



## Plan Booklet

# Health Care Plan for CN Pensioners

Policy 93115 with Medavie Blue Cross  
Effective January 1, 2026



Sponsored by the  
CN Pensioner Association  
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# IMPORTANT INFORMATION CONCERNING THE HEALTH CARE PLAN FOR CN PENSIONERS

While it is important to **READ** this entire Plan Booklet to determine your specific eligibility, the Plan Options and benefit provisions, here are some IMPORTANT summary points to consider while you review your retirement health care benefit options.

- The Health Care Plan for CN Pensioners (hereinafter “the Plan”) is only available to those who are CONTRIBUTING members of the CN Pensioners Association (CNPA). The Plan is managed by volunteer members of the CNPA and the CNPA assumes full liability for this Plan. Member claims are funded solely through the premiums received from Plan members. Medavie Blue Cross has been contracted by the CNPA to administer the Plan and claims process. The applicable Plan premiums are deducted in advance from your CN Pension. The required CNPA Membership dues are also deducted from your CN Pension.
- This Plan currently has **NO Annual or Lifetime maximums** (with the exception of specified expense limits) unlike many other similar plans available in Canada. There are no entry medical questions when you apply for this Plan.
- You have only **2 months** from when you start receiving your first monthly pension payment to apply for this Plan. **Late applications will not be accepted.** Please review the limited exceptions for delayed entry.
- If you will be receiving a **Health Care Spending Account (HCSA)** from CN, you can choose the available HCSA option to use that account to reduce your Premiums from this Plan until the HCSA expires.
- Look closely at the available **Plan Options** and in conjunction with the included [Premium Rate](#) sheet. Select the Option that best meets your individual or family needs based on coverage and deductibles. There are provisions in the Plan to **change** your Plan Option coverage on specific dates or in certain situations. **DENTAL Coverage is not offered.**
- If you are the **SURVIVING SPOUSE** of a deceased CN Pensioner and receive this Plan Booklet and Application, you **MUST** apply or reapply if you want this coverage, even if you were previously covered by this Plan. Your former Plan coverage terminated when the CN Pensioner deceased.
- Copies of the latest Plan Booklet, Premium Rate Sheet and simple ways to make claims can always be found on CNPA’s website at [cnpensioners.org](http://cnpensioners.org) under **Healthcare/Blue Cross**.
- **REMEMBER** - If you choose NOT to apply for this Plan when first eligible, you cannot apply at a later date unless you are covered under your [Spouse](#)’s group insurance plan or a new employer group insurance plan. If so, you would be able to join the Plan at the time your coverage under either of these plans terminate provided you join within 31 days following the end of your coverage.
- You may cancel your coverage at any time but, should you do so, you will not be allowed to re-enroll in the Plan.
- If you have **Questions about the Plan**, your application or specific coverage options, CALL Medavie Blue Cross at **1-866-660-7670** who can also refer you to a fellow CN Pensioner volunteer Health Care representative.

## Introduction

The Plan offers you a **select protection** designed to provide you and your family with financial assistance for medically required health care expenses not covered by your provincial hospital and Medicare plans.

This protection **supplements** the government plans: it is designed and priced on the premise that you have enrolled in the government plan offered in your province of residence whether such enrollment is compulsory or optional.

Several options are available giving you the flexibility to choose the coverage that best suits your personal needs.

**In case of discrepancies or conflict between this Plan Booklet and the terms of the official insurance contract no. 93115 issued by Medavie Blue Cross, final interpretation will be governed by the insurance contract.**

## The Plan at-a-glance





The Plan provides for the reimbursement of a wide range of eligible expenses for hospital services, prescription drugs and other medical treatments that are not covered by your provincial plans.

Eligible expenses for necessary medical care, services and supplies are reimbursed based on the reasonable and customary charges in the region where they are incurred, less any amount normally payable by government plans.

## Plan options

The Plan provides **four** options that are described on the following pages. **Furthermore, Option C offers three choices of deductible and two choices of reimbursement for hospital services.**

Please read the description of each option carefully before selecting the option that best meets your needs.

 Prescription drugs	 Hospital	 Extended Health care	 Vision care	Deductibles
<b>Option A</b>				
✓	✗	✓	✗	\$3 or \$9 per drug*
<b>Option B</b>				
✗	✓	✓	✗	None
<b>Option C1</b>				
✓	✓	✓	✗	\$3 or \$9 per drug*
<b>Option C2</b>				
✓	✓	✓	✗	\$4.50 or \$13.50 per drug* <b>PLUS</b> \$175 / \$265**
<b>Option C3</b>				
✓	✓	✓	✗	\$7.50 or \$22.50 per drug* <b>PLUS</b> \$290 / \$400**
<b>Option D</b>				
✓	✓✓	✓	✓	\$3 or \$9 per drug*

*	Generic or Original / Unique Drug
**	Annual deductible (Person/Family) (refer to <a href="#">pages 19</a> and <a href="#">22</a> for more details)
✓✓	This option includes coverage for both Semi Private or Private Hospital Room (refer to <a href="#">page 19</a> for more details)
<b>NOTE</b>	Although only Option D includes Vision Coverage, <b>ALL</b> options provide coverage for certain Optometrist charges

## Am I eligible?

You are eligible to join the Plan if you meet the following five criteria:

- You are a **CN pensioner** receiving a monthly pension from which the premium for the option selected can be deducted;
- You are a contributing member of the CN Pensioners Association;
- You are a resident of Canada;
- You are covered by a provincial Medicare plan;
- If you are a Quebec resident, you must be of age 65 and over.

