

Coverage	Benefit Description								
<b>Hospital</b>	<ul style="list-style-type: none"> <li>Semi-private hospital room accommodation.</li> </ul>								
<b>Claim Submission Deadline</b>	<ul style="list-style-type: none"> <li>All claims must be received by the Plan Adjudicator (i.e. Alberta Blue Cross) no later than April 30 of the year following the year the expenses are incurred.</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> <li>100% reimbursement of the Dispensing Fee Cap to a certain maximum</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.</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> <li>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.</li> </ul> <table style="margin-left: auto; margin-right: auto;"> <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
<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								
<b>Smoking Cessation</b> <ul style="list-style-type: none"> <li>80% coverage</li> </ul>	<ul style="list-style-type: none"> <li>Prescription smoking cessation products for one continuous course of treatment per lifetime per covered person.</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>Home Nursing</b> <ul style="list-style-type: none"> <li>80% coverage</li> <li>Maximum of \$2000*</li> <li>Physician written order required</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 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</li> </ul>	<ul style="list-style-type: none"> <li>Treatment must be provided by a psychologist registered with the Psychologists' Association of Alberta (PAA) or a Masters in Social Work.</li> </ul>								

<p>treatment session</p> <ul style="list-style-type: none"> <li>Maximum of \$1500*</li> </ul>	<ul style="list-style-type: none"> <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>
<p><b>Combined Paramedical (includes physiotherapy, chiropractor, podiatry, acupuncture, massage)</b></p> <ul style="list-style-type: none"> <li>80% coverage</li> <li>Maximum of \$1,100 per year per covered person</li> </ul>	<ul style="list-style-type: none"> <li>Services of a qualified physiotherapist</li> <li>Chiropractic services</li> <li>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.</li> <li>Acupuncture administered as a pain reliever or anesthetic. Reason for treatment must be noted on the receipt.</li> </ul>
<p><b>Artificial Limbs/Breast Prosthesis</b></p> <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>
<p><b>Respiratory Equipment</b></p> <ul style="list-style-type: none"> <li>80% coverage</li> <li>Maximum of \$1000*</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>Reimbursement for CPAP machines limited to once per lifetime.</li> </ul>
<p><b>Colostomy/Ileostomy Supplies</b></p> <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>
<p><b>Diabetes Supplies</b></p> <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>Urine Test Strips</li> <li>Syringes</li> <li>Insulin Pen Needles</li> </ul>
<p><b>Hearing Aids</b></p> <ul style="list-style-type: none"> <li>80% 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>Eye Exams</b></p> <ul style="list-style-type: none"> <li>80% coverage to a maximum of \$80 per covered person in</li> </ul>	<ul style="list-style-type: none"> <li>Reimbursement in excess of amounts not paid by Alberta Health Care.</li> </ul>

\*Per calendar year per single or family coverage

any two consecutive calendar years	
---------------------------------------	--

*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. For some benefits the first payer will be a government program or another plan. For more information or to confirm coverage call Alberta Blue Cross Customer Services at 780-498-8000 or the City’s Employee Service Centre at 780-944-4311.**

**January 2024**