**Coverage**

**Hospital**
- Semi-private hospital room accommodation

**Claim Submission Deadline**
- All claims must be received by the Plan Adjudicator (i.e. Alberta Blue Cross) no later than April 30 of the year following the year the expenses are incurred.

**Drugs**
- **Direct Bill**
- **80% reimbursement of the drug cost based on Least Cost Alternative**
- **100% reimbursement of the Dispensing Fee Cap to a certain maximum**
- Drugs that require a prescription under Provincial or Federal law, prescribed by a physician or dentist and dispensed by a licensed pharmacist and included in the drug formulary.
- New drugs that meet the criteria above will be reviewed to determine if the new drug product will be added to formulary.
- Drugs that can be purchased over-the-counter are not eligible under the plan.
- Reimbursement is based on the Least Cost Alternative (LCA) drug. LCA drugs have the same active ingredients as other drug products (e.g. brand name) but are less costly.
- The amount that is paid for a prescription drug includes the cost of the drug product, inventory allowance and a dispensing fee. The dispensing fee charged varies between pharmacies. The Plan will reimburse 100% of the dispensing fee to a certain maximum. The maximum amount reimbursed is based on the cost of the drug including any amount charged for inventory allowance, as described below.

<table>
<thead>
<tr>
<th>Drug Cost</th>
<th>Maximum Dispensing Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00 - $74.99</td>
<td>$5.00 reimbursement</td>
</tr>
<tr>
<td>$75.00 - $149.00</td>
<td>$7.50 reimbursement</td>
</tr>
<tr>
<td>$150.00 or greater</td>
<td>$10.00 reimbursement</td>
</tr>
</tbody>
</table>

**Smoking Cessation**
- **80% coverage**
- Prescription smoking cessation products for one continuous course of treatment per lifetime per covered person.

**Ambulance**
- **80% coverage**
- Charges incurred in Canada for professional ambulance services to an active treatment hospital when required due to illness or injury.

* Per calendar year per single or family coverage
<table>
<thead>
<tr>
<th>Coverage</th>
<th>Benefit Description</th>
</tr>
</thead>
</table>
| **Home Nursing** | | 80% coverage  
  Maximum of $2000 *  
  Physician written order required  
  Nursing care provided in the home by a practical or registered nurse where the covered person is suffering a chronic or debilitating condition.  
  Home-making services are not eligible.  |
| **Clinical Psychology/Masters Social Work** | | 80% of the cost of a treatment session  
  Maximum of $1,100 *  
  Treatment must be provided by a psychologist registered with the Psychologists' Association of Alberta (PAA) or a Masters in Social Work.  
  Coverage is not provided for counselling sessions provided by practitioners who are not registered with PAA or who do not hold a Masters in Social Work.  
  Coverage is not provided for assessments.  |
| **Combined Paramedical (includes physiotherapy, chiropractor, podiatry, acupuncture, massage)** | | 80% coverage  
  Maximum of $1,100 per year per covered person  
  Services of a qualified physiotherapist  
  Chiropractic services  
  Podiatry services once all allowable limits have been reached under Alberta Health Care. A letter from Alberta Health Care stating the date the maximum was reached must be submitted with the claim.  
  Acupuncture administered as a pain reliever or anesthetic. Reason for treatment must be noted on the receipt.  |
| **Artificial Limbs/Breast Prosthesis** | | 80% coverage  
  $2000 Maximum*  
  Physician written order required  
  Artificial limbs (excluding myoelectric-controlled prosthesis)  
  Artificial eyes  
  Braces which incorporate a rigid support of metal or plastic  
  Trusses  
  Cervical collars  
  Breast prosthesis as a result of a mastectomy  
  All appliances must be required to treat an existing medical condition.  
  The repair or replacement of a breast prosthesis does not require the written order of a physician, however such replacement or repair shall be limited to once in twenty-four (24) months.  |
| **Respiratory Equipment** | | 80% coverage  
  Maximum of $1000 *  
  Physician written order required  
  Oxygen and related supplies (including compressors, nebulizers, masks, aerochambers, and tubing).  
  Reimbursement for CPAP machines limited to once per lifetime.  |
| **Colostomy/Ileostomy Supplies** | | 80% coverage  
  Physician written order required  
  Colostomy Supplies  
  Ileostomy Supplies  
  Urostomy Supplies  
  Adult Incontinence Supplies  |
| **Diabetes Supplies** | | 80% coverage  
  Physician written order required  
  Lancets/Penlets  
  Lancing Devices  
  Blood Glucose Test Strips  
  Urine Test Strips  
  Syringes  
  Insulin Pen Needles  |

* Per calendar year per single or family coverage
<table>
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<th>Benefit Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hearing Aids</td>
<td>• 80% coverage</td>
</tr>
<tr>
<td></td>
<td>• Maximum of $2500* in any 5 consecutive calendar years</td>
</tr>
<tr>
<td></td>
<td>• Physician written order required</td>
</tr>
<tr>
<td></td>
<td>• Purchase and repair of hearing aids.</td>
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<tr>
<td></td>
<td>• Maintenance, batteries and recharging devices are not covered.</td>
</tr>
<tr>
<td>Eye Exams</td>
<td>• 80% coverage to a maximum of $80 per covered person in any two consecutive calendar years</td>
</tr>
<tr>
<td></td>
<td>• Reimbursement in excess of amounts not paid by Alberta Health Care.</td>
</tr>
</tbody>
</table>

*The Major Medical Plan is not provided through a contract of insurance. For this Plan, the benefits are payable from premiums, interest or investment earnings and an excess of revenue over expenditures.*

*This summary provides general information only. For some benefits the first payer will be a government program or another plan. For more information or to confirm coverage call Alberta Blue Cross Customer Services at 780-498-8000 or the City’s Employee Service Centre at 780-944-4311.*

May 2022