A **CN pensioner** is either a retiree or a surviving spouse receiving a monthly defined benefit CN pension or a Survivor's monthly defined benefit pension from CN.

## Are my dependents eligible?

Your dependents covered by a provincial Medicare plan may also be eligible. The definitions of **eligible dependents** are as follows:

- **Your spouse:** a person who has been living with you in a conjugal relationship for at least one year, or your legally married spouse, whoever of the two is designated as your spouse on the original enrollment card or application form (divorce or separation terminates the status of spouse).
- **Your children:** unmarried children (including your designated spouse's children and your legally adopted children) who depend on you for support, including those whose support was imposed upon you by a court order, and who:
  - Are under age 21, or
  - Are between ages 21 and 25 and are registered as full-time college or university students. (Note: Claims submitted for a dependent child who is over age 21 but under age 25, also require College/ University proof of registration for **each school term**) or
  - Are physically or mentally disabled, regardless of age, provided that their disability began while they were covered under this Plan or another plan and has been continuously disabled since that time.

A **child** is considered to be mentally or physically disabled if he is incapable of engaging in any substantially gainful activity and is financially reliant on you for care, maintenance and support due to this disability. Medavie Blue Cross may require the provision of written proof of a child's disability as often as is reasonably necessary.

**NOTE:** If you do not cover your dependents when they become eligible for the first time, they will not be covered at a later date, except if they are already covered under another group insurance plan and join within the 31 days following the end of such other coverage.

## How do I enroll?

You must complete the Application Form indicating your option (A, B, C1, C2, C3 or D) and your choice of individual or family coverage, and return it, within two months of the date you receive your first monthly pension payment, to the address below. No proof of good health is required for coverage under this Plan. Medavie Blue Cross will send you a drug card which serves as an identification card confirming your protection.

**Medavie Blue Cross - Administration Department**  
**P.O. Box 1330, STN B, Montreal, Quebec H3B 3K9**

**If you have any questions, please call 1-866-660-7670.**

## May I enroll at a later date?

**Once the enrollment period has expired, you may no longer join the Plan.** However, you may postpone your enrollment if you are covered under your [Spouse](#)'s group insurance plan or a new employer group insurance plan.

You may then join the Plan at the time your coverage under either of these plans terminate provided you join within 31 days following the end of your coverage, at which time you must provide Medavie Blue Cross with the following information:

- Name and address;
- CN identification number (PIN);
- Name of previous health care insurer;
- Contract number/certificate number of previous health care plan;
- Date of termination of previous health care coverage; and
- Name and age of dependents, if any.

## Which option should I choose?

The option to select is a matter of personal preference and circumstances. To choose the option best suited to your personal needs, you should first consider the following points:

- Whether you are over or under age 65;
- Whether or not you have dependents;
- Whether or not you are covered under another plan;
- Coverage provided under the Medicare plan in your province of residence;
- The premium rates for each option.

When choosing your coverage, evaluate your present as well as your future medical requirements, and familiarize yourself with the Medicare plan of your province of residence.

## Cost of the coverage

You pay the cost of this coverage through monthly premiums deducted from your CN pension and/or withdrawn from your Health Care Spending Account provided by CN (if applicable). The premium rate is based on the CN pensioner's age and will change automatically on the first of the month following his/her 65<sup>th</sup> birthday (NOTE: For British Columbia residents, the premium rate is based on the year of birth relative to 1940 and not age 65).

Protection under the Plan is uniform across Canada. However, premium rates vary to take account of the different provincial plans and the cost of claims submitted under this Plan in each province. These premium rates are reviewed and adjusted annually.

## Effective date of coverage

If you are a CN pensioner, your coverage starts on the effective date indicated on your Application Form.

- Monthly premiums will be deducted from your pension payment **retroactively** to the effective date of your coverage.
- If you cover your eligible dependents, their coverage becomes effective on the same date as yours.
- Coverage for a surviving spouse will be effective **retroactively** to the date of your death.
- Monthly premiums will be deducted from your survivor pension two months following your death.

**Hospital coverage** for you or a your dependent, either of which is in hospital when coverage is to commence, will **not** become effective **until** one month after discharge from hospital, unless the hospitalized person was insured under another hospital insurance contract immediately prior to joining the Plan.



