



## VICTOR INDIVIDUAL & RETIREE 2020 INSURANCE PLANS

Maximum benefit amounts listed below are per insured, per calendar year, unless specified.

### HEALTH CARE - Enrollment Age 50 - 75

- ✓ Hospital Accommodation – **\$5,000**
- ✓ Prescription Drugs and Medicine – **\$1,700**
- ✓ **90%** of the drug cost and the dispensing fee combined; maximum dispensing fee \$7
- ✓ Ambulance Service – Unlimited ground and air
- ✓ Orthopedic Shoes – **\$200**
- ✓ Home Nursing – **\$2,500**
- ✓ Hearing Aids – **\$500** within a 36-month period
- ✓ Medical Supplies and Prostheses – **\$5,000**
- ✓ Diagnostic Services – one PSA test per year
- ✓ Accidental Dental – **\$5,000**
- ✓ Psychologist – **\$500**
- ✓ Paramedical Services – **\$400** per specialty
- ✓ Vision Care – **\$250** within a 24-month period
- ✓ **NEW** Maple Virtual Care

### DENTAL CARE - Only available at time of enrollment in the Health Care Plan

#### **\$1,400 for Basic and Major Services combined**

- ✓ Basic Services – 80% coverage
- ✓ Major Restorative Services – 50% coverage
- ✓ Pre-determination required for anticipated charges of \$300 or more in a 6-month period

### ANNUAL TRAVEL - Only available at time of enrollment in the Health Care Plan

#### **Out of province/country emergency medical benefits**

- ✓ Unlimited trips of up to 30, 45, 60, 90, 120, 150 or 180 days each
- ✓ Can change trip duration annually at renewal
- ✓ \$5 million of coverage per person, per trip
- ✓ No age limit
- ✓ Top-Up days or per trip travel is available directly through RSA

### LIFE INSURANCE - Enrollment Age 50 – 80

#### **\$5,000 - \$20,000 – available to Retiree & Spouse**

- ✓ Guaranteed coverage – no medical required, once enrolled premiums never change
- ✓ Living benefit –if terminally ill
- ✓ Joint and survivor coverage – 5% savings on premiums
- ✓ Accidental death – up to 5 times the benefit amount to max of \$100,000

### CONVALESCENT CARE - Enrollment Age 50 – 80

#### **Financial assistance for the many costs associated with recovering at home**

- ✓ Home nursing, transportation and medical equipment
- ✓ Pre/post-operative expenses related to cataract surgery



## VICTOR INDIVIDUAL & RETIREE PLAN 2020 MONTHLY PREMIUM RATES

### HEALTH CARE PLAN

	<b>Retiree</b>	<b>Retiree &amp; Spouse</b>
British Columbia	\$99.08	\$152.43
Alberta	\$130.63	\$201.08
Saskatchewan	\$103.43	\$158.83
Manitoba	\$142.33	\$219.18
Ontario	\$142.13	\$219.13
Quebec	\$146.28	\$225.38
NS; NB; PE; NL	\$114.48	\$176.08
YT; NT; NU	\$105.08	\$161.78

### HEALTH & DENTAL CARE PLAN

	<b>Retiree</b>	<b>Retiree &amp; Spouse</b>
British Columbia	\$187.28	\$314.03
Alberta	\$223.88	\$372.38
Saskatchewan	\$178.03	\$294.88
Manitoba	\$229.08	\$380.08
Ontario	\$234.28	\$389.83
Quebec	\$233.78	\$387.23
NS; NB; PE; NL	\$190.73	\$314.78
YT; NT; NU	\$192.38	\$319.68

Rates differ due to variations in provincial/territorial health plans. Rates are guaranteed until December 31, 2020, providing there are no changes to your provincial/territorial health care plan. After December 31, 2020, rates will be subject to change. Premium for the Victor Annual Travel Insurance Plan (optional) will be added to the Health and Dental Care Plan premium.

### OPTIONAL ANNUAL TRAVEL PLAN

<b>Annual Travel Days</b>	<b>Monthly Rate* Retiree Only</b>	<b>Monthly Rate* Retiree &amp; Spouse</b>
30	\$27	\$54
45	\$39	\$78
60	\$49	\$98
90	\$75	\$150
120	\$101	\$202
150	\$129	\$258
180	\$186	\$372

\* Plus applicable tax  
Premium is added to your health care plan premium



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