

CDSPI RETIREE BENEFITS

YOU ARE ELIGIBLE FOR :

- Health benefits at preferred pricing
- A choice of four health benefit plans
- Coverage for prescription medications, vision, extended health care, dental care* and more (*dental care is only covered in the Enhanced Plus and Premiere plans)

Continue to
protect yourself
and your family
in retirement



Underwritten by The Manufacturers
Life Insurance Company (Manulife).



CDSPI Retiree Benefits – Providing Health Care Protection at Retirement

GAIN SOLID PROTECTION

In addition to greatly preferred pricing, CDSPI Retiree Benefits offers coverage for a comprehensive range of health care services, including:

PRESCRIPTION DRUGS

Prescription medication that you or your insured family members may require.

DENTAL SERVICES (available with the *Enhanced Plus* and *Premiere* plans)

Expenses such as examinations, cleanings, fillings, extractions, X-rays and more.

VISION CARE

Prescription lenses and frames, contact lenses and laser eye surgery, plus coverage towards the cost of optometrist visits.

HOSPITAL BENEFITS

Preferred hospital accommodation, in excess of the standard ward room rate.

EXTENDED HEALTH CARE

Registered Specialists and Therapists

Includes visits to chiropractors, acupuncturists, osteopaths, podiatrists, registered dietitians, naturopaths, chiropodists, registered massage therapists, physiotherapists, psychologists, psychotherapists and speech therapists.

Homecare and Nursing

Medical care in your home from a registered practical nurse, licensed practical nurse or personal support worker.

Prosthetics and Medical Equipment

Surgical bandages and dressings, purchase or rental of equipment such as crutches, non-electric wheelchairs and hospital beds (standard electric hospital bed) and more. Also includes prosthetic appliances such as artificial limbs, eyes, splints, casts and breast prostheses.

Accidental Dental

Payment over-and-above your regular dental coverage, when dental treatment is required due to an accidental blow to the head or mouth.

Hearing Aids

Payment towards the purchase and/or repair of hearing aids.

Ambulance Services

Covers trips to hospitals in a licensed ground ambulance or air ambulance.

OBTAIN ADDITIONAL BENEFITS AND SERVICES

With the coverage, you'll also gain a Survivor Benefit and Accidental Death and Dismemberment insurance coverage. You can also take advantage of helpful services, including TELUS Health Virtual Care. Gives you 24/7 access to health care professionals (including physicians, nurse practitioners and nurses) online, through the mobile application or over the phone. Plus, you have easy access to lab results, scripts, refills and referrals^o.

CHOOSE THE PLAN THAT'S RIGHT FOR YOU

CDSPI Retiree Benefits allow you to decide which level of protection best suits your needs and budget – so you only pay for the health coverage you really want and need. There are four different plans to choose from: *Basic*, *Enhanced*, *Enhanced Plus* and *Premiere*. Each one offers varying levels of coverage and benefits (see the *CDSPI Retiree Benefits Comparison Chart*).

Fast and Convenient Service

With hassle-free electronic claims submission most of your prescription drug and dental claims can be settled automatically using your personalized health benefits card – giving you one less thing to worry about. Claims can be submitted online at Manulife.ca/secureserve.

Eligibility

You are eligible to apply for CDSPI Retiree Benefits as long as you are a dentist who is:

- a Canadian resident with Government Health Insurance Plan (GHIP) coverage (excluding residents of Quebec and Ontario);
- retired (or soon-to-be retired^{tt}) and was previously or is currently licensed as a dentist in any Canadian province or territory (excluding Ontario and Quebec);
- a participant in a group or individual health benefits plan (or were a participant in one that has recently ended) and your application is received within 90 days of the end date of your current health benefits plan.

Conditions and Limitations

This information is provided for your general guidance. Precise details, terms, conditions and exclusions are set out in the insurance policy and Your Benefits.

Monthly Premiums by Province and Territory

These greatly preferred premium rates (see following pages) are provided through CDSPI's affiliation with Manulife. Select your province or territory of residence to see the monthly premium amount. Premiums are based on an individual's age at the time of application. Premiums will change as an individual's age increases in accordance with published age groups. Premiums for couples and children are per each individual. Premiums are effective Jan 01, 2022.