## Change in your coverage

If you have been covered by the Plan for at least a full year, you have the following choices effective **January 1 of each year** provided you have notified Medavie Blue Cross before November 30<sup>th</sup>:

CURRENT OPTION	AVAILABLE OPTION				
	A	B	C1	C2	C3
D <sup>1</sup>	✓	✓	✓	✓	✓
C1	✓	✓	✗	✓	✓
A	✗	✓	✗	✓	✓
C2	✗	✓	✗	✗	✓
C3	✗	✓	✗	✗	✗

## Eligible life events

You may make a change of option on the following specific eligible life events, provided you notify Medavie Blue Cross **within 31 days** of the event (**PLEASE NOTE – Option D must be maintained for at least 2 years**):

- When you reach age 60, age 65, and every five years thereafter;
- At the 65th birthday of the designated [Spouse](#);
- Upon your death or the death of your [Spouse](#);
- Upon your marriage (in such case, you are not allowed to cover your new [Spouse](#) but only to select a new individual option);
- Upon your divorce;
- At termination of dependents' eligibility;
- When you move to another province.

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<sup>1</sup> Option D has to be maintained for at least two years

## Canceling your coverage

**You may cancel your coverage at any time but, should you do so, you will not be allowed to re-enroll in the Plan.** The only exceptions to this rule are:

- Upon your death, your surviving spouse may enroll or re-enroll in the Plan, even if you cancelled or declined the coverage.
- You will be able to re-enroll in the Plan if you cancelled your coverage to be covered under your [Spouse](#)'s group insurance plan or a new employer's group insurance plan. When this coverage terminates, you may re-enroll provided you do so within 31 days following the end of your coverage.

**Note: Any reimbursement of premiums will be limited to three months.**

## How do I change or cancel my coverage?

Any cancellation or change of option or coverage (individual or family) must be made in writing and send to Medavie Blue Cross at the following address:

**Medavie Blue Cross – Administration Department  
P.O. Box 1330, STN B, Montreal, Quebec H3B 3K9**

You can also provide your request to Medavie Blue Cross by email at [admin.nat@medavie.bluecross.ca](mailto:admin.nat@medavie.bluecross.ca) or call 1-866-660-7670.

## What if I move?

If you change your permanent address, you **MUST** contact CN Pension & Benefits Administration at 1-800-361-0739, who will also inform Medavie Blue Cross.

If you **CHANGE** provinces and **ALSO** wish to change your Plan Options, in addition to contacting CN Pension & Benefits Administration, please also contact Medavie Blue Cross at the address below.

**Medavie Blue Cross - Administration Department  
P.O. Box 1330, STN B, Montreal, Quebec H3B 3K9**

You can also inform Medavie Blue Cross of the changes by email at [admin.nat@medavie.bluecross.ca](mailto:admin.nat@medavie.bluecross.ca) or call 1-866-660-7670.

Your monthly premiums will be adjusted accordingly once Medavie Blue Cross has been notified of the change.

## What happens in case of death?

When an insured pensioner dies, coverage for the [Spouse](#) is automatically maintained at no cost for **two months** following the month in which the pensioner dies. Within these two months, the surviving spouse must decide whether or not to enroll with Medavie Blue Cross in order to continue coverage.

The surviving spouse may join the Plan if the following five criteria are met:

- The surviving spouse is a CN pensioner receiving a monthly defined benefit pension from CN from which the premium for the option selected can be deducted;
- The surviving spouse is a contributing member of the CN Pensioners Association;
- The surviving spouse is a resident of Canada;
- The surviving spouse is covered by a provincial Medicare plan.
- If the surviving spouse is a Quebec resident, he/she must be of age 65 and over.

On the death of a non-insured pensioner, the [Spouse](#) may, within two months following the receipt of his/her first monthly surviving spouse's benefit, join the Plan and elect individual or family coverage under any of the options offered.

Once CN Pension and Benefits Administration have been notified of the death, a NEW Application Form will be sent to the surviving spouse.

## What if my [Spouse](#) or myself are covered under another group health insurance policy?

Should you or any eligible member of your family be covered under another **group health insurance plan**, any benefits payable under this Plan and the other plan will be coordinated so that payments from all sources do not exceed the expenses actually incurred.

This feature of the Plan is designed to avoid duplication of benefits from more than one plan under which you and your dependents might be covered. It usually works this way:

- As a pensioner, your benefits are paid first by the Plan; any balance is then submitted to the other plan under which you may be covered.
- Your eligible [Spouse](#) covered under another plan has benefits paid first by that plan; any balance is then submitted to this Plan.
- A [Child](#) covered as a dependent by both parents has benefits paid first by the plan of the parent whose birthday comes first in the year.

## What if I am covered by the Health Care plan provided by Veterans Affairs (VA) of Canada?

If you are covered by the Health Care plan provided by Veterans Affairs (VA) of Canada you remain eligible for the coverage provided by the Plan.

Furthermore, you have the possibility to cover **only** your [Spouse](#) given he/she is not eligible for the coverage provided by VA. In order to do so, you have to elect single coverage in your Application Form and indicate that the person covered is your [Spouse](#) as opposed to you.

However, if you have [Children](#) and want them to be covered by the Plan, you have to be covered and elect the family coverage.

