FACULTY (hired pre Sept 1, 2001) | APSA (hired pre July 1, 2001) 
CUPE (hired pre May 1, 2003) | Poly Party (hired pre April 1, 2003)

**Dental Plan**
- A group dental plan is offered through Pacific Blue Cross:
  - 70% coverage of fees for basic services; 50% coverage of fees for restorative services
  - $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.

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

**Medical Services Plan of B.C.**
- Effective January 1, 2021 SFU will no longer continue to administer a Group Medical Services Plan. Enrollments in the SFU Group MSP will be transferred to individual accounts; no action is required on your part; your CareCard number will not change. Health Insurance BC will send a letter with information pertaining to your individual account once created.

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. We strongly recommend, however, additional travel insurance be obtained.

Since the lifetime financial limit of your group extended health plan is $150,000, that limit could be exceeded with one out of province travel claim, leaving you with no group extended health coverage after that incident.

If you do purchase additional insurance, you should ensure that the individual insurance policy is the “first payor”. First payor means that your individual 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 group extended health plan to pay first; your purchased individual policy will then pay any claim not covered by your group extended health plan. As a result, if your travel insurance is not first payor and you have a claim, your extended heath plan lifetime limit of $150,000 could be exceeded, leaving you with no further extended health coverage.

Pacific Blue Cross does offer individual travel insurance policies to SFU retirees at a discount, and PBC’s travel policy is ‘first payor’.

Premiums effective 2023:
Amounts shown are the retiree monthly benefit cost

<table>
<thead>
<tr>
<th>Extended Health (Policy 909903)</th>
<th>Dental Plan (Policy 909903)</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Person</td>
<td>$61.16 per month</td>
</tr>
<tr>
<td>Two Persons</td>
<td>$122.32 per month</td>
</tr>
<tr>
<td>Three or more Persons</td>
<td>$190.96 per month</td>
</tr>
</tbody>
</table>