

Retiree Plan



Objectives

At the end of this module, you will be able to:

- Describe the **features of the Retiree Plan**
- List the different **levels of coverage**
- Identify coverage **unique** to the Retiree Plan





Agenda

- Plan Overview
- Application process
- Post-sale inquiries
- Coverage highlights
- Included offers for every day wellbeing

About the Retiree Plan

- Initially only sold to employees of endorsed MBC group plans and expanded to non-MBC groups January 2024
- Initially only available in the Atlantic provinces
- Launching in the Ontario and Quebec market November 2025



Retiree Plan



Selling Proposition

- Members seeking active, adventurous retirement & quality lifestyle
- Travel coverage options for snowbirds
- Best coverage options for members leaving group coverages
- Trusted insurer – Continuity of health insurance coverage
- Peace of mind upon retirement
- Easy enrollment & conversion means no need to shop around
- Provider direct claims
- No medical underwriting required



Ideal Client Profile

- Clients between the ages of 50-74
- Has recently lost group coverage in last 60 days or plans on retiring soon
- Requires medication and needs higher drug maximums than what Guaranteed Acceptance provides
- Requires nursing care in-home (high maximums)
- Is a snowbird/frequent traveler
- For members that have preexisting health condition and/or would not otherwise qualify for a Complete Health plan.
- Permanent residents of Canada and covered by government health care coverage (e.g., Medicare, MSI)
- Member must apply for spouse to have coverage (will be same level of coverage)
 - The spouse can be younger or older. The rate will always be based on the eldest person on the plan.
 - Family rates available

Plan Overview

- No medical underwriting
- No waiting periods

Benefit	Silver	Gold	Platinum
Extended Health Benefits (EHB)	80%	80%	80%
Hospital (100%)	\$1000/CY	\$2000/CY	\$5000/CY
Travel (100%) up to Age 85	30 days/trip	60 days/trip	90 days/trip
Diabetic Supplies	\$500	\$1000	\$1500
Drugs - Optional (80%)	\$2000/CY	\$3500/CY	\$5000/CY
Dental - Optional	70%, \$1000/CY	75%, \$1500/CY	80%, \$2000
Everyday Wellbeing	Online Doctors (excluding Silver), inConfidence, Blue Advantage, Connected Care, Health Connected, My Home Rx		



Coverage – Key Highlights

- Includes Private Hospital coverage
- Diabetic Supplies
 - Covered under the drug benefit and can be submitted directly by the pharmacy, members will only have to cover the co-pay
 - Maximum applicable for Diabetic Supplies is excluded from overall drug maximum (e.g., Platinum drug \$5000/CY, CGM/diabetic supplies \$1500/CY).
- This plan covers Blood pressure monitors and Footcare clinics, which is not typically included on Personal plans.
- Nursing care at home benefits included
- Comprehensive coverage for Medical Equipment, Mental health practitioners, Other Practitioners, Mobility Aids & Orthopedic Appliances
- Increased mobility aid offering (keeping members in their homes longer)
- Highest drug maximum amongst competitive plans
- Open formulary on drugs, cover over 10,000 DINS vs. Provincial drug 4,500-8,000
- Access to the Health Coaching and Chronic Disease Management benefit

Premium Information

Premiums

Single, couple, and family rates

Five age bands to provide optimal flexibility and competitive rates : 50-59, 60-64, 65-69, 70-84, 85+

Annual review January 1st– applicable changes on RAD

Rates cannot be subsidized by employer (can be paid via Health Spending Account)

Payment by pre-authorized debit or credit card only on the 1st banking day each month



Sample Rate Comparison

Atlantic		MBC Retiree			MBC GA	MBC CH	Manulife Follow Me	GSC SureHealth
Age	Status	Silver	Gold	Platinum	Enhanced	Enhanced	Premiere	Link4
		\$2,000	\$3,500	\$5,000	\$2,500	Unlimited	\$2,600	\$2,700
60-64	Single	\$261.65	\$358.95	\$424.61	\$321.00	\$273.80	\$277.84	\$316.00
	Couple	\$497.49	\$681.36	\$806.17	\$605.39	\$508.55	\$530.16	\$595.00
	Family	\$693.66	\$949.59	\$1123.64	\$780.02	\$626.40	\$640.36	\$870.00
65-69	Single	\$274.71	\$380.45	454.13	\$343.19	\$341.69	\$216.47	\$284.00
	Couple	\$521.16	\$721.98	\$862.04	\$663.38	\$597.36	\$410.08	\$531.00
	Family	\$726.80	\$1006.34	\$1201.73	\$830.80	\$713.48	\$520.28	\$752.00

Example: Couple 65-69

- Gold (over 14,000 DINs that cover virtually every condition)
- No drugs
- NBPDP

** For comparison purposes only. For up-to-date rates please see the Rate Guide on the Agent microsite.*

Online Application



The advertisement features the Medavie Blue Cross logo at the top left. Below it is a photograph of an elderly couple hiking in a scenic, mountainous area. To the right of the photo, the text reads: "The Retiree Plan", "Welcome to your new, best life!", and "Exciting. Hopeful. A little scary. Making the jump to retirement is all that and more - we're here to help." Below this text is a blue button that says "Get a quote". At the bottom of the ad, it says "Protect your future - today!" followed by a small disclaimer: "Because of your current Medavie Blue Cross plan, we are able to offer you retirement coverage with no medical exam or exemptions for existing conditions - unlike most individual insurance you could buy on your own. The transition will be easier and more secure by continuing your health and dental coverage with us. Retirement coverage options are subject to change."

- MBC Group employees can now apply using a fully digital experience via a Broker Referral link
- Non-MBC Group employees can apply but should contact you and must provide POL prior to application
- The member must have an email address to enroll
- Registration to Member Services Site (MSS)/Mobile app is required to access their Digital ID card
- The member can select the Silver, Gold, or Platinum level
 - *Drugs can be removed if the applicant has access to provincial drug coverage
 - *Dental benefits are optional
- The effective date can either be the 1st of retirement month, or 1st of the following month.
- Payment options are either by pre-authorized debit or credit card only



Retiree Plan

Post-Sale Inquiries

One plan level change allowed every 24 months. Upgrades require a Change Form and Statement of Health; exclusions not considered. Decisions will be confirmed to members.

- A spouse can maintain coverage, roll over to their own plan, or be added within 60 days of a qualifying life event (e.g., death of member, divorce, marriage, or loss of group coverage).
- Overage dependents are not able to roll-over into their own Retirement plan (no pricing under age 50) but can apply for a Guaranteed Acceptance plan or be medically underwritten for a Complete Health plan
- Once the plan is issued, credit card information can only be updated by the member through the Mobile Services Site or the Mobile app (not by Medavie Blue Cross)

Post-Sale Inquiries (cont.)

- Members should contact you to complete the Retiree Plan Change Form and Statement of Health (if enhancements are needed).
- If drugs or dental need to be added on the plan, the request must be made within 60 days of losing prior coverage and proof will be required
- If they cancel, they cannot re-apply unless they meet the eligibility criteria again