## What if I am institutionalized?

If you are institutionalized in a well-established extended care home, nursing home or psychiatric hospital where your medications are provided by the institution, you remain eligible for the coverage provided by the Plan.

Furthermore, you have the possibility to cover only your [Spouse](#). In order to do so, you have to elect single coverage on your Application Form and indicate that the person covered is your [Spouse](#) as opposed to you.

However, if you have [Children](#) and want them to be covered by the Plan, you have to be covered and elect the family coverage.

## Termination of your coverage

Coverage for you and your dependents will end in any of the following events:


- If you cancel your coverage **OR** you cancel your CNPA membership;
- If the monthly pension and/or the monthly allocation provided by CN in your Health Care Spending Account (if applicable) does not cover the premium;
- If you move outside Canada and are no longer covered by a provincial Medicare plan;
- If the group contract is cancelled.

Furthermore, coverage for your dependents will end when they no longer meet the eligibility requirements.

# Plan coverage and benefit provisions – Prescription drugs

This benefit covers the expenses listed hereafter, provided they meet the definition of eligible expenses under this Plan:

- Preparations and compounds if their main ingredient is an [Eligible drug](#); and
- Prescribed Eligible drugs that appear on the managed formulary; (i.e. a list of Eligible drugs and Life-sustaining drugs that are subject to the decisions of the [Medication Advisory Panel](#)).

 <b>Prescription drugs</b>	A C1 D	C2	C3
<b>Deductibles / drug</b> (amount of eligible expenses that you pay before benefits are payable)	Generic / original: <b>\$3</b> Unique: <b>\$9</b>	Generic / original: <b>\$4.50</b> Unique: <b>\$13.50</b>	Generic / original: <b>\$7.50</b> Unique: <b>\$22.50</b>
<b>Reimbursement</b>	<b>80%</b> (you pay 20% as coinsurance)		
<b>Out-of-pocket maximum</b> (for deductible, coinsurance, eligible dispensing fee and eligible mark-up)	<b>\$3,000 / person / year</b>  after which the eligible drug expenses are <b>reimbursed at 100%</b> for the rest of the year		
<a href="#">Dispensing fee maximum</a>	<b>\$9 / prescription</b>		
<a href="#">Mark-up maximum</a>	<b>10%</b>		
<a href="#">Generic substitution</a>	<b>Mandatory</b>		
<b>Maximum supply per prescription</b>	<b>Up to 100-day supply / prescription</b>  We encourage your Doctor to prescribe up to that limit		
<b>Vaccines</b>	<b>Maximum of \$500 / person / year</b>		

## Eligible drug

A drug that is:

- Approved by Health Canada;
- Assigned a drug identification number (**DIN**) or a natural health product number (**NPN**) in Canada;
- Considered by Medavie Blue Cross to be a [Life-Sustaining Drug](#) or a drug that requires a prescription by law;
- Prescribed by a Physician or by a Health Practitioner who is licensed to prescribe under applicable provincial legislation;
- Approved by Medavie Blue Cross as an Eligible Expense; and
- Dispensed by an Approved Provider that is a licensed retail pharmacy or another provider that is approved by Medavie Blue Cross.

Medavie Blue Cross will, on an ongoing basis, add, delete or amend its list of Eligible Drugs.

## Life-sustaining drug

An Eligible drug that does not require a prescription by law but which Medavie Blue Cross is satisfied is necessary for your survival. A prescription from a physician or health practitioner is still needed for reimbursement.

## Medication Advisory Panel

Is the group of health care and other industry professionals, appointed by Medavie Blue Cross, to review new drugs and decide which drugs Medavie Blue Cross includes on its formularies.

## Definition of drugs

- **Unique drugs (single source brand-name drugs)**

A drug that has a trade name and is protected by a patent. Only the company holding the patent can produce and sell the drug, without any competition.

- **Original drugs (multi source brand-name drugs)**

A unique drug for which the patent has expired and for which one or several generic drugs exist.

- **Generic drugs**

An exact copy of a unique drug. It is just that the patent on the unique drug has expired. **Since Health Canada imposes the same standards and tests on generic drugs as it does on unique drugs, generic drugs are as effective and as safe.**

## Mandatory generic substitution provision

The Plan will base the reimbursement of an eligible prescription drug to the lowest cost generic equivalent product that can legally be used to fill the prescription, even if your physician specifies “no substitution” on the actual script.

- Reimbursement for [unique drugs \(single source brand-name drugs\)](#) will continue to be based on the actual cost of the prescribed drug since the unique drug is still protected by a patent which does not allow substitution of generic drugs.
- Reimbursement for [original drugs \(multi source brand-name drugs\)](#) will now be based on the lowest cost generic equivalent product that can legally be used to fill the prescription. Therefore, if you decide to purchase the original drug, you will assume 100% of the cost difference between the original and the generic drug (lowest price for the generic) and the plan provisions will apply to the price of the generic.

## Dispensing fee

A dispensing fee is the professional fee charged by pharmacists for the cost of evaluating, preparing, and packaging a prescription drug. It applies whether you purchase generic, unique or original drugs.

