



INFORMATION FOR SFU NON-FACULTY RETIREES

EXTENDED HEALTH AND DENTAL BENEFITS

SFU Human Resources administers Extended Health Care (EHC) plans for retirees based on the various employee groups. For details see <https://www.sfu.ca/human-resources/retirees-health-benefit.html>

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Prepared for a workshop on January 16, 2026. All information is compiled to the best of our knowledge at this date, but is always subject to change from the insurance companies.

We would welcome more volunteers on SFURA's Benefits Committee.

Here we focus on the SFU option for non-faculty and an external option available to the education sector in Canada:

- SFU offers two group PBC plans: an extended health plan and a dental plan, available to all APSA and APEX and some CUPE and PolyParty retirees. pac.bluecross.ca
- Entente Education Canada (Entente) offers three plans: health and travel coverage, hospital and convalescent care, and a dental package, to anyone who works in the education sector in Canada — they do not need to be retired. entente.ca
- A third option (not fleshed out here) is from the BC Retired Teachers Association (BCRTA) which offers health and travel benefits to retired educators and non-educators employed in a BC post-secondary institution. SFURA's benefits committee is currently analyzing their plans. bcrt.ca/join

Whatever provider you go with,, many aspects covered here will apply in concept.

IMPORTANT

We urge you to get dental, vision, hearing, and other needs completed prior to the start of your retirement. Coverage drops significantly post retirement.

SFURA

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Membership in SFURA is free.

Website
sfu.ca/retirees

Email
retirees@sfu.ca

SFU's group PBC plan for extended health benefits: pac.bluecross.ca/login

1. All APSA and APEX retirees are eligible for this plan.
2. CUPE and PolyParty retirees hired **before Spring 2003 are eligible** for this plan. See HR's website above for the exact cutoff dates.
3. CUPE and PolyParty retirees hired **after Spring 2003 are NOT eligible** for this plan. One alternative could be to buy a personal extended health plan directly from PBC. Another could be to buy a plan from Entente (see below.)
4. All PBC plans, including SFU's group plan, are for residents of BC. If you intend to move out of the province you should check your continued eligibility with PBC.
5. SFU's group PBC plan can only be **started immediately** upon retirement and **cannot** be restarted if paused.
6. SFU subsidizes the PBC health premium by 50% for APSA and APEX retirees hired before July 2001, and for CUPE and PolyParty retirees hired before Spring 2003. The subsidized premium for an individual is \$81 monthly in 2026.
7. APSA and APEX retirees hired after July 1, 2001 pay 100% of the health premium (\$162 monthly for an individual in 2026.) CUPE and PolyParty are not eligible for this.
8. The lifetime maximum for the PBC health and dental plans combined is \$150,000. Dental has a separate premium — see below.

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9. Prescription coverage is variable and complex, depending on individual needs. PBC's coverage dovetails with BC's Fair PharmaCare Plan, which is intended to protect you from runaway costs. <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan>

10. As an SFU group PBC plan holder, you can buy travel insurance from PBC at 10% off. It's a **first payer** so doesn't affect your plan's lifetime maximum. Coverage is per trip or annual. Note that it gets a lot costlier with age and "pre-existing conditions," including any consultation with a doctor within 6 months of purchasing the travel insurance.

11. SFU's PBC extended health coverage is somewhat better overall than Entente's.

Entente Education Canada (Entente) extended health and travel plan
entente.ca/media/insurance-booklet-singles.pdf

12. Entente goes by a few names — Entente Education Canada, Entente Plus, RTO, and RTOERO. They're the same thing. Note that Entente has just partnered with GreenShield Canada (Jan 2026) which could eventually bring changes to the following information.

13. Entente provides extended health and travel insurance in a combined package.

14. Entente is a viable option for SFU retirees who are not eligible for the SFU PBC plan, or for an older traveler with health conditions. Age and medical conditions don't increase the cost of Entente's health and travel premium.

15. Entente's 2026 monthly premium is cheaper than PBC's 100% premium.

16. The Entente plan can be started any time. The monthly premiums are drawn from your bank account. There are limitations on pausing and restarting this plan.

17. The included travel portion covers trips up to 93 days per trip. Pre-existing health conditions have to be stable for 90 days prior. Note that they reserve the right to review your medical history. Read the fine print on that and many other aspects.

18. The travel portion is a **second payer** to any other health or travel insurance you may have, unless the other one has a lifetime maximum under \$200,000. PBC's lifetime maximum (\$150,000) is below that, so you could use Entente for travel by paying the latter's monthly premium. Entente does not have per-trip travel insurance. Note that PBC's annual travel insurance could be cheaper than paying the Entente premium for an equivalent period.