Everyday Wellbeing

Included with Medavie Blue Cross plans



inConfidence

Therapy Counselling

Individual Counselling
5 hours

Couples Counselling
5 hours

Work and Life Advisory Services

Legal and Financial
as needed

Health Coaching
5 hours

Life Coaching
5 hours

Career Coaching
5 hours

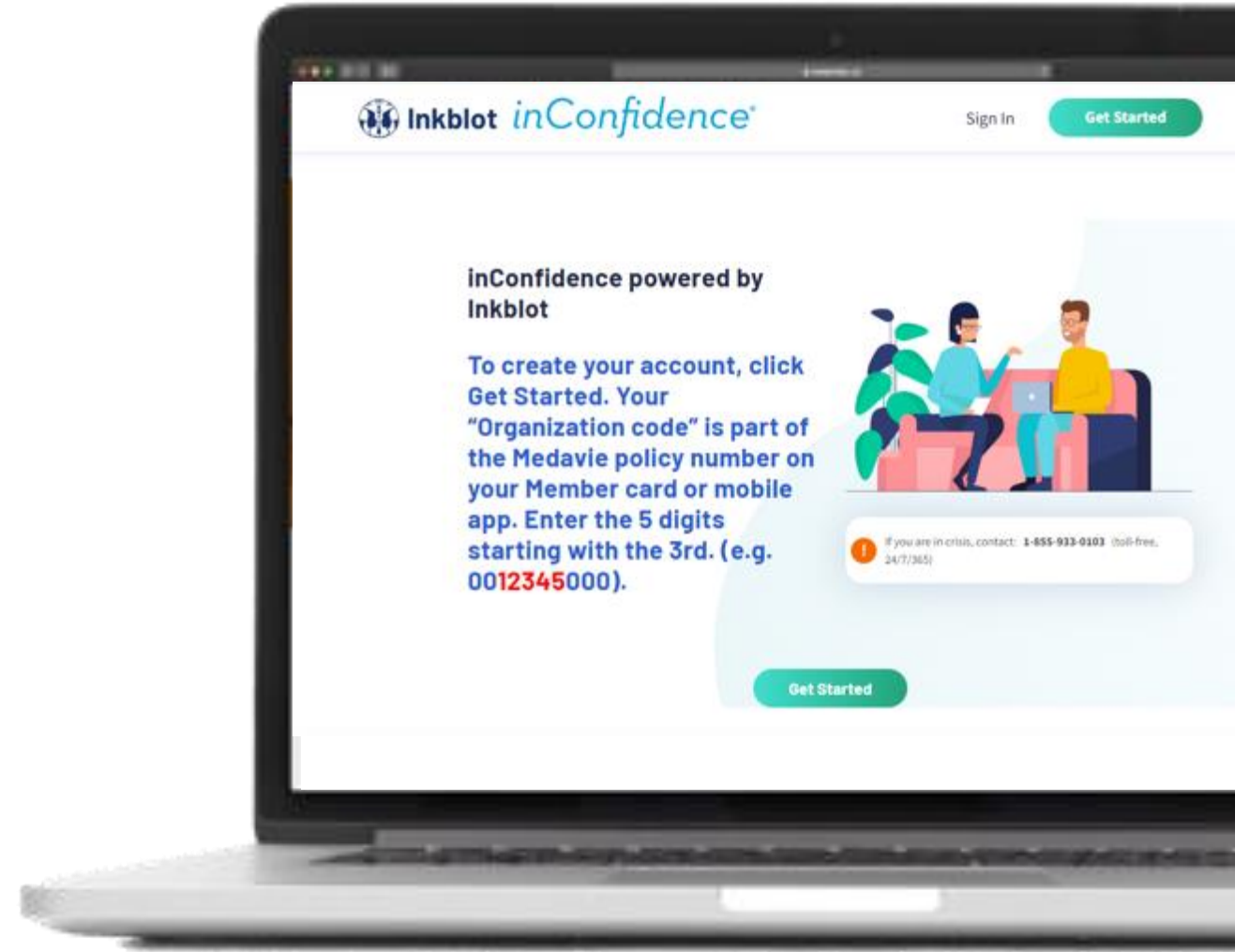
Specialized Support

HR or Manager
Consultation Services
Unlimited

Mandated Referral
Service
5 hours per referral

Critical Incident
Response
3 hours

Mental Health
Training
Unlimited

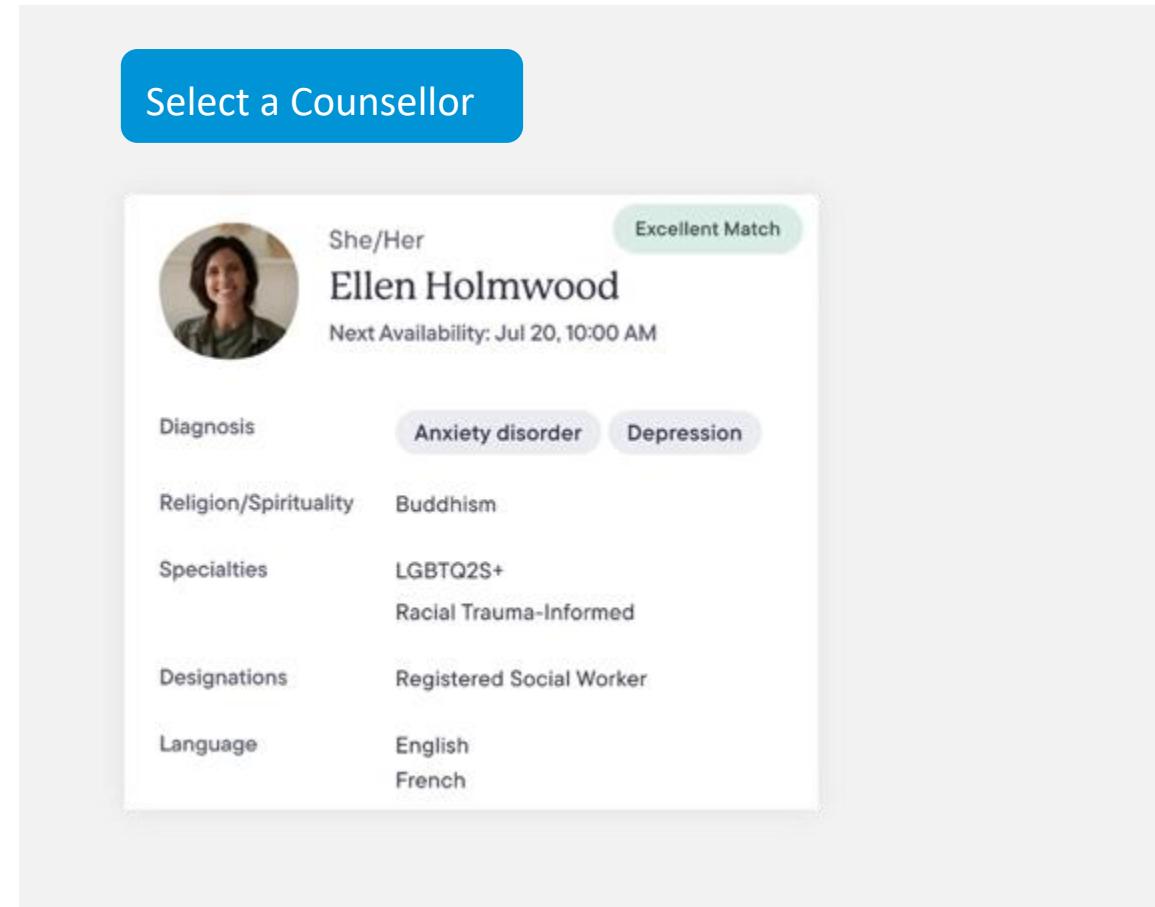


Seamless and Personalized Therapy

Accessible options: choice of in-person, telephonic, video counselling sessions or a self-guided iCBT program

Convenient and personalized support: members choose their counsellor based on various criteria and can schedule a free 15-minute chat to determine fit.

Continuity of care: members can continue with the same counsellor after using their sponsored hours by submitting a receipt for reimbursement under the Extended Health Benefit.