In Quebec, as there is no dispensing fee posted by the drug store, the dispensing fee will be estimated by Medavie Blue Cross as equal to the total drug cost minus the ingredient cost.

Considering the dispensing fee maximum of \$9, the Plan reimburses 80% of each dispensing fee submitted up to a maximum reimbursement of \$7.20 (i.e. 80% x \$9) and you will assume 20% of the dispensing fee submitted (up to \$9) plus 100% of the portion of the dispensing fee submitted in excess of \$9, if any.

## Mark-up

The mark-up is the profit margin requested by the pharmacist. This component is added to acquisition cost to form the ingredient cost.

Considering the maximum mark-up of 10%, the Plan reimburses 80% of each mark-up submitted (subject to a 10% maximum) and you will assume 20% of the mark-up submitted (subject to a 10% maximum) plus 100% of the mark-up that exceeds 10%, if any.

## Eligible expenses

- [Eligible drugs](#);
- Preparations and compounds if their main ingredient is an [eligible drug](#);
- Vaccines, subject to an annual maximum reimbursement of \$500 per person per year; or
- Liquid nitrogen treatments, subject to the reasonable and customary (R&C) charges in the region where they are incurred.

## Special authorization

For [eligible drug](#) that are identified by Medavie Blue Cross as requiring prior or ongoing authorization to qualify from reimbursement. The criteria for Special authorization are established by Medavie Blue Cross, but the provincial drug plans may also require another special authorization process to be completed.



## Exclusions

The Plan does not cover:

- Varicose vein injections;
- Antihistamines and allergy sera;
- Smoking cessation aids;
- Vitamins;
- Weight loss treatments;
- Natural health products, homeopathic and naturopathic products, herbal medicines and traditional medicines, nutritional and dietary supplements;
- Fertility treatments;
- Erectile dysfunction treatments;
- Hair growth stimulants;
- Services, treatment or supplies that:
  - Are not medically necessary;
  - Are for cosmetic purposes only;
  - Are elective in nature; or
  - Have experimental or investigative indication.
- Procedures related to drugs injected by a Health Care Professional in a private clinic;
- Expenses that are covered under any government health care coverage or charges payable under a workers' compensation board/commission, any automobile insurance bureau or any other similar law or public plan;
- Services, treatment or supplies the Participant receives free of charge;
- Charges that would not have been incurred if no coverage existed;
- Charges for Marijuana use (prescribed or not); or
- Drugs that Medavie Blue Cross determines are intended to be administered in hospital, based on the route of administration and the condition the drug is used to treat.

## Home delivery of prescription drugs

### Save money and free Home delivery of your prescription drugs

To support your access to the convenience and comfort of free home delivery for your daily **maintenance** medications, you have access to **My Home Rx**, Medavie Blue Cross' special offering of mail order pharmacy. It is available to our Plan members across Canada (except Quebec). My Home Rx utilizes two leading home delivery pharmacy service providers, Sobeys Pharmacy by Mail and Telus Health, to make it easy for you to access the drugs you need, the way you want.

In addition to free home delivery, these providers offer lower dispensing fees than many traditional pharmacies, which may reduce your costs.

These Pharmacies will help manage your medications with you, you can do refills on line, and they will connect with your Doctors where necessary. They will also coordinate benefits between various government plans. Registration is simple and quick. Call them to learn more or ask questions. Telus Health also offers a useful App.

You can CALL the **Toll Free Numbers** to Register:

(Have your Blue Cross and Provincial Health Care Card ready)

#### **Telus Health Virtual Pharmacy – Available All Across Canada (except Quebec)**

##### **East - for Ontario and all Atlantic Provinces**

**Phone** (Toll Free): 1-888-921-0466 - **Fax** (Toll Free): 1-877-835-8329 - **Hours:** Mon - Fri, 9:00am - 5:00pm EST

##### **Central - for Manitoba, Saskatchewan and Nunavut**

**Phone** (Toll Free): 1-866-318-0047 - **Fax** (Toll Free): 1-833-815-5756 - **Hours:** Mon - Fri, 9:00am - 5:00pm CST


##### **West – for Alberta, British Columbia, YK, NT**

**Phone** (Toll Free): 1-855-370-7979 - **Fax** (Toll Free): 1-855-295-7174 - **Hours:** Mon - Fri, 9:00am - 5:00pm PST

#### **Sobeys Pharmacy by Mail - 1-866-657-MEDS (6337) (Except Quebec)**

(Pharmacy located in Moncton and shipping from Moncton)

## Plan coverage and benefit provisions – Hospital

	HOSPITAL				
	B	C1	C2	C3	D
<b>Annual deductibles</b> (amount of eligible expenses that you pay before benefits are payable)	\$0		\$175 / Person \$265 / Family <sup>2</sup>	\$290 / Person \$400 / Family <sup>2</sup>	\$0
<b>Reimbursement – Acute care</b>	100%		80%	80%	100%
<b>Reimbursement – Convalescent and physical rehabilitation</b>	80%				100%
<b>Semi-private hospital room<sup>3</sup></b>	Unlimited period of time				
<b>Private hospital room<sup>3</sup></b>	Not covered				Up to \$90/day

