

# Manitoba Blue Cross **Retiree Plans**

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## FREQUENTLY ASKED QUESTIONS

PLAN MEMBERS



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# Eligibility Rules

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## **Who is eligible to apply for the retiree plan?**

You are eligible to apply if you are between the ages of 55 and 70 and are coming off of an employer/group sponsored benefit plan. This application age is based solely on the age of the applicant. There are no age restrictions for a spouse or any dependents provided that the applicant is eligible for the plan. You must apply within 60 days of termination from your group benefit plan and have a provincial health insurance plan.

If you are leaving a non Manitoba Blue Cross group plan, you must retire within Manitoba to be eligible for the plan.

## **What is the definition of an employer/group sponsored benefit plan?**

An employer/group sponsored benefit plan is one in which the premiums are typically shared between the employer and employee or the employer pays the total premiums.

## **How long do I have to apply after leaving my group plan?**

You have 60 days to apply for the retiree plan after leaving your group plan.

## **What happens if I miss this 60-day window?**

If you apply for coverage from 61 to 182 days after leaving your group plan, medical information for each participant is required to determine acceptance. After 182 days of leaving your group plan, you will not be eligible to enroll on the retiree plan.

## **I waived my health and dental benefit on my group plan. Am I eligible for the retiree plan?**

Yes, if you are enrolled in another line of benefits (a Health Spending Account, for example) you are eligible for the retiree plan. If you did not participate in any other benefit lines, you are not eligible for the retiree plan.

# Pricing

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## **Does this plan include couple or family rates?**

A couple or family rate does not apply for this plan, as all rates are per plan participant. If your plan includes a spouse or dependents, rates for each additional plan participant are determined using the rates specified within their age bracket at the coverage level you've chosen. The monthly premium is calculated as the sum of all rates for each of the plan participants included on the plan. These rates will change as each plan participant reaches a new age bracket or upon changes to the overall rate by Manitoba Blue Cross.

# Standard Terms

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## **When will my retiree plan be effective?**

The effective date of your retiree plan will be backdated to the first of the month that follows the termination date of your employer/group sponsored plan. There can be no gap in coverage.

## **Can I change the plan I selected after I've enrolled on the plan?**

A member can transfer from a Retiree Standard plan to a Retiree Basic plan at any time. When enrolled on a Retiree Basic plan, a member cannot transfer to a Retiree Standard plan unless the request is made within 182 days of their termination from an employer-sponsored benefit plan. Medical information may be required.

## **At what age does my retiree plan terminate?**

The plan does not have a termination age. However, travel coverage outside of Canada, which is included as part of the Retiree Standard plan, terminates at age 75, based on the age of the individual plan participant. For example, when you turn 75, your outside-of-Canada travel coverage will terminate, but your spouse's will remain active until he or she turns 75. Travel coverage within Canada, but outside Manitoba, does not have an age restriction.

**I often vacation for extended periods outside of Manitoba during the winter (a snowbird, for example). Am I eligible to keep my retiree plan?**

Yes, as long as you maintain your status according to the requirements of your Manitoba Health, Seniors and Active Living plan, you can remain on the retiree plan. Note that the Province of Manitoba has rules for individuals maintaining their health care card, which you can find at [gov.mb.ca](http://gov.mb.ca).

**What if I retire in Manitoba but then move to another province?**

Our retiree plan provides service for members outside of Manitoba for a period of up to three months. However, all Blue Cross plans across Canada have reciprocal agreements with each other for individual plan transfers.

# Travel

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## **I left a Manitoba Blue Cross group plan that had a travel benefit. Is the travel coverage included in the retiree plan the same as my previous plan?**

No, there are differences between the travel coverage you had with your group benefit plan and your individual retiree plan. The most important difference is the stability clause that applies to the retiree plan. This states that a claim will not be paid for services related to a medical condition that was not deemed stable 90 days prior to your trip departure date.

## **What is considered a pre-existing condition for the retiree plan?**

Manitoba Blue Cross defines that a pre-existing condition is a sickness, injury or medical condition, whether or not diagnosed by a physician:

- for which you exhibited signs or symptoms; or
- for which you required or received medical consultation, treatment or hospitalization; or
- for which you were prescribed a new medication or given a change in prescribed medication; and
- which existed prior to the departure date of your coverage.