The screenshot shows a user interface for selecting a counsellor. At the top is a blue button labeled "Select a Counsellor". Below it is a profile card for Ellen Holmwood. The card includes a circular profile picture, the name "Ellen Holmwood", and a green badge that says "Excellent Match". Below the name, it states "Next Availability: Jul 20, 10:00 AM". The card lists several attributes:

- Diagnosis:** Anxiety disorder, Depression
- Religion/Spirituality:** Buddhism
- Specialties:** LGBTQ2S+, Racial Trauma-Informed
- Designations:** Registered Social Worker
- Language:** English, French

Connected Care

A Complete Health and Wellness Platform

Convenient Access



Trusted Providers



Personalized Solutions



Mental Wellness



Virtual Clinics



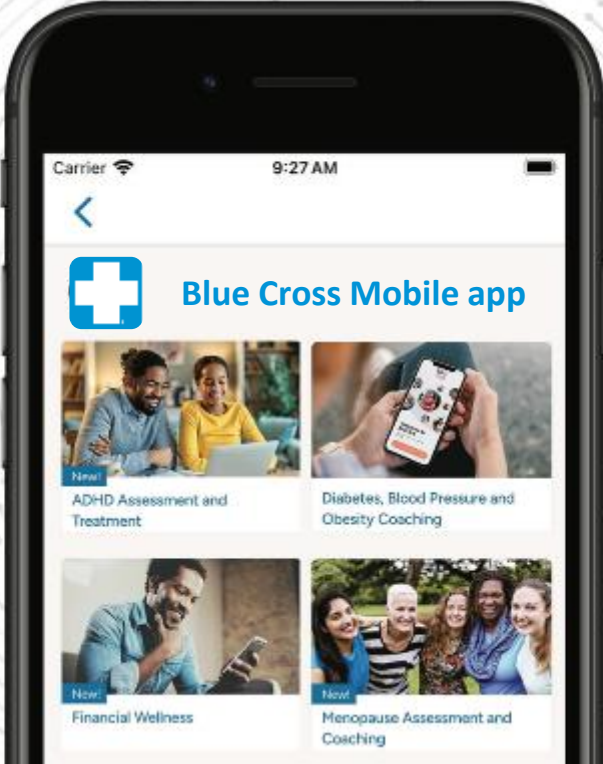
Health Coaching & Chronic Disease Management



Everyday Wellbeing



Health Assessments



Lifestyle and Financial Services

Health Connected

Total Wellness Platform

Members understand their health risks, get personalized insights, and take action – *at no cost!*

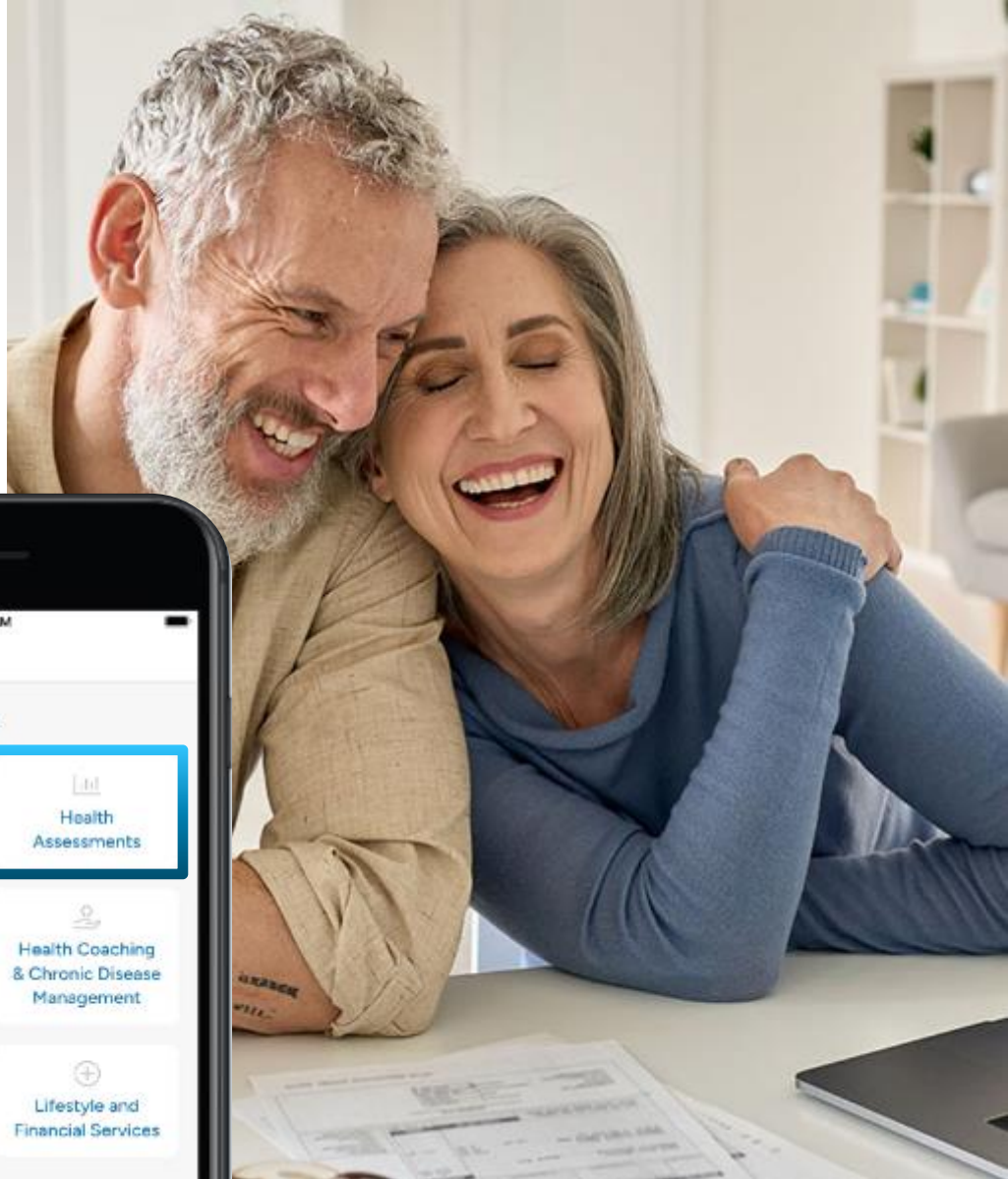
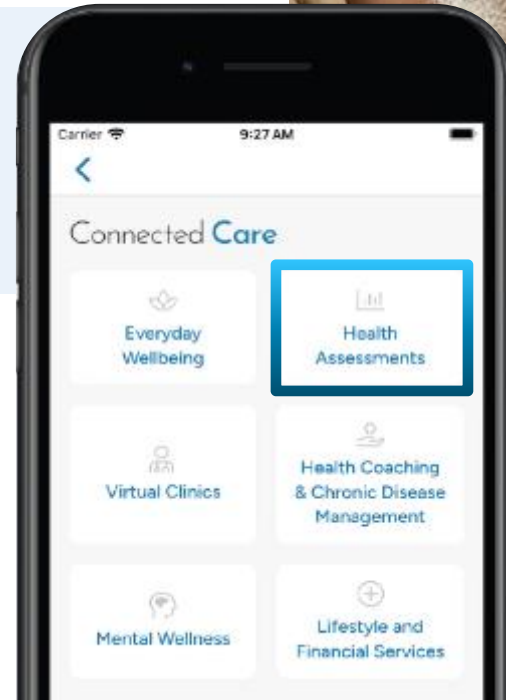
Health Risk Assessment (HRA)

A personalized questionnaire that evaluates 14 health factors.

- Referrals to Medavie Blue Cross services based on results
- A health-adjusted “real age” to understand their wellness profile
- Digital health coaching for ongoing support
- Habit-building wellness tips
- A self-guided resource library

Health Scan

A quick, interactive facial scan that provides real-time insights.



Physical Health Insights

Phzio

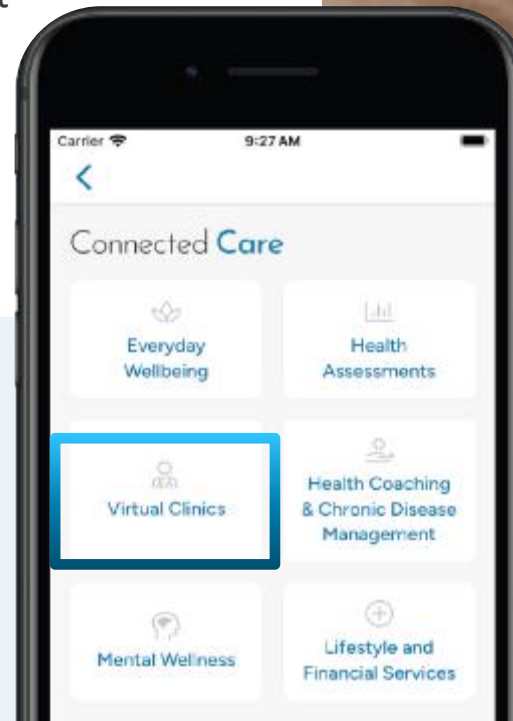
Comprehensive health assessments with personalized care planning that includes:

- Lab tests, heart monitoring, and functional movement assessments
- One-on-one consultations with nurse practitioners, dietitians, and athletic therapists
- A personalized care plan tailored to your health goals

Pricing: \$399 + HST (if required by province)

Eligible for reimbursement through:

- ✓ Extended Health Benefits (dietitian, athletic therapist or physiotherapist services)



Virtual Physiotherapy

Phzio

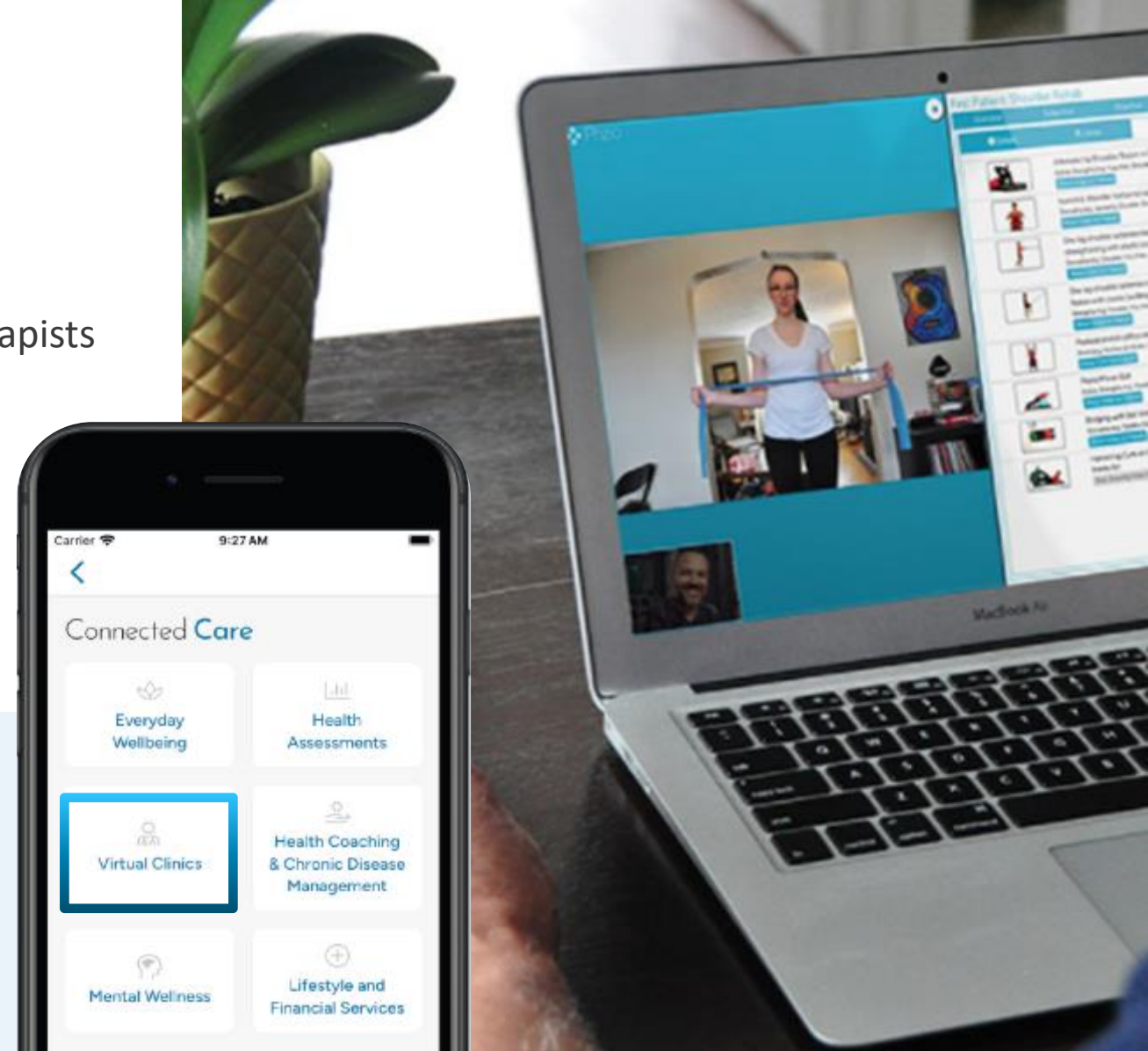
Trusted virtual care from accredited Canadian physiotherapists

- Virtual evaluations and personalized treatment plans
- Custom exercise programs with video demonstrations
- Regular progress check-ins and plan adjustments

Pricing: \$99 initial assessment, \$79 follow-up sessions

Eligible for reimbursement through:

- ✓ Physiotherapist with direct billing



Gut Health

Nucliq Biologics

A program where you can discover the root causes of digestive issues with two consultations with a registered dietitian. They may recommend one of two comprehensive at-home gut microbiome tests.

Gutcheck™

comprehensive gut health test for all

- ✓ Easy at-home test kit (shipping included)
- ✓ Personalized report with targeted recommendations

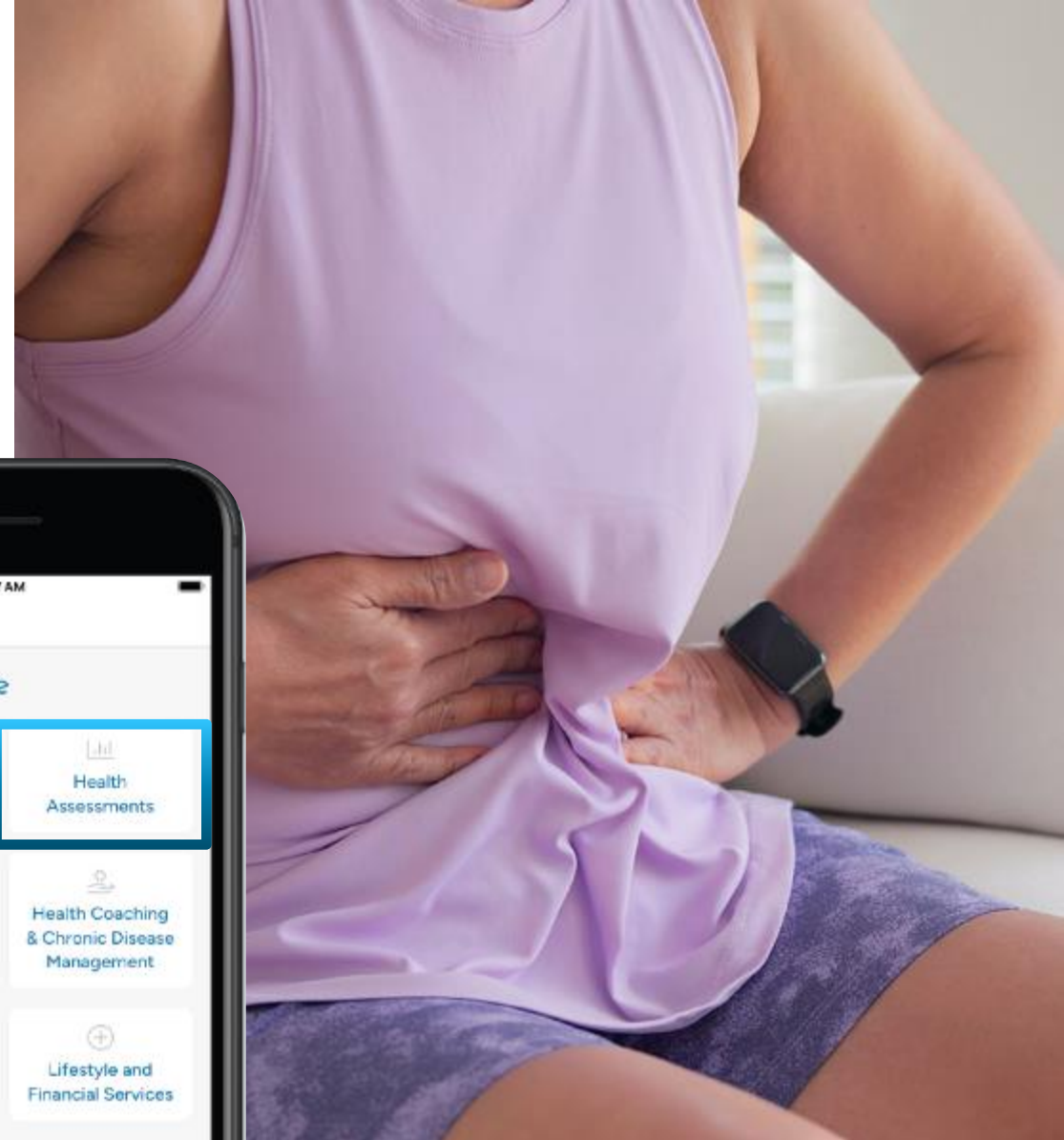
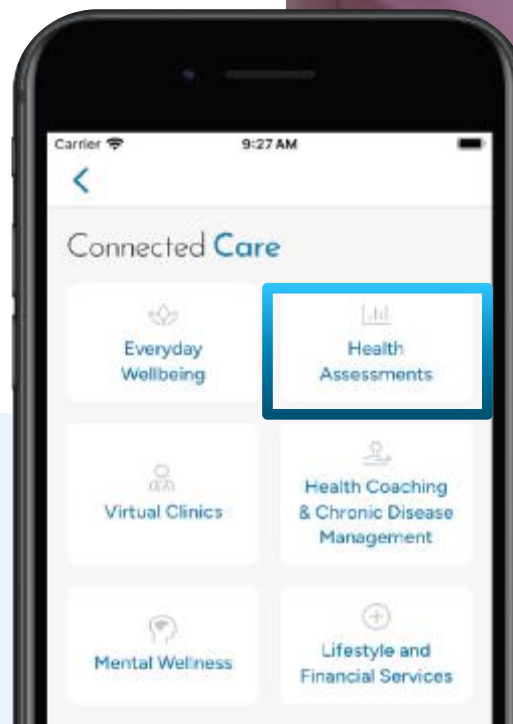
Gutcheck™ VIVQ