19. Entente's combined health and travel plan does not appear to have an overall lifetime maximum. Instead it has many service-specific annual maximums.

20. Entente has a **separate plan** for hospital and convalescent coverage with a **separate premium**. We have not looked into these details.

SFU's and Entente's dental plans

SFU's group PBC dental plan is poor, with a premium of \$56 monthly (over \$600 annually) for those who pay 100% of the premium, to receive an annual maximum of \$1000 coverage per individual.

Entente has a dental plan that gives more comprehensive coverage with various maximums for various types of procedure, but its premium is somewhat more expensive than SFU's. (It's in the \$70-75 range for an individual depending on what procedures you select, but you get more coverage overall. PBC's is \$56 but you get less.)

IMPORTANT NOTE ABOUT THE CANADIAN DENTAL PLAN

You are **NOT** eligible for the free **Canadian Dental plan** if you are eligible for SFU's dental plan **even if you don't enroll in it**. Eligibility is the same as points 1 and 2 above. Thus, only CUPE and PolyParty retirees hired after Spring 2003 are eligible for the Canadian Dental plan.

www.canada.ca/en/services/benefits/dental/dental-care-plan/qualify.html

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Reimbursement limits and deductibles

- Expect reimbursement limits for specific services such as vision, hearing, footwear, and paramedical, that are reset annually or on a timeline such as every 24 months.
- Expect service-specific deductibles. E.g. 20% means that 80% of your bill will be reimbursed.
- The paramedical coverage of both PBC and Entente is the combined type, so you can spend it on any mix of services (chiropractor, physiotherapist, massage therapist, etc.) Coverage is a maximum of \$2500 per annum for PBC and \$1300 per annum for Entente as of 2026.

General note about lifetime health needs:

You may have other health plan coverage from a partner or spouse. Even if you don't immediately need SFU's group PBC plan, it may be prudent to enroll in it for future needs. Remember, retirees' biggest health expenses often come later in life. If you don't enroll immediately in SFU's plan, **you cannot do so later**. In particular, the 50% premium subsidy may make it worthwhile.

General advice about travel insurance:

- Check whether a travel insurer is a **first payer** or **second payer** and look up the details. Second payers will likely dip into any other health insurance you have, as well as BC MSP and your credit card. Who will pay what claim or portion, in what order, can be complicated.
- Most travel insurance will increase in cost depending on trip length, age, medical questionnaires, and "pre-existing" medical conditions even if those have been resolved. Failure to fully disclose can nullify coverage for a particular condition or the whole insurance.

Important: If you make regular trips to the US for daily shopping, leisure pursuits, family visits, or other, you should get ongoing or annual renewable travel insurance. One bad event could wipe out your health plan's lifetime maximum.

Further information from SFURA:

Our guide (www.sfu.ca/retirees/benefits/travel-and-health-insurance-guide.html), last updated in 2025, describes in detail the PBC and Entente plans available to faculty and staff as well as the GreenShield plan available to faculty only, and compares the plans side by side. *This guide is currently being updated for 2026.*



SIMON FRASER UNIVERSITY RETIREES ASSOCIATION

SFU benefits available to all retirees

See www.sfu.ca/retirees/benefits/sfu-benefits.html for details.

Available to all employees marked as “retired” in SFU’s employee (HAP) database:

- Lifetime email
- Library access
- Gym access on Burnaby Campus
- Occasional free parking on Burnaby Campus
- Free browser-based version of Microsoft Office (has limited functionality)
- Free tuition for retirees and dependents (APSA, APEX)
- Free tuition for dependents (CUPE, as of 2025)

Other insurers who partner with CURAC

SFURA is a member of the College and University Retiree Associations of Canada (CURAC). CURAC has benefits (including Entente) that are available to SFURA members. See <https://curac.ca/en/member-benefits>.

Note: SFURA receives a small commission if you identify yourself as a SFURA member in the process of purchasing some of these products. In 2025, that was approximately \$1,600, which was used to support member events.

Claiming benefits premiums on your taxes

Health and dental plan premiums can be claimed as a medical expense for tax purposes.

Once again

We urge you to get dental services completed prior to the start of your retirement as well as vision care and hearing aids. Coverage drops significantly post retirement.

Disclaimer

Always consult an insurer’s website or helpline to obtain the most accurate information about their benefits.

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