### Examples of how deductibles are applied (using Option C3 as an example)

- **Pensioner** with Single coverage: Submits an eligible claim of \$390 (no other EHC claim), the claimant will first assume the per person deductible of \$290. The amount reimbursed by the Plan will then be 80% of \$100 (\$390-\$290) or \$80.
- **Pensioner** with Family coverage (with **Spouse**): Same claim as above for the **Pensioner**, he reaches the per person deductible and the plan reimburse \$80. The **Spouse** then submits a separate claim for \$300. The **Spouse** would first pay the remaining \$110 portion of the C3 Family deductible of \$400 (\$400-\$290). The amount reimbursed by the Plan to the **Spouse** will then be 80% of \$190 (\$300-\$110) or \$152.

<sup>2</sup> Deductible per person applies to all individuals under a family certificate until the per family deductible is reached. Once a person reaches the per person deductible, benefits are payable to the person even if the per family deductible has not been reached by the other family members

<sup>3</sup> Charges in excess of the provincially paid standard ward accommodation charges

Benefits for **convalescent and physical rehabilitation** shall be limited to a maximum of thirty days for all periods of hospitalization during a calendar year, for as long as the insured is entitled to these services, and up to the amount that the hospital is allowed to charge directly to the patient for a semiprivate accommodation.

These benefits shall be payable only if the insured is admitted less than fourteen days after his discharge from a hospital where he received active care, provided he was admitted there after the effective date of his coverage.

If you choose accommodation in a private hospital room, reimbursement is limited to \$50 per day (\$90 per day under Option D).

## Hospital definition


Under this Plan, a hospital is defined as a legally operated institution that:

- Is primarily engaged in providing medical, diagnostic and surgical facilities and services for the care and treatment of sick and injured persons on an inpatient basis and;
- Provides such facilities and services under the supervision of a staff of doctors with a 24-hour-a-day nursing service with registered nurses.

### **The following may NOT be considered as hospitals:**

- Institutions that are principally homes for the elderly;
- Rest or care homes and nursing homes;
- Institutions that provide psychiatric care;
- Institutions for the care and treatment of drug or alcohol addictions.

## Plan coverage and benefit provisions – Extended Health Care

	Extended Health Care					
	<b>Note on eligible expenses:</b> For any expenses to be eligible and reimbursed, they will be judged by <b>Medavie Blue Cross to determine if they are usual, customary and reasonable charges and also be medically necessary. Expenses must be prescribed by a physician, unless otherwise indicated. Certain exclusions will apply.</b>					
	A	B	C1	C2	C3	D
<b>Annual deductibles</b> (amount of eligible expenses that you pay before benefits are payable)	\$0	\$0	\$0	\$175 / Person \$265 / Family <sup>4</sup>	\$290 / Person \$400 / Family <sup>4</sup>	\$0
<b>Reimbursement</b>	80% (you pay 20% as coinsurance)					

### Examples of how deductibles are applied (using Option C2 as an example)

The [Pensioner](#) claims \$400 and their [Spouse](#) also claims \$400

- The [Pensioner](#) will assume the C2 deductible of \$175, if they have single coverage. The amount reimbursed of the remaining \$225 will then be \$180, which is 80% of \$225
- [Pensioner](#) (including their [Spouse](#)) will assume the full combined deductible of \$265 for family coverage. The amount reimbursed for the \$800 claimed will be \$428 which is 80% of \$535.

<sup>4</sup> Deductible per person applies to all individuals under a family certificate until the per family deductible is reached. Once a person reaches the per person deductible, benefits are payable to the person even if the per family deductible has not been reached by the other family members

## Specialist services

The following specialists must duly qualified and members of their professional association. Expenses incurred must result from illness or injury.

<b>SPECIALIST SERVICES</b>	<b>A</b>	<b>B</b>	<b>C1</b>	<b>C2</b>	<b>C3</b>	<b>D</b>
<b>Psychologist/ Psychotherapist</b>	<b>\$60 / visit up to \$500 / year on a combined basis</b>					
<b>Physiotherapist/ Athletic therapist/ Occupational therapist</b>	<b>\$60 / visit up to \$500 / year on a combined basis</b>					
<b>Podiatrist/ Chiropodist/Nurse</b>	<b>\$60 / visit up to \$500 / year on a combined basis</b> When a registered nurse provides foot care services they will be reimbursed only if the nurse is trained, qualified and insured for professional liability for foot care and only when the medical condition of the patient justifies such services					
<b>Chiropractor/ Dietician/ Naturopath/ Speech therapist/ Massage therapist/ Acupuncturist</b>	<b>\$60 / visit up to \$500 / year / specialist</b> Doctor recommendation is required for massage therapy					
<b>Optometrist</b>	<b>\$75 / year</b>					

An eligible expense for these specialists corresponds to the amount incurred, subject to the reasonable and customary (R&C) charges in the region where they are incurred.