tailored for women's gut health & hormonal wellness

Pricing: \$375 - \$425 Depending on test chosen.

Eligible for reimbursement through:

- ✓ Extended Health Benefits (dietitian services)



Diabetes, Hypertension & Obesity Coaching

360 Total Care

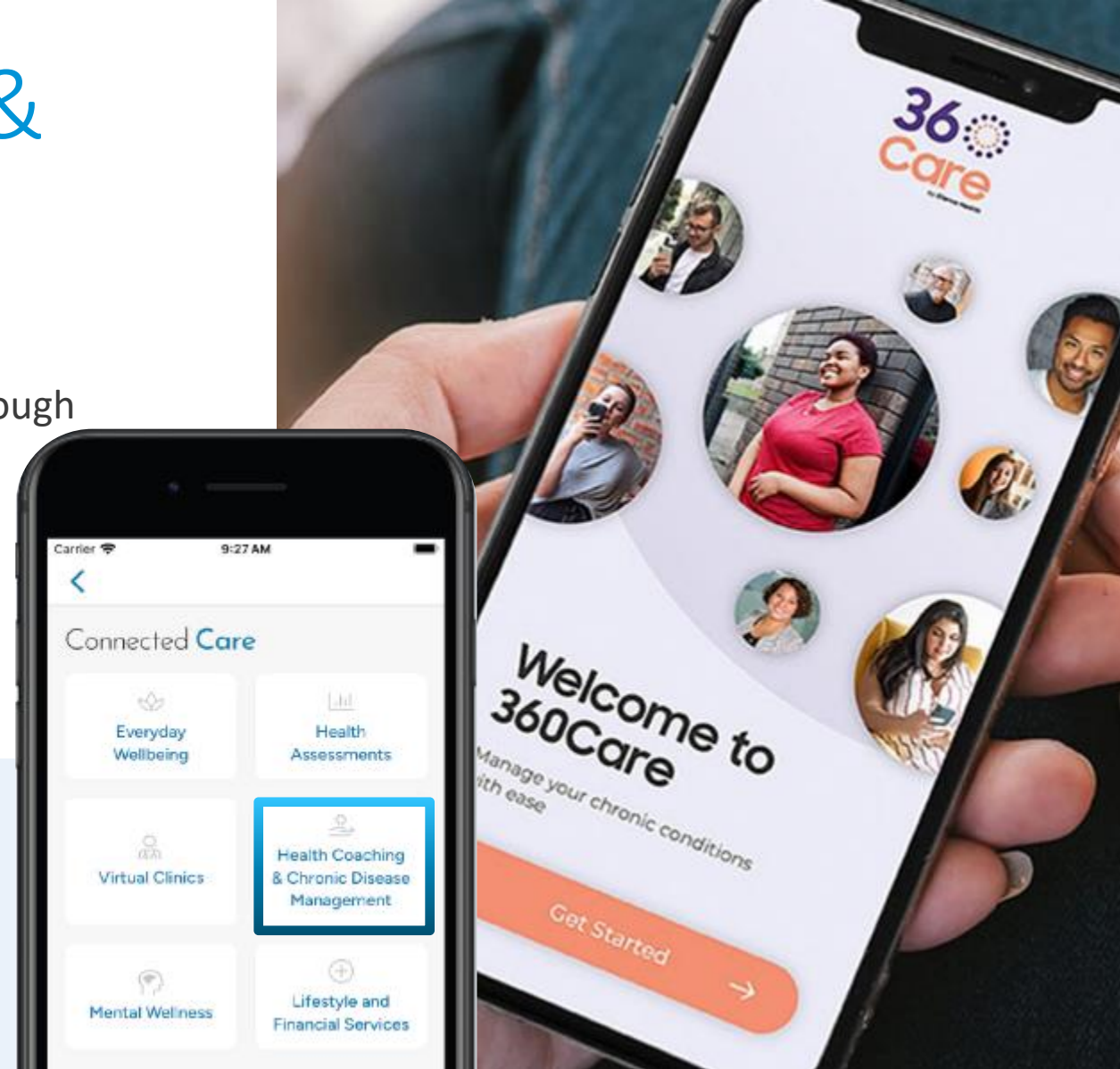
Personalized coaching from healthcare professionals all through the convenient *360Care app*

- Expert care team - Registered nurses and dietitians
- Smart health devices delivered to member's home
- 24/7 digital support - Video, chat, and phone access plus device integration

Pricing: \$165 + HST, 3-month subscription

Eligible for reimbursement through:

- ✓ Extended Health Benefits (EHB) - Health Coaching and Chronic Disease Management



Menopause Assessment and Coaching

sanoMidLife

An industry-first, complete and personalized care program with health coaching, clinician care and treatment to support every stage of the menopause journey.

