**Dental Plan**

- A group dental plan is offered through Pacific Blue Cross. The plan covers 70% of fees for basic services and 50% of fees for restorative services with a $1,000 per person annual financial limit.
- Orthodontics are not covered under this plan.
- Retirees pay 50% of the premium.

**Extended Health Plan**

- A group extended health plan is offered through Pacific Blue Cross. After a deductible of $25.00 per family in one calendar year has been satisfied, the member shall be reimbursed 80% of eligible expenses until Pacific Blue Cross has reimbursed the member the sum of $1,000 for expenses incurred in a calendar year. Thereafter, PBC will reimburse the member 100% of all other eligible expenses, subject to contract maximums, incurred in the remainder of the calendar year.
- All reasonable and customary charges for emergency care incurred while travelling outside of the province will be reimbursed at 100%. However, should you travel outside of the province we recommend additional travel insurance be obtained (see back for more information).
- Vision Care is covered up to $200 every twenty four (24) months.
- Hearing Aid coverage will be $500 (adults) and $900 (dependent children) every sixty (60) months.
- Prescription dispensing and user fees are included.
- The lifetime financial limit is $150,000 per person.
- Retirees pay 50% of the premium.

**Medical Services Plan of B.C.**

- The medical group plan provides regular MSP coverage but allows the convenience of having premiums deducted monthly from your CIBC Mellon or Sun Life pension cheques or debited directly from your bank account.
- Retirees not receiving a CIBC Mellon or Sun Life pension must provide a void cheque so that monthly premiums may be debited directly from your personal bank account.
- Retirees pay 50% of the premium.

Please note: Application must be coincident with or immediately following termination of a current SFU benefit plan.

**Homeowner/Tenant Insurance**

Individuals who had coverage prior to retirement may continue their policy. Call either TD Meloche Monnex Insurance at 1-866-955-5558 or through Aviva at 1-877-476-6727 to make arrangements to pay premiums directly.

Plan details are available at [www.sfu.ca/hr/retirees-health-benefit.html](http://www.sfu.ca/hr/retirees-health-benefit.html)
Out of Province Coverage

The SFU retiree extended health plan does cover all reasonable and customary charges for emergency care incurred while travelling outside of the province. However, we strongly recommend additional travel insurance be obtained. Since the lifetime financial limit of your extended health plan is $150,000, that limit could be exceeded with one out of province travel claim, leaving you with no extended health coverage after that incident. If you do purchase additional insurance, you should ensure that the insurance policy is the “first payor”. First payor means that your policy will pay any eligible claims you have. If your policy is not first payor and you have a claim, your policy will require your extended health plan to pay first, and then your purchased policy will pay any claim not covered by your extended health plan. As a result, if your travel insurance is not first payor and you have a claim, your extended health plan lifetime limit of $150,000 could be exceeded, leaving you with no further extended health coverage.

Pacific Blue Cross does offer travel insurance to SFU retirees at a discount, and their travel policy is first payor.

**Premiums effective 2019:**
*Amounts shown are the retiree monthly benefit cost*

<table>
<thead>
<tr>
<th>Extended Health (Policy 909903)</th>
<th>Dental Plan (Policy 909903)</th>
<th>MSP</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Person $ 52.01 per month</td>
<td>One Person $ 20.84 per month</td>
<td>1 Adult $ 18.75 per month</td>
</tr>
<tr>
<td>Two or more Persons $ 125.88 per month</td>
<td>Two Persons $ 39.50 per month</td>
<td>2 Adults $ 37.50 per month</td>
</tr>
<tr>
<td>Three or more Persons $ 58.38 per month</td>
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</tbody>
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Human Resources – Benefits Available to Retirees Fact Sheet