### Example: Physiotherapy expense of \$90

- Eligible (R&C) amount: \$80
- Reimbursement: 80% of eligible expense (\$80) to a maximum of \$60 per visit and of \$500 per person per calendar year

So, 80% of \$80 equals \$64. However, the covered person is reimbursed a maximum of \$60 per visit up to a cumulative maximum reimbursement of \$500 per calendar year. For purposes of satisfying the deductible under the Options C2 and C3, an amount of \$80 would be deducted; such amount corresponding to the eligible R&C amount given the expense incurred exceeds this amount.

**If the services of the specialist are covered by a provincial plan, the reimbursement from this Plan may be limited in accordance with applicable legislation.**

## Other products and services

OTHER PRODUCTS AND SERVICES	A	B	C1	C2	C3	D
<b>Registered nurse</b> (at the patient's home)	<b>\$10,000 / person / year</b> These services must not be provided by a close relative or in a hospital. Services that are of a custodial or hygienic nature are excluded					
<b>Mammary prostheses</b> (including bras)	<b>\$200 / person / year</b>					
<b>Foot orthoses and orthopaedic adjustments to regular shoes</b>	<b>\$350 / person / year</b>					
<b>Orthopaedic shoes</b>	Charges in <b>excess of \$60 per pair</b> . Limited to <b>two pairs / person / year</b>					

### Example

- Charges incurred: \$150
- Eligible expense:  $\$150 - \$60 = \$90$
- Reimbursement:  $80\% \times \$90 = \$72$

OTHER PRODUCTS AND SERVICES	A	B	C1	C2	C3	D
<b>Elastic support, surgical and custom-made gradient support stockings</b>	<b>\$100 / person / year</b>					
<b>Hearing aids</b> (including repairs but excluding batteries)	<b>\$1,000 / person / 48 month</b>					
<b>Diabetic supplies</b>	Needles, syringes, alcohol swabs, reactive sticks and reflectometers such as glucometers and dextrometers					

OTHER PRODUCTS AND SERVICES	A	B	C1	C2	C3	D
<b>C-pap</b>	<b>Purchase of 1 C-pap / 60 months + any charges related to parts or repairs</b>					
<b>Hospital bed</b> (Prior approval must be obtained from Medavie Blue Cross)	Manual hospital bed for a bed-confined patient (rental or purchase of electric hospital bed is allowed up to the reasonable and customary rate charge equivalent to the cost of a manual bed), oxygen equipment or respirator					
<b>Wheelchair</b> (Prior approval must be obtained from Medavie Blue Cross)	Rental or purchase of a regular wheelchair (non-regular wheelchair if medically required and if a regular wheelchair is not appropriate) or of a scooter, up to the provincial maximum for a regular wheelchair and <b>up to an overall maximum reimbursement of \$1,200 per person in any consecutive 48-month period</b>  Cushions and repairs (but excluding batteries) are also eligible and included in the overall maximum					
<b>Oxygen equipment or respirator</b> (Prior approval must be obtained from Medavie Blue Cross)	<b>Unlimited</b>					
<b>Diagnostic services</b>	<b>Unlimited</b> Hospital outpatient care, oxygen and diagnostic services, including laboratory tests (including blood tests) and X-rays  Magnetic resonance imaging (MRI) is excluded if covered by the provincial Medicare plan					
<b>Radium and radio-isotope treatments</b>	<b>Unlimited</b>					
<b>Colostomy supplies</b>	<b>Unlimited</b>					
<b>Artificial limbs (non-mechanical) or eyes</b> (Charges for rental, where applicable, or purchase)	<b>Unlimited</b>					
<b>Crutches, walking aids, splints, trusses, dressings, trapezes, braces and casts</b> (Charges for rental, where applicable, or purchase)	<b>Unlimited</b>					



OTHER PRODUCTS AND SERVICES	A	B	C1	C2	C3	D
Professional ambulance services in case of emergency	<b>\$1,500 / person / year</b> Including air ambulance or transportation on a regularly scheduled flight, to the nearest hospital (including hospital transfers in case of emergency) able to provide essential care, when warranted					

An ambulance must include namely:

- rescue equipment;
- a stretcher;
- breathing equipment;
- a first-aid kit.

**Transportation charges from a hospital to the person's place of residence are not covered**

OTHER PRODUCTS AND SERVICES	A	B	C1	C2	C3	D
Emergency Dental Treatment	<b>\$1,000 / accident / person</b> Required for damaged natural teeth as a result of an accidental blow, a fracture or a dislocation of the jaw, provided the treatment starts within 180 days of the accident and the accident occurs while the person is covered by the Plan. Payment will be in accordance with the dental association fee guide for general practitioners of the province where the services are rendered					
Out-of-province expenses	Refer to <a href="#">page 29</a>					
Supplies or equipment purchased outside Canada	Reimbursement for eligible expenses will be limited to the amount that would have been reimbursed (in Canadian currency) if the supply or equipment had been incurred in Canada					

## Exclusions

The Plan does not cover:


- Treatment of obesity;
- Dental expenses, unless incurred as a result of accidental injury;
- Equipment such as orthopaedic mattress, exercise equipment, air conditioner, air purifier or whirlpool;
- Therapeutic apparel;
- Diapers for incontinent persons;
- Service maintenance agreements;
- Out-of-country expenses, unless otherwise indicated.