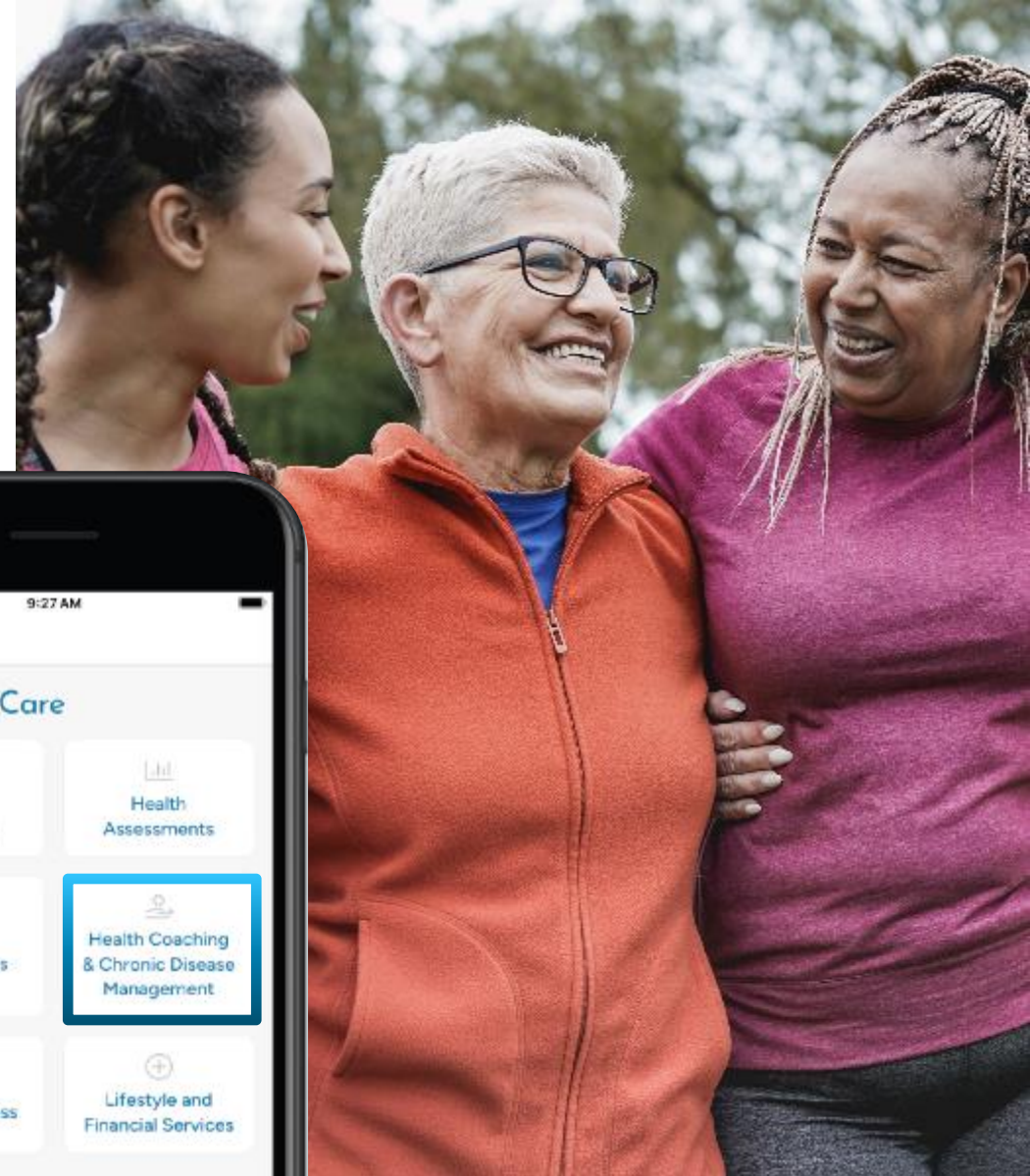
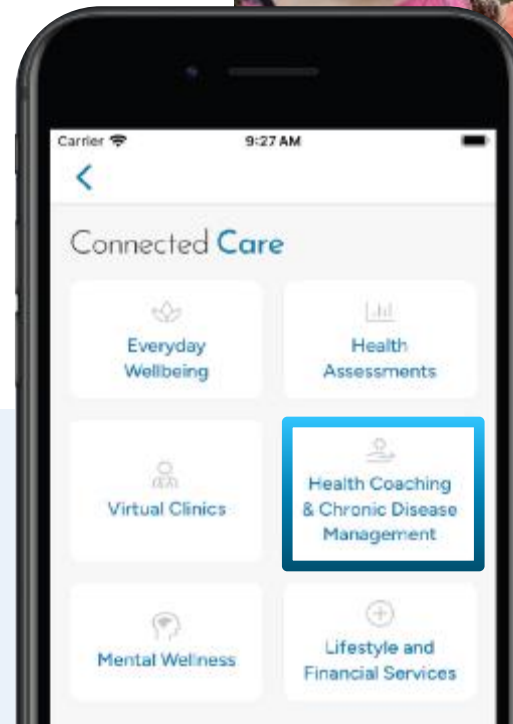
Complimentary services available to all our members:

- **sanoAssessment:** A comprehensive menopause assessment
- **Education:** Midlife library, peer support and AI chat bot
- **Coaching Introduction:** 15-minute chat with health coach

Pricing: \$500

Eligible for reimbursement through:

- ✓ Extended Health Benefits (Health Coaching and Chronic Disease Management benefit)



Live Online Therapy

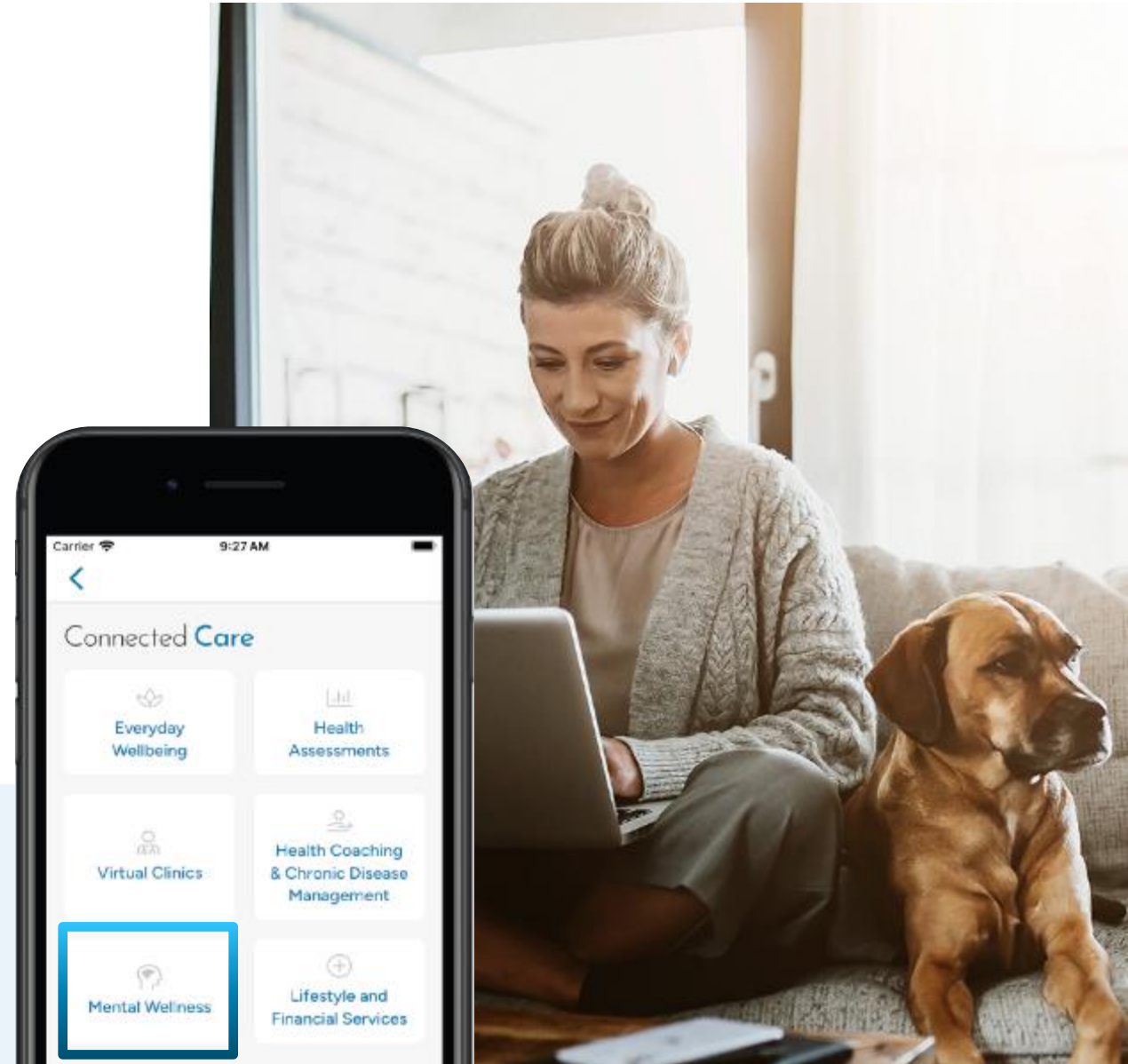
MindBeacon

Connect with licensed therapists for personalized mental health support on your schedule.

