of \$80 per covered person in any two consecutive years</li> </ul>	<ul style="list-style-type: none"> <li>• Reimbursement in excess of amounts not paid by Alberta Health Care.</li> </ul>

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 780-798-8000 within the Edmonton area or toll-free at 1-800-661-6995.

The Supplementary Health Care 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 takes precedence.**

**December 2025**