Faculty hired on or after September 1, 2001, and retired from the University
APSA hired on or after July 1, 2001, and retired from the University

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.
- Application must be coincident with or immediately following termination of a current dental plan.
- Retirees pay 100% 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 for 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 and Hearing Aids (for adults) are not covered under this Plan.
- Prescription dispensing and user fees are included.
- The lifetime financial limit is $15,000 per person.
- Retirees pay 100% 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
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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 $15,000, 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 travel 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 $15,000 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.