- Choose from qualified mental health professionals
- Flexible scheduling at times that work for you
- Customized counselling plans

Eligible for reimbursement through:

- ✓ Mental Health Practitioners - Extended Health Benefit (EHB)



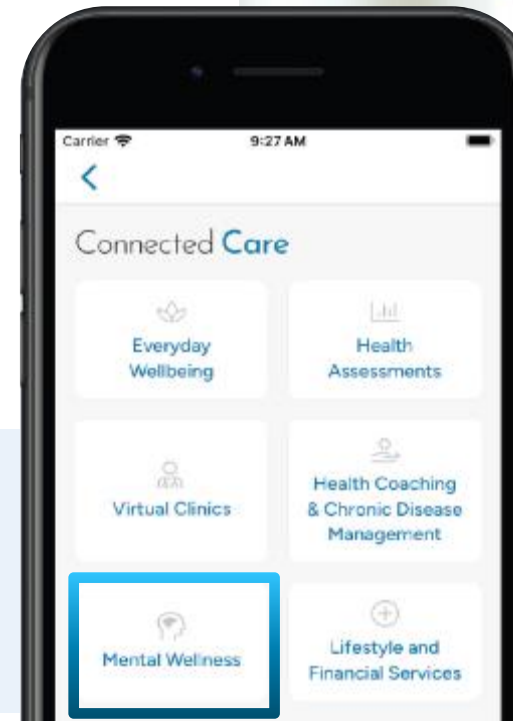
Guided Cognitive Behavioral Therapy (iCBT)

Structured mental health support that combines self-paced learning with professional guidance.

- Therapist-guided program with a personalized 6-to-12-week treatment plan
- Interactive learning with goal-setting exercises and activities
- Flexible communication with therapist messaging through the app

Eligible for reimbursement through:

- ✓ Mental Health Practitioners - Extended Health Benefit (EHB)



ADHD Assessment & Treatment

Beyond ADHD

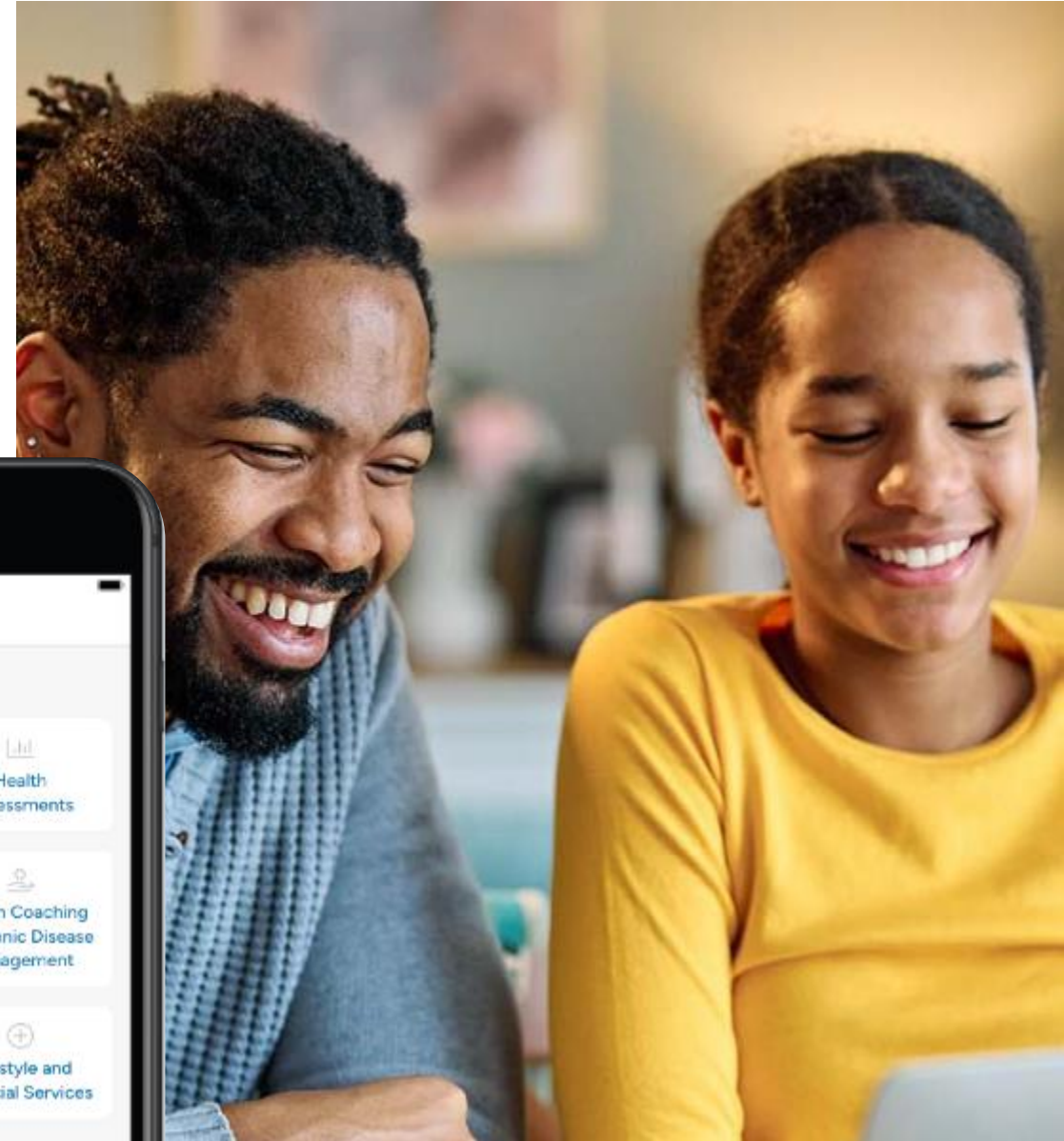
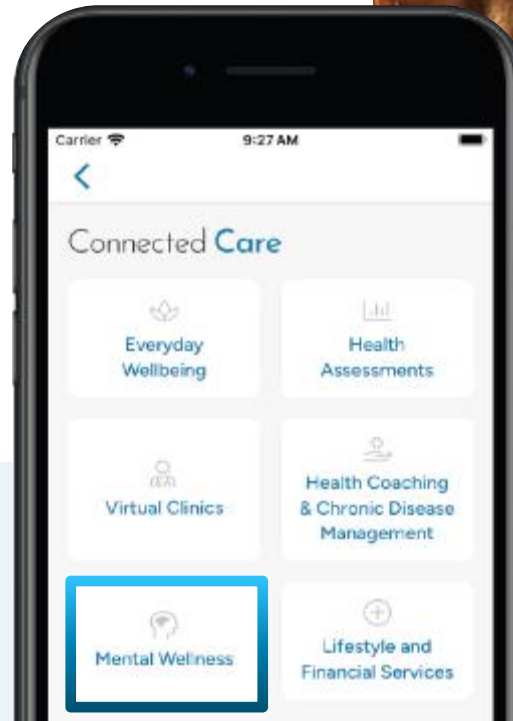
Accessible, affordable, and compassionate services to children and adults.

