

# Retiree Health Insurance Plan



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## Your coverage at-a-glance

*This summary provides an overview of the main provisions of the **Retiree Health Insurance Plan** for VIA Rail Canada retirees. This coverage is governed by the official documents, such as the insurance contracts, as well as by applicable legislation. In the event of any inconsistency between this summary and the official documents, the latter will prevail.*

**Effective January 1, 2016**



This document provides an overview of your health coverage as a retiree of VIA Rail Canada, in effect as of January 1, 2016.

## Your coverage at a glance

	Health Insurance
<b>Cost (premiums)</b>	100% paid by you
<b>Deductible</b>	
<b>&gt; Per prescription drugs</b> <ul style="list-style-type: none"> <li>– Generic drugs and brand name drugs without generic equivalents \$3/drug</li> <li>– Brand name drugs with generic equivalents \$6/drug</li> </ul>	
<b>&gt; Other eligible expenses</b>	None
<b>Reimbursement</b>	
<b>&gt; Prescription drugs</b>	80% (reimbursed at the cost of the generic equivalent, subject to reasonable and customary pharmacist fees)
<b>&gt; Drug card</b>	Pay-direct
<b>&gt; Hospital care</b>	100% Semi-private room
<b>&gt; Paramedical services</b>	80%
<ul style="list-style-type: none"> <li>– Physiotherapist</li> <li>– Other practitioners*</li> </ul>	Maximum of \$1,000 per year Combined maximum of \$500 per year for all practitioners
<b>&gt; Convalescent and rehabilitation care</b>	80% Semi-private room for a maximum of 90 days per year
<b>&gt; Out-of-country emergency medical care and travel assistance</b>	100%
<b>&gt; Laboratory tests and analysis</b>	80% \$1,500 per year
<b>&gt; Preventive vaccines</b>	80% Maximum of \$500 per year

\* Audiologist, chiropractor, foot care nurse, osteopath, podiatrist, psychologist and speech therapist.

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	Health Insurance
<b>&gt; Other eligible expenses</b>	80%
– Private duty nursing	20 eight-hour shift per year
– Orthopedic shoes or custom-made orthotics	One pair per year
– Hearing aids	\$250 every 3 years
– Myoelectric arm	Maximum of \$10,000 per prosthesis
– External breast prosthesis	\$100 per year
– Surgical brassieres	Maximum of 2 every year
– Mechanical or hydraulic patient lifter	\$2,000 per lifter, once every 5 years
– Outdoor wheelchair ramps	\$2,000 (lifetime)
– Blood-glucose monitoring machine	One every 4 years
– Transcutaneous nerve stimulator	\$700 (lifetime)
– Extremity pumps for lymphedema	\$1,500 (lifetime)
– Custom-made compression hose	4 pairs per year
– Wigs for cancer patients	\$250 (lifetime)
– Eyeglasses or contact lenses following cataract surgery	\$250 per surgery
<b>&gt; Accidental dental injury treatment</b>	80% Maximum of \$1,000 per accident
<b>Overall lifetime maximum**</b>	\$50,000 per covered person
<b>Eligible dependents</b>	
<b>&gt; Spouse</b>	Legal or common-law
<b>&gt; Children</b>	Unmarried children under age 21; under age 25 if full-time students (26 in Québec)
<b>Termination of coverage</b>	
<b>&gt; Your coverage ceases</b>	Upon your death or the non-payment of required premiums
<b>&gt; Your dependents' coverage cease</b>	When your coverage ceases or when they no longer qualify as a dependent

\*\* Includes out-of-country medical care, but does not apply to travel assistance and in-Canada hospital expenses.