Territories Residents

Age Group	Basic	Enhanced (Without Dental)	Enhanced (With Dental)	Premiere
Individual				
18-44	\$ 85.40	\$117.30	\$159.60	\$213.00
45-54	\$ 99.00	\$137.60	\$181.40	\$246.90
55-59	\$110.10	\$145.10	\$188.30	\$256.40
60-64	\$118.20	\$160.50	\$194.50	\$265.20
65-69	\$118.80	\$165.40	\$190.90	\$258.60
70-79	\$137.70	\$203.30	\$226.70	\$299.80
80-89	\$166.60	\$267.70	\$294.10	\$388.50
90+	\$216.60	\$355.90	\$372.70	\$473.50
Couple				
18-44	\$ 78.70	\$110.10	\$152.60	\$205.20
45-54	\$ 92.40	\$130.30	\$174.00	\$239.20
55-59	\$103.00	\$137.90	\$181.20	\$249.10
60-64	\$111.30	\$153.30	\$187.40	\$258.00
65-69	\$112.20	\$158.30	\$184.20	\$251.90
70-79	\$131.00	\$196.60	\$219.80	\$292.80
80-89	\$159.90	\$261.30	\$287.00	\$381.30
90+	\$209.90	\$349.20	\$365.70	\$466.10
Child (for Families/Single Parents with 1 or 2 Children)				
00-20	\$27.30	\$34.90	\$73.10	\$111.90
Child (for Families/Single Parents with 3 or more Children)				
00-20	\$24.50	\$31.40	\$65.80	\$100.40

British Columbia Residents

Age Group	Basic	Enhanced (Without Dental)	Enhanced (With Dental)	Premiere
Individual				
18-44	\$ 68.10	\$ 90.40	\$120.80	\$158.50
45-54	\$ 78.70	\$104.40	\$134.40	\$179.50
55-59	\$ 87.50	\$110.10	\$139.90	\$186.90
60-64	\$ 92.40	\$119.40	\$142.70	\$191.20
65-69	\$ 72.20	\$ 94.90	\$111.50	\$147.50
70-79	\$ 81.50	\$113.40	\$128.00	\$165.80
80-89	\$ 95.40	\$151.80	\$168.20	\$219.10
90+	\$131.60	\$212.50	\$222.10	\$273.80
Couple				
18-44	\$ 61.60	\$ 83.40	\$113.60	\$150.30
45-54	\$ 72.00	\$ 97.20	\$127.00	\$172.10
55-59	\$ 80.50	\$103.30	\$133.00	\$179.30
60-64	\$ 85.40	\$112.50	\$135.70	\$183.70
65-69	\$ 65.50	\$ 88.30	\$105.10	\$141.30
70-79	\$ 75.00	\$106.80	\$122.00	\$159.20
80-89	\$ 88.80	\$144.90	\$161.40	\$212.40
90+	\$124.60	\$205.50	\$215.20	\$266.40
Child (for Families/Single Parents with 1 or 2 Children)				
00-20	\$20.20	\$26.50	\$53.70	\$79.90
Child (for Families/Single Parents with 3 or more Children)				
00-20	\$18.40	\$23.90	\$48.30	\$72.10

Alberta Residents

Age Group	Basic	Enhanced (Without Dental)	Enhanced (With Dental)	Premiere
Individual				
18-44	\$ 66.90	\$ 86.60	\$117.90	\$157.60
45-54	\$ 77.50	\$100.80	\$132.20	\$180.40
55-59	\$ 86.30	\$107.20	\$138.20	\$188.40
60-64	\$ 90.90	\$115.20	\$139.40	\$191.20
65-69	\$ 74.50	\$ 90.50	\$106.80	\$153.60
70-79	\$ 81.00	\$100.60	\$115.50	\$158.30
80-89	\$ 88.90	\$133.30	\$150.80	\$205.30
90+	\$114.60	\$179.40	\$189.80	\$242.50
Couple				
18-44	\$ 60.10	\$ 79.80	\$110.70	\$149.60
45-54	\$ 70.50	\$ 93.70	\$125.00	\$172.60
55-59	\$ 79.30	\$100.30	\$130.90	\$181.00
60-64	\$ 84.00	\$108.50	\$132.40	\$184.00
65-69	\$ 67.80	\$ 84.30	\$100.90	\$146.70
70-79	\$ 73.90	\$ 94.70	\$109.80	\$151.80
80-89	\$ 82.10	\$126.10	\$144.20	\$198.20
90+	\$108.10	\$172.50	\$183.00	\$235.00
Child (for Families/Single Parents with 1 or 2 Children)				
00-20	\$21.20	\$27.20	\$55.70	\$84.90
Child (for Families/Single Parents with 3 or more Children)				
00-20	\$19.40	\$24.40	\$50.10	\$76.10

Saskatchewan Residents

Age Group	Basic	Enhanced (Without Dental)	Enhanced (With Dental)	Premiere
Individual				
18-44	\$ 65.50	\$ 86.50	\$112.70	\$148.90
45-54	\$ 75.30	\$101.20	\$127.70	\$171.20
55-59	\$ 83.90	\$107.30	\$133.10	\$178.10
60-64	\$ 88.20	\$115.90	\$135.40	\$182.40
65-69	\$ 74.90	\$ 94.80	\$116.10	\$142.00
70-79	\$ 83.50	\$111.90	\$133.40	\$160.70
80-89	\$102.30	\$149.20	\$166.30	\$201.60
90+	\$127.10	\$215.80	\$223.80	\$227.10
Couple				
18-44	\$ 58.80	\$ 79.70	\$105.40	\$140.90
45-54	\$ 68.10	\$ 94.10	\$120.30	\$163.30
55-59	\$ 76.60	\$100.20	\$125.70	\$170.70
60-64	\$ 81.30	\$109.00	\$129.10	\$175.10
65-69	\$ 69.00	\$ 89.60	\$110.50	\$136.80
70-79	\$ 77.70	\$106.40	\$127.90	\$155.20
80-89	\$ 96.40	\$143.40	\$160.40	\$195.90
90+	\$121.20	\$209.30	\$217.20	\$221.40
Child (for Families/Single Parents with 1 or 2 Children)				
00-20	\$20.00	\$25.60	\$49.40	\$74.00
Child (for Families/Single Parents with 3 or more Children)				
00-20	\$17.90	\$23.00	\$44.40	\$66.60

All premium rates are quoted on a per month per person basis and exclude any applicable PST.

Manitoba Residents

Age Group	Basic	Enhanced (Without Dental)	Enhanced (With Dental)	Premiere
Individual				
18-44	\$ 66.90	\$ 88.20	\$117.40	\$154.70
45-54	\$ 77.00	\$103.80	\$133.00	\$179.00
55-59	\$ 85.70	\$110.00	\$138.90	\$186.50
60-64	\$ 90.20	\$118.60	\$141.40	\$190.40
65-69	\$ 89.00	\$120.50	\$136.70	\$183.50
70-79	\$ 98.80	\$140.20	\$155.20	\$205.20
80-89	\$112.40	\$172.20	\$189.40	\$252.50
90+	\$144.40	\$229.70	\$239.90	\$307.60
Couple				
18-44	\$ 60.10	\$ 81.30	\$110.20	\$146.40
45-54	\$ 70.10	\$ 96.50	\$125.60	\$171.20
55-59	\$ 78.50	\$102.40	\$131.70	\$178.80
60-64	\$ 83.40	\$111.50	\$134.40	\$183.00
65-69	\$ 82.10	\$113.30	\$130.00	\$176.80
70-79	\$ 91.90	\$133.30	\$148.70	\$198.20
80-89	\$105.60	\$165.40	\$182.40	\$245.40
90+	\$137.40	\$222.70	\$233.00	\$300.20
Child (for Families/Single Parents with 1 or 2 Children)				
00-20	\$20.50	\$26.50	\$52.90	\$79.20
Child (for Families/Single Parents with 3 or more Children)				
00-20	\$18.50	\$23.80	\$47.40	\$71.20

New Brunswick Residents

Age Group	Basic	Enhanced (Without Dental)	Enhanced (With Dental)	Premiere
Individual				
18-44	\$ 73.20	\$ 97.40	\$128.50	\$170.30
45-54	\$ 85.40	\$115.90	\$147.80	\$197.80
55-59	\$ 94.60	\$122.30	\$153.70	\$205.30
60-64	\$100.30	\$133.20	\$156.90	\$210.50
65-69	\$100.20	\$135.60	\$152.80	\$204.10
70-79	\$111.20	\$158.20	\$173.80	\$228.20
80-89	\$125.50	\$192.80	\$210.40	\$279.50
90+	\$170.60	\$268.90	\$279.20	\$355.30
Couple				
18-44	\$ 66.60	\$ 90.70	\$121.60	\$161.80
45-54	\$ 78.50	\$108.70	\$140.10	\$189.70
55-59	\$ 87.50	\$115.20	\$146.10	\$197.50
60-64	\$ 93.40	\$125.60	\$149.80	\$203.10
65-69	\$ 93.40	\$128.70	\$146.30	\$197.10
70-79	\$104.20	\$151.10	\$167.10	\$221.40
80-89	\$119.00	\$186.00	\$203.90	\$272.10
90+	\$163.60	\$261.90	\$272.80	\$347.90
Child (for Families/Single Parents with 1 or 2 Children)				
00-20	\$22.80	\$29.20	\$57.20	\$85.80
Child (for Families/Single Parents with 3 or more Children)				
00-20	\$20.50	\$26.50	\$51.70	\$77.50

Prince Edward Island Residents

Age Group	Basic	Enhanced (Without Dental)	Enhanced (With Dental)	Premiere
Individual				
18-44	\$ 71.60	\$ 95.20	\$126.50	\$167.00
45-54	\$ 83.20	\$113.00	\$145.00	\$194.10
55-59	\$ 92.40	\$119.00	\$150.50	\$201.30
60-64	\$ 97.40	\$129.10	\$153.80	\$206.00
65-69	\$ 86.00	\$118.20	\$136.00	\$180.60
70-79	\$ 96.70	\$139.60	\$155.10	\$202.30
80-89	\$110.60	\$172.50	\$189.90	\$249.40
90+	\$153.60	\$244.30	\$254.50	\$317.90
Couple				
18-44	\$ 65.00	\$ 88.30	\$119.40	\$158.70
45-54	\$ 76.10	\$105.70	\$137.30	\$186.00
55-59	\$ 84.90	\$111.90	\$143.20	\$193.90
60-64	\$ 90.60	\$122.00	\$146.50	\$198.80
65-69	\$ 79.50	\$111.30	\$129.10	\$174.00
70-79	\$ 89.90	\$132.50	\$148.60	\$195.00
80-89	\$104.00	\$165.70	\$183.00	\$242.10
90+	\$146.60	\$237.30	\$247.60	\$310.40
Child (for Families/Single Parents with 1 or 2 Children)				
00-20	\$21.90	\$28.30	\$56.70	\$84.90
Child (for Families/Single Parents with 3 or more Children)				
00-20	\$19.90	\$25.50	\$51.20	\$76.10

Nova Scotia Residents

Age Group	Basic	Enhanced (Without Dental)	Enhanced (With Dental)	Premiere
Individual				
18-44	\$ 70.90	\$ 94.30	\$123.50	\$162.10
45-54	\$ 82.00	\$111.40	\$141.10	\$187.90
55-59	\$ 91.10	\$117.60	\$146.30	\$195.00
60-64	\$ 96.50	\$128.00	\$149.80	\$200.00
65-69	\$ 72.90	\$101.20	\$117.60	\$155.00
70-79	\$ 82.40	\$121.00	\$135.70	\$174.50
80-89	\$ 95.80	\$152.30	\$168.00	\$218.50
90+	\$136.80	\$219.80	\$229.00	\$280.80
Couple				
18-44	\$ 64.00	\$ 87.20	\$116.10	\$154.00
45-54	\$ 75.40	\$104.10	\$133.20	\$180.10
55-59	\$ 84.00	\$110.40	\$139.30	\$187.40
60-64	\$ 89.60	\$120.70	\$142.70	\$192.50
65-69	\$ 66.10	\$ 94.40	\$110.90	\$148.40
70-79	\$ 75.90	\$114.20	\$128.80	\$167.60
80-89	\$ 89.20	\$145.50	\$161.40	\$211.20
90+	\$129.80	\$213.00	\$222.10	\$273.60
Child (for Families/Single Parents with 1 or 2 Children)				
00-20	\$21.70	\$28.10	\$54.30	\$80.80
Child (for Families/Single Parents with 3 or more Children)				
00-20	\$19.50	\$25.10	\$49.10	\$72.60

All premium rates are quoted on a per month per person basis and exclude any applicable PST.

Newfoundland Residents

Age Group	Basic	Enhanced (Without Dental)	Enhanced (With Dental)	Premiere
Individual				
18-44	\$ 68.50	\$ 91.10	\$121.50	\$159.30
45-54	\$ 79.50	\$108.00	\$138.90	\$184.90
55-59	\$ 88.20	\$113.50	\$143.90	\$191.90
60-64	\$ 93.00	\$122.70	\$146.50	\$196.10
65-69	\$ 91.50	\$124.10	\$141.30	\$188.00
70-79	\$102.20	\$145.10	\$161.30	\$211.00
80-89	\$117.00	\$179.20	\$197.20	\$260.20
90+	\$158.10	\$249.60	\$261.20	\$328.90
Couple				
18-44	\$ 61.80	\$ 84.20	\$114.30	\$151.00
45-54	\$ 72.60	\$100.40	\$131.30	\$177.10
55-59	\$ 81.00	\$106.40	\$137.00	\$184.20
60-64	\$ 85.90	\$115.70	\$139.60	\$188.80
65-69	\$ 84.80	\$117.00	\$134.50	\$181.20
70-79	\$ 95.40	\$138.30	\$154.60	\$203.80
80-89	\$110.10	\$172.20	\$190.40	\$252.80
90+	\$151.10	\$242.70	\$253.90	\$321.70
Child (for Families/Single Parents with 1 or 2 Children)				
00-20	\$20.20	\$26.50	\$53.60	\$80.30
Child (for Families/Single Parents with 3 or more Children)				
00-20	\$18.40	\$23.90	\$48.20	\$72.20

All premium rates are quoted on a per month per person basis and exclude any applicable PST.



Underwritten by The Manufacturers Life Insurance Company (Manulife).

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