## Chronic disease management

Charges for the services rendered by an approved provider, as defined by Medavie Blue Cross, specialized in chronic disease management. Services must be delivered by the approved provider for medical conditions deemed eligible by Medavie Blue Cross. Coverage includes:

- Initial assessment, counselling and follow up sessions;
- Education relating to symptom management, medication usage;
- Development of action plans.

## Plan coverage and benefit provisions – Vision Care

	Vision care
	D
<b>Annual deductibles</b> (amount of eligible expenses that you pay before benefits are payable)	\$0
<b>Reimbursement</b>	80% (you pay 20% as coinsurance)
<b>Prescribed contact lenses or glasses (frame and lenses), including sunglasses and safety glasses</b>	Up to <b>\$200 / person / 36 consecutive months from the date of purchase</b>  If purchased <b>outside Canada</b> : limited to the amount that would have been reimbursed (in Canadian currency) if the expense had been incurred in Canada
<b>Prescribed interocular (foldable) lens required for a cataract surgery</b>	Up to a <b>lifetime</b> maximum of <b>\$600 / person</b>

### Exclusions

The Plan does not cover:

- Glasses for cosmetic purposes;
- Laser eye surgery.

# General Plan exclusions

## The Plan **does not cover**:

- Any services and supplies that the person is eligible to receive under any government plan or law, or charges for which the law prohibits payment;
- Charges that would not have been requested if no insurance coverage had existed;
- Charges for any care, treatments, services or products other than those judged necessary by competent authorities for the treatment of an injury or illness;
- Charges for experimental services and treatments, and those attributed to the application of new processes or treatments not yet in current use;
- Intentionally self-inflicted injuries, while sane or insane;
- Fees for doctor's visit to patients home as these cannot be insured under the Canada Health Act;
- Preventive treatments;
- Charges for services rendered outside Canada, unless otherwise indicated;
- Charges not covered in accordance with a medical or hospital insurance act if incurred outside Canada;
- Rest cures, travels for health reasons, examinations prior to a trip, or for insurance or other similar purposes, and periodic health check-ups;
- Charges for physician's visits in the hospital, home or office in your province of residence;
- Charges covered under the provincial Medicare plan if the person is not insured by such plan;
- Treatments or prostheses for cosmetic purposes;
- Charges for medical care, supplies and services that are not included in the list of eligible expenses;
- Charges for services rendered by a close relative.

## Travel outside my province of residence

If you travel outside your province of residence AND within Canada, the following eligible expenses may be reimbursed at a level of 80% after the applicable Extended Health Care deductible, if any, by the Plan:

- Charges for standard hospital ward accommodation in excess of the hospital expenses covered by the plan of your province of residence;
- Reasonable and customary fees of a physician or a surgeon for medical treatment in excess of the expenses covered by the plan of your province of residence;
- Eligible expenses under the Extended Health Care coverage;
- Prescription drugs as described on [page 13](#), unless covered under Option B.

These expenses must be incurred on an emergency (non elective) basis; **referral cases are also excluded.**

***If you travel outside your province of residence and outside Canada, NO expenses incurred outside Canada will be reimbursed (except for those specifically indicated on [page 25](#)). It is therefore strongly recommended that you purchase a private medical insurance policy before you travel.***

## Travel outside Canada

This Plan, **DOES NOT** provide any coverage for expenses or services incurred outside Canada.

However, your local Blue Cross office may provide a discount if you buy individual Travel Medical Insurance from them and indicate that you are a Blue Cross Plan member. The potential discount varies by province and region and may or may not include other specific discounts. In some cases, your local Blue Cross office may offer the first 15 days complimentary when you buy 16 days or more of individual Travel Medical Insurance.

Please feel free to contact the following local Blue Cross offices to inquire about individual Travel Medical Insurance and any potential discounts.

<b>Ontario, Quebec and Atlantic Provinces – Blue Cross Travel Insurance</b> Monday to Friday between 8AM and 5PM Eastern Time at: 514-908-3493 or toll free at either 1-888-905-3493 or 1-888-857-2583 <a href="https://www.medaviebc.ca/en/plans/travel">https://www.medaviebc.ca/en/plans/travel</a>	
<b>Saskatchewan Blue Cross Travel Insurance</b> Monday to Friday, 8:30 a.m. to 5 p.m. 1-800-667-6853 <a href="https://www.sk.bluecross.ca/personal-insurance/travel-insurance/">https://www.sk.bluecross.ca/personal-insurance/travel-insurance/</a>	<b>Manitoba Blue Cross Travel Insurance</b> Call 204-775-0151 or 1-888-596-1032 <a href="https://www2.mb.bluecross.ca/plans/travel-plans">https://www2.mