

NBS Next Benefits Solved Retiree Plan (Eff. Date April 1, 2020)



Alberta			
Age Band	Single	Couple	Family
55-59	\$170.00	\$321.00	\$419.00
60-64	\$186.00	\$353.00	\$459.00
65+	\$183.00	\$346.00	\$447.00

British Columbia			
Age Band	Single	Couple	Family
55-59	\$158.00	\$300.00	\$390.00
60-64	\$172.00	\$326.00	\$425.00
65+	\$170.00	\$322.00	\$415.00

Saskatchewan & Manitoba			
Age Band	Single	Couple	Family
55-59	\$134.00	\$256.00	\$333.00
60-64	\$150.00	\$284.00	\$368.00
65+	\$146.00	\$278.00	\$357.00

Ontario			
Age Band	Single	Couple	Family
55-59	\$185.00	\$352.00	\$459.00
60-64	\$206.00	\$390.00	\$508.00
65+	\$199.00	\$377.00	\$488.00

NB/NS/NL/PEI			
Age Band	Single	Couple	Family
55-59	\$164.00	\$312.00	\$406.00
60-64	\$184.00	\$348.00	\$453.00
65+	\$176.00	\$335.00	\$432.00

Quebec			
Age Band	Single	Couple	Family
55-59	\$185.00	\$351.00	\$457.00
60-64	\$205.00	\$387.00	\$504.00
65+	\$201.00	\$381.00	\$492.00

Act now
 Make peace of mind a priority as you prepare to take your next step. Feel free to contact us if you have any questions. Call toll-free **1.866.432.8427** or email csc@morneaushepell.com.
 Don't forget—you need to apply within 60 days of leaving your employment.

This brochure is a summary and does not constitute a contract. Actual terms, limitations and exclusions are detailed in the contract issued by Green Shield Canada upon application approval. Reimbursement will be made for eligible expenses incurred, paid for and received by the covered person provided such services and supplies are, in the opinion of Green Shield Canada, medically necessary for the treatment of an illness or injury and reasonable and customary, taking all factors into account.



Next Benefits.Solved.
 Introducing quality, affordable health benefits for your next steps

Whenever you experience a life change—including **switching jobs, changing careers, or retiring**—there's usually a lot to look forward to and plenty to think about. For example, what's next for your benefits coverage?

Right now, you are reimbursed for your health and dental costs through your employer's group benefits plan. This has meant great coverage at little or no cost to you. As you transition between jobs or leave the workforce, your income may be affected, and the costs of health and dental care can add up.

Next Benefits. Solved. means that you can continue to claim eligible expenses through a group plan—one that has great coverage, great rates, and is designed specifically for you. It's peace of mind. Solved.



Quality and value make Next Benefits. Solved. different

You probably know that insurance through a group plan is less expensive than buying insurance on your own, but not all group insurance is the same.

Next Benefits. Solved. offers valuable Health, Travel, and Dental coverage at more affordable rates than normally offered for individual benefits.

Premiums and rates

We believe in stable pricing—that means no large variability after we provide your quote. However, with inflation, costs can increase. We generally review rates annually and we'll give you 30 days notice of any changes.

Your monthly cost is lower than you may think.

Who can apply?

If you're between the ages of 55 and 74, this plan can help with your next step—whether that's a new job, retirement, a sabbatical or other kinds of transition you might be experiencing.

You need to act within 60 days

It's never too soon to ask for a quote, but it can be too late. You must sign up within 60 days of the date you leave your current employer to be eligible for **Next Benefits. Solved.**

Hassle-free payments

We make ongoing contributions easy, so that you never miss a payment. Pre-authorized payments through your bank or financial institution will be arranged using the void cheque you include with your application.

Your Next Benefits. Solved. plan in detail

You will receive the following quality health, travel and dental coverage effective on the first day of the next month after your application has been approved.

Benefit	Coverage	Maximum reimbursement per covered person	
Prescription Drugs	<ul style="list-style-type: none"> Prescription drugs approved for use in Canada that require a prescription by law and have been prescribed by an authorized medical practitioner. Smoking cessation products and drugs for the treatment of obesity, infertility, and erectile dysfunction are not covered. 	<ul style="list-style-type: none"> \$2,500 per year Paid at 90% Pay-direct card 	
Dental	Schedule A: Basic services <ul style="list-style-type: none"> Preventive cleaning, routine examinations and x-rays, fillings and extractions, fluoride treatment for children 	<ul style="list-style-type: none"> Paid at 80% 	
	Schedule B: Comprehensive basic services <ul style="list-style-type: none"> Endodontic treatment: root canal therapy; periodontal treatment: scaling and root planing, occlusal adjustment, and equilibration; denture repairs, rebasing, and relining Recall frequency for all schedules: 9 months. 	<ul style="list-style-type: none"> Year 1: Paid at 60% Year 2: Paid at 70% Year 3+: Paid at 80% 	
	Schedule C: Major services <ul style="list-style-type: none"> Crowns and onlays, dentures, bridgework 	<ul style="list-style-type: none"> Payable in year 3 Paid at 50% 	
Extended Health	<ul style="list-style-type: none"> Accidental dental Ambulance transportation Land and/or air 	<ul style="list-style-type: none"> \$10,000 per year Includes charges for medically necessary emergency professional ambulance services by land or air to the nearest hospital equipped to provide the required treatment. <i>[Payment is limited to the difference in amount between the provincial government health plan allowance and the reasonable and customary charges for such services, as determined by Green Shield Canada.]</i> 	
	<ul style="list-style-type: none"> Hearing aids 	<ul style="list-style-type: none"> \$500 every 4 years 	
	Medical services <ul style="list-style-type: none"> Diagnostic tests, x-rays, dialysis equipment, laboratory tests 	<ul style="list-style-type: none"> \$2,000 per year 	
	Medical items <ul style="list-style-type: none"> Aids for daily living (such as hospital style beds, standard commodes, and decubitus supplies); braces, casts, catheters, and ostomy supplies; compression stockings; diabetic supplies; custom made boots, shoes, and orthotics; mobility aids (such as canes, crutches, walkers, and wheelchairs); prosthetics; respiratory/cardiology items (such as breathing and heart monitors for infants, compressors, and oxygen) 	<ul style="list-style-type: none"> Year 1: \$2,000 Year 2: \$4,000 Year 3+: \$6,000 per year thereafter 	
	<ul style="list-style-type: none"> Home Support Services (in-home nursing) 	<ul style="list-style-type: none"> Year 1: \$2,000 Year 2: \$4,000 Year 3+: \$6,000 per year thereafter 	
	Professional services/registered therapists <ul style="list-style-type: none"> Acupuncturist, Chiropractor, Chiropracist/Podiatrist, Massage Therapist, Naturopath, Osteopath, Physiotherapist 	Maximums per practitioner: <ul style="list-style-type: none"> \$500 per year \$25 per visit 	
	<ul style="list-style-type: none"> Psychologist, Speech Therapist 	<ul style="list-style-type: none"> \$500 per year 	
	Vision <ul style="list-style-type: none"> Prescription eyeglasses, contact lenses, laser eye surgery 	<ul style="list-style-type: none"> Year 1-2: \$150 every 2 years Year 3-4: \$200 every 2 years Year 5+: \$250 every 2 years thereafter 	
	<ul style="list-style-type: none"> Eye examination 	<ul style="list-style-type: none"> \$80 every 2 years 	
	<ul style="list-style-type: none"> Emergency travel Out-of-province/country coverage Emergency transportation 	<ul style="list-style-type: none"> First 30 days of trip \$5,000,000 per year Land ambulance to the nearest qualified medical facility. Air ambulance: the cost of air evacuation (including a medical attendant when necessary) between hospitals and for hospital admission into Canada when approved in advance by your provincial government health plan or to the nearest qualified medical facility. 	
<ul style="list-style-type: none"> Legal Assistance via toll-free telephone Semi-Private or Private hospital accommodation 	<ul style="list-style-type: none"> Up to 30 days per year 		