Your benefits. Your RxA Plan









BENEFIT PLAN SUMMARY

View the coverage summary on the following pages. Coverage is per participant for drugs, extended health and dental.

PRESCRIPTION DRUG

Coverage	LEVEL A	LEVEL B	LEVEL C
Maximum (per year; includes diabetic supplies and GMS ⁷ contraceptives, smoking cessation and vaccines)	\$2,500	\$3,500	\$5,000
Coverage level reimbursement (direct bill)	80%	80%	100%
Blue Care [™] (Pharmacist's advice to help navigate high-cost drug claims)	\checkmark	\checkmark	\checkmark

EXTENDED HEALTH BENEFITS (EHB)

EHB coverage is 100% up to the specified maximums unless otherwise noted.

Extended Healthcare	LEVEL A	LEVEL B	LEVEL C
Accidental dental care (per incident)	✓	√	√
Ambulance services (ground and air)	✓	√	~
Preferred hospital accommodations (semi-private or private rooms)	✓	\checkmark	√
Home Nursing Care (per benefit year)	✓	√	✓

Paramedical Practitioners (Reasonable and Customary maximums apply per visit)

Acupuncturist (per year)	\$350	\$500	\$750
Chiropractor (per year)	\$350	\$500	\$750
Dietician (per year)	\$350	\$500	\$750
Massage Therapist (per year)	\$350	\$500	\$750
Osteopath	\$750	\$750	\$750
Naturopath (per year)	\$350	\$500	\$750
Podiatrist/Chiropodist	\$750	\$750	\$750
Physiotherapist (per year)	\$350	\$500	\$750
Psychologist/Social Worker (including iCBT) (per year)	\$350	\$500	\$750
Speech language pathologist (per visit/per year)	\$750	\$750	\$750
Employee Assistance Program (EAP) (12 sessions per calendar year)	\checkmark	\checkmark	\checkmark
Virtual Care (24/7 Access)	✓	√	\checkmark

Vision

Vision care (per 24 months for adults, 12 months for children. Includes prescription eyewear,	\$150	\$150	\$250
contacts, intraocular lenses and laser eye surgery)			
Eye Exams (per 24 months for adults)	✓	\checkmark	\checkmark

Medical device supplies

Medical Durable Equipment (Up to combined maximum of \$1,500) Common items in this category include: CPAP machine and supplies, blood pressure monitor, nebulizers.	\checkmark	~	V
Custom fitted braces (per two years)	✓	✓	✓
Custom Foot orthotics (per two years)	\$300	\$300	\$300
Hearing aids (per four years)	\$750	\$750	\$750
lleostomy/colostomy, urinary catheters and supplies	✓	✓	✓
Mastectomy prosthesis (per 24 months)	✓	\checkmark	\checkmark
Oxygen and equipment (per benefit year)	✓	✓	✓
Orthopaedic Shoes (per benefit year)	✓	✓	✓
Surgical stockings (>30mmHg, 2 pairs per benefit year)	✓	✓	✓
Wheelchair (per three years)	✓	✓	✓
Wigs and hairpieces (per five years)	✓	✓	✓
Medical aids (per year; includes crutches, canes, cervical collars, walkers, splints, trusses and traction kits)	✓	✓	✓

Travel (terminates at age 75)			
Maximum (per trip)	\$5 million	\$5 million	\$5 million
Travel days (per trip)	60	60	60

DENTAL

Coverage	LEVEL A	LEVEL B	LEVEL C
Maximum (per benefit year)	\$1,500	\$1,500	\$2,000
Basic and preventative care (checkups every 9 months, cleanings, fillings, extractions and root canals)	100%	100%	100%
Extensive (crowns, bridges and implants)	-	50%	50%

PLAN MEMBER ADVANTAGES

Balance®—online program that promotes wellness and helps you live a healthier lifestyle.	\checkmark	\checkmark	\checkmark
Blue Advantage®—discount program for health and wellness products.	\checkmark	\checkmark	\checkmark
Care navigation—lifestyle and chronic disease management through our website.	\checkmark	\checkmark	\checkmark
Second Opinion®	\checkmark	\checkmark	\checkmark
Retiree Plan (members receive exclusive 5% discount off plans through our Individual Products Team)	✓	√	√

LIFE AND DISABILITY

Life, Accidental Death & Dismemberment (AD&D) (2-9 employees/10+ employees)			
Amou	nt \$25K / \$50K	\$25K / \$50K	\$25K / \$50K
Termination A	ge 70 / 75	70 / 75	70 / 75
Dependent Life (Spouse: \$10,000 / Child: \$5,000)	✓	√	\checkmark
Long Term Disability (terminates age 65)			
Schedule: 66.67% monthly earnings			
Non-Evidence Maximum / Overall Maximum:			
3-9 employees - \$6,000 non-taxable	Optional	Optional	Optional
10+ employees - \$10,000 non-taxable			
Elimination period: 189 days			
Own occupation: 2 years			
Critical Illness – Employee: \$25,000 / Spouse \$5,000 / Child \$2,500 (terminates age 65)	Optional	Optional	Optional
Note: optional benefits chosen by the company would apply coverage for all employees			

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PRICING (applies for companies without current benefits. If your company currently has benefits, contact Prairie Wide

Group below for preferred RxA pricing)

Health and Dental Coverage (terminates at retirement, except travel)				
	Per Single	\$130.60	\$138.86	\$167.82
	Per Family	\$299.39	\$319.29	\$386.50
Health Spending Account (\$10 monthly admin fee per employee, includes GST)		Optional	Optional	Optional
Life and Disability Coverage				N/ · · ··I
Included: Basic Life, AD&D, Dependent Life		Varies with	Varies with	Varies with
Optional Add-Ons: Critical Illness and Long-Term Disability		options	options	options

General plan rules

- In order to be eligible for the RxA Plan, at least one employee must be an active member of the Alberta Pharmacists' Association.
- Each company chooses Plan A, Plan B, or Plan C for all employees.
- Companies are able to switch plans every 2 years that the plan is in place.
- Companies must be 2 or more employees in order to be eligible for the Group Benefits plan •
- The plan shown here is a summary of benefits. Please reach out at the contact details below to discuss any other ٠ details not covered in this brochure.
- The benefits shown above are for summary only, please reach out if you have questions about any other items.

QUESTIONS OR TO GET A QUOTE

Dennis Walton

Managing Partner, Group Benefits & Pensions Individual Insurance Product Specialist

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