- Nurse practitioners with psychiatric training and ADHD-specific certification assess, diagnose and treat ADHD
- Evidence-based multimodal approach, including medication if clinically appropriate
- Preferred pricing, prioritized scheduling

Pricing: Initial assessment \$199
Follow up sessions \$79

Eligible for reimbursement through:

- ✓ Mental Health Practitioners Extended Health Benefit (EHB)



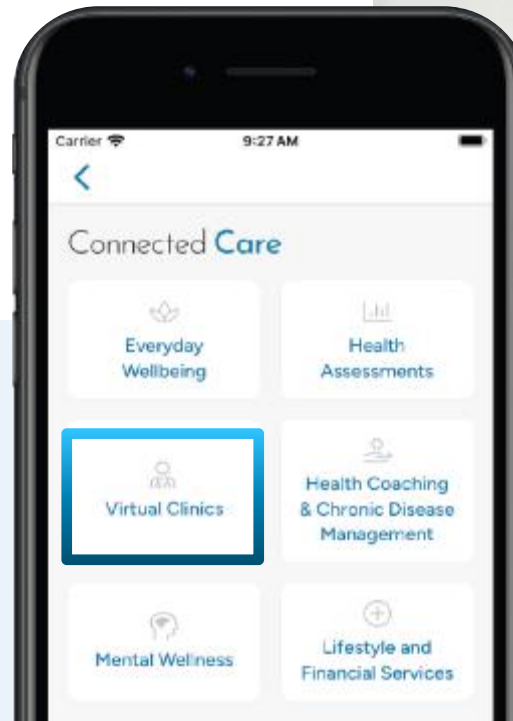
Online Doctors

Maple

Convenient virtual access to primary care

- Instant access to licensed Canadian GPs, 24/7

Skip waiting rooms and get professional medical care from anywhere

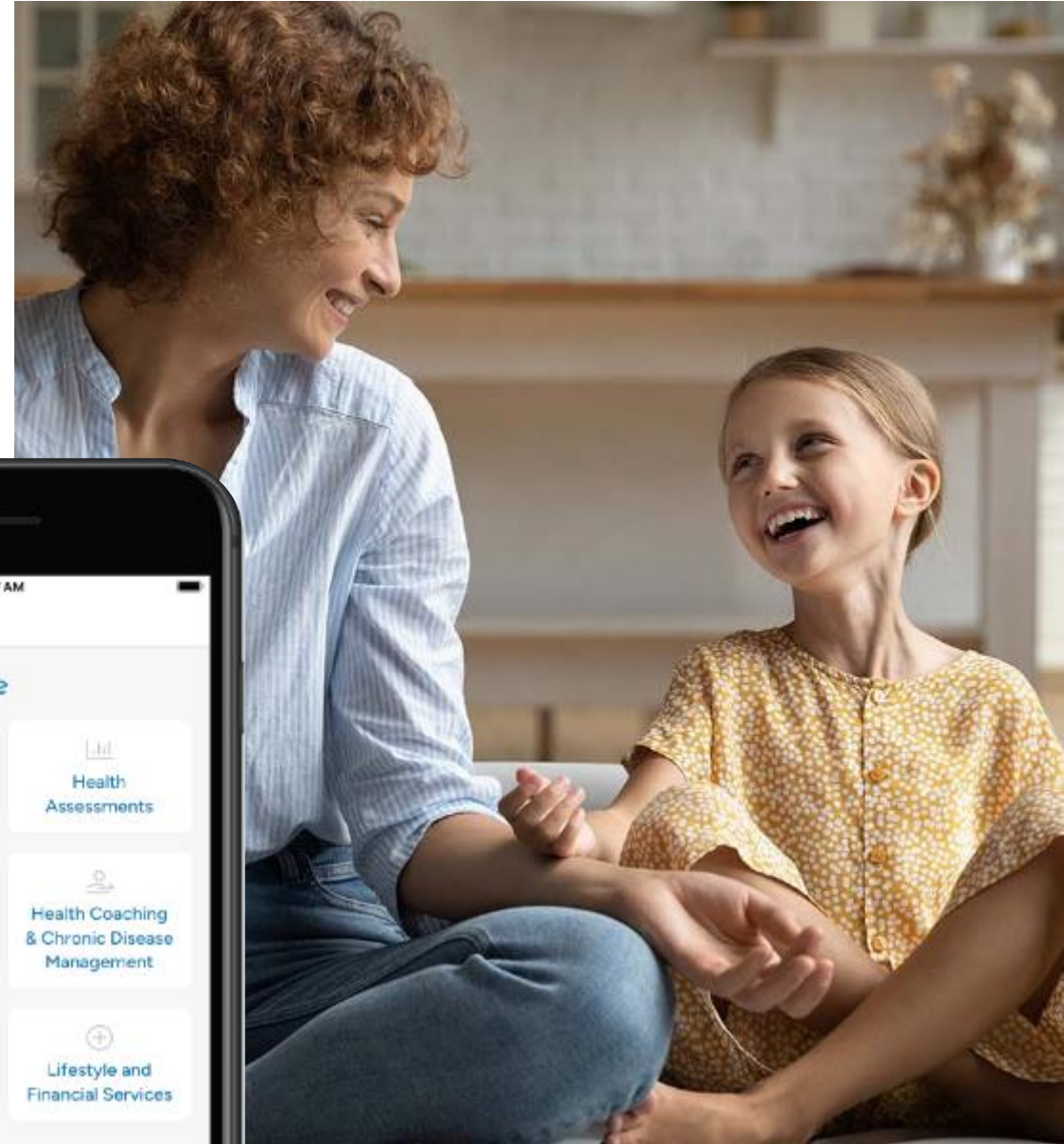


Mindfulness

Petit Bambou

Calming mindfulness practices that support both mental and physical health

- Expert-led meditation for daily balance and peace
- Effective stress management techniques
- Supports better sleep, improved cognition



Members enjoy a free 3-month premium trial!

Vision Care

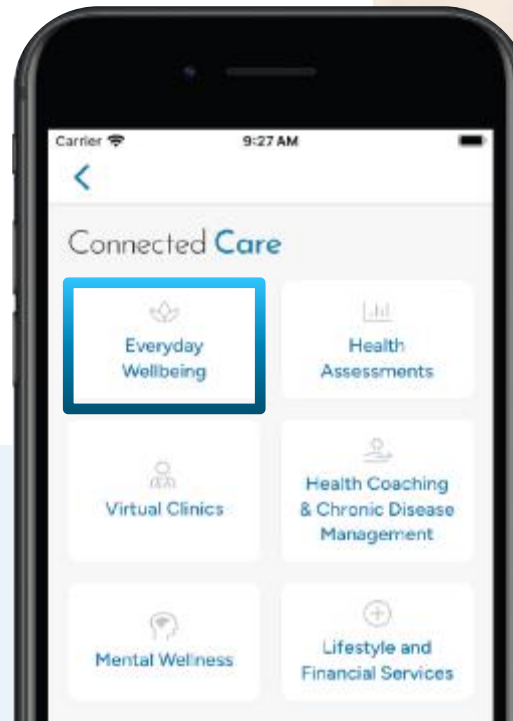
KITS

Access to affordable prescription eyewear and contact lenses with exclusive member discounts

- 30% off all contact lenses
- 30% off KITS glasses
- 50% off lens upgrades

Eligible for reimbursement through:

- ✓ Vision Care benefit

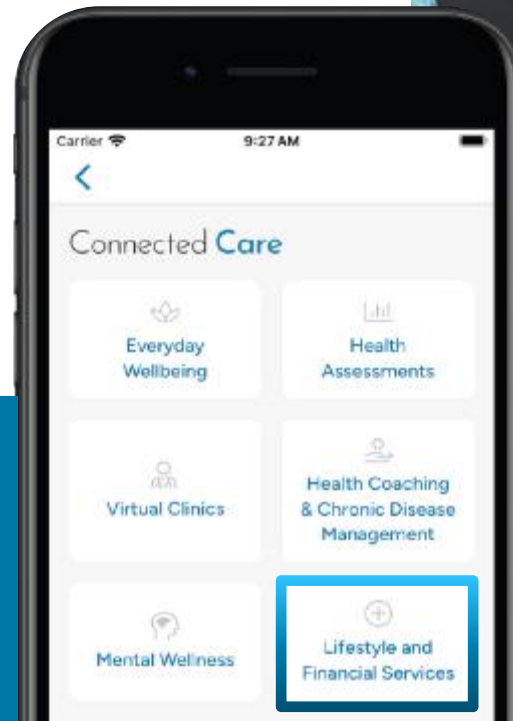


Financial Wellness

Kaira

AI-enabled personal financial coach available 24/7

- Personal financial wellbeing guidance
- Bank-level secure integration with banking and retirement accounts
- Consolidated view of all financial information and assets



Pricing: \$3.99/month

Medavie members get a **60-day free trial**, then save **33% off** the regular price



Connected Care

Additional Services

Partnership with Perigon Life Inc.

A digital platform for a variety of insurance products:

- Pet telemedicine
- Legal expense insurance
- Identity theft insurance
- Home system and appliance warranty
- And more!

Member Value

- **Pricing advantage** – members receive preferred pricing
- **Easy access to more services** – Quick, simple and secure online platform



Questions?

Thank You!



Appendix