

Benefits at a Glance – Major Medical Plan Edmonton Police Service Senior Officers’ Association

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. 								
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 physician or dentist 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 style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; padding: 5px;"><u>Drug Cost</u></th> <th style="text-align: center; padding: 5px;"><u>Maximum Dispensing Fee</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center; padding: 5px;">\$0.00 - \$74.99</td> <td style="text-align: center; padding: 5px;">\$5.00 reimbursement</td> </tr> <tr> <td style="text-align: center; padding: 5px;">\$75.00 - \$149.00</td> <td style="text-align: center; padding: 5px;">\$7.50 reimbursement</td> </tr> <tr> <td style="text-align: center; padding: 5px;">\$150.00 or greater</td> <td style="text-align: center; padding: 5px;">\$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
<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								
Ambulance	<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. 								

* Per calendar year per single or family coverage

Coverage	Benefit Description
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 replacement or repair shall be limited to once in twenty-four (24) months.
Home Nursing <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.
Clinical Psychology/Masters Social Work <ul style="list-style-type: none"> 80% 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.
Respiratory Equipment <ul style="list-style-type: none"> 80% coverage Maximum of \$2,500 * Physician written order required 	<ul style="list-style-type: none"> Oxygen and related supplies (including compressors, nebulizers, masks, aerochambers, and tubing). CPAP machines are limited to the purchase of one machine per covered member in each five-year period. Reimbursement is limited to one blood glucose monitor per covered member in each five-year period.
Colostomy/Ileostomy Supplies <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
Diabetes Supplies <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 Urine Test Strips Syringes Insulin Pen Needles
Insulin Pumps <ul style="list-style-type: none"> 80% coverage Maximum of \$5000 * 	<ul style="list-style-type: none"> Excludes transmitters and sensors
Physiotherapy <ul style="list-style-type: none"> 80% coverage Maximum of \$1000 * 	<ul style="list-style-type: none"> Services of a qualified physiotherapist
Chiropractor <ul style="list-style-type: none"> 80% of the cost of a treatment session Maximum of \$2000 * 	Services of a licensed chiropractor

* Per calendar year per single or family coverage

Coverage	Benefit Description
Massage Therapy <ul style="list-style-type: none"> 80% coverage Maximum of \$1000 * 	<ul style="list-style-type: none"> Services of a qualified massage therapist
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 * 	<ul style="list-style-type: none"> Acupuncture administered as a pain reliever or anesthetic. Reason for treatment must be noted on the receipt
Orthopedic Appliances <ul style="list-style-type: none"> \$350 once in each two year period for the usual and reasonable costs Physician written order required 	<ul style="list-style-type: none"> Must be required to treat an existing medical condition
Hearing Aids <ul style="list-style-type: none"> 80% coverage Maximum of \$2,500 * 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 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.

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 the 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.

October 2012



* Per calendar year per single or family coverage