

Retiree Health Insurance Plan



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.

Please insert it into your Great-West Life booklet.

Your coverage at a glance

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

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

	Health Insurance
<ul style="list-style-type: none"> ➤ Other eligible expenses 80% <ul style="list-style-type: none"> – 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 ➤ Accidental dental injury treatment 80% Maximum of \$1,000 per accident 	
Overall lifetime maximum**	\$50,000 per covered person
Eligible dependents	
<ul style="list-style-type: none"> ➤ Spouse Legal or common-law ➤ Children Unmarried children under age 21; under age 25 if full-time students (26 in Québec) 	
Termination of coverage	
<ul style="list-style-type: none"> ➤ Your coverage ceases Upon your death or the non-payment of required premiums ➤ Your dependents' coverage cease 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.