## **What does stable mean?**

Manitoba Blue Cross defines that stable means the medical condition is not worsening and there has been no change in prescribed medication for the condition, nor any other treatment prescribed or recommended or received.

## **What does change in medication mean?**

Not all changes to medication will be affected by the stability clause. A change in prescribed medication means any increase or decrease in dose, strength or frequency of a prescribed medication, as well as the addition

or discontinuation of any medication. The following are not considered changes in prescribed medication:

- The daily sliding scale or glucometer adjustments for insulin injections.
- A change from a brand name medication to the generic form of the same medication provided the dosage is the same.
- The routine adjustment of Coumadin, Warfarin, or other anticoagulant medication except where newly prescribed or stopped.

### **When does the 90-day stability clause apply?**

The 90-day stability clause applies at claim time and is calculated back from your trip departure date. Manitoba Blue Cross will determine if the claim relates to a medical condition, symptom or illness that you experienced 90 days prior to your trip departure date.

### **What if my doctor says that I am stable enough to travel? Does the 90-day stability clause still apply at claim time?**

Yes, being deemed medically stable to travel in a doctor's opinion is not the same thing as meeting our definition of stable as it relates to coverage of a medical condition. Your medical condition may be considered stable from a medical point of view; however, due to the timing of the most recent change in symptoms, medications, treatment, requisition or recommendation for a test or procedure, that does not necessarily mean you'll be covered in the event of an emergency relating to that condition. If a pre-existing medical condition was directly or indirectly related to the need for emergency medical care during your trip, we will access your medical records to confirm whether the medical condition in question met our definition of the 90-day stability period.

### **In addition to the stability clause, are there other exclusions that I should be aware of?**

Yes, every travel plan you purchase or have through a group benefit plan includes specific limitations and exclusions. It is important and your responsibility to carefully read and understand your travel plan benefits, eligibility, exclusions and limitations.

Your travel benefit contains limitations and exclusions that could affect your coverage. Some exclusions include the following:

- medical conditions that are not stable;
- participation in high-risk activities or extreme sports;
- seeking treatment, medical consultation or a second medical opinion while travelling;
- travelling against medical advice; or
- travelling after your receipt of a terminal prognosis.

### **What happens when I have reached the age of 75 and my outside-of-Canada travel coverage has terminated on my Retiree Standard plan?**

Even though outside-of-Canada travel benefits are no longer available for you on the Retiree Standard plan upon turning age 75, you are still eligible for a retiree plan travel discount of 10 per cent when you purchase travel coverage from Manitoba Blue Cross. You will continue to have travel coverage within Canada and outside of Manitoba.

### **Do I need to return to Manitoba for a certain number of days for the travel-day limits to restart?**

Yes, you need to return to Manitoba for your travel-day limit to restart. Each trip length begins when you leave Manitoba and ends when you return to Manitoba (you can leave on a new trip immediately upon return). Manitoba Health states that you need to be physically present in Manitoba for at least 212 days in a 12-month period to remain eligible for your Manitoba Health, Seniors and Active Living coverage.

The Retiree Standard plan out-of-Canada travel benefit limits each trip to 60 days. In the event of a claim, you will be required to provide proof of departure and return dates.

### **How much travel coverage do I have?**

All plans cover emergency medical claims to a maximum of \$5 million per trip. See your retiree plan agreement for complete coverage details.

# Privacy

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## **How does Manitoba Blue Cross protect personal information?**

Manitoba Blue Cross is committed to protecting all personal information in our care to the greatest extent possible. We've developed and implemented privacy policies and procedures that ensure we collect, use and disclose personal information in compliance with the requirements of all applicable privacy legislation. To ensure that your personal information is protected and safeguarded, we store all personal information in secure databases that use the latest in data protection systems, and our employees follow privacy best practices and procedures.

A copy of our current privacy policy is available by request or on our website at [mb.bluecross.ca](http://mb.bluecross.ca).

**Still have questions?**

Contact us toll free at

**204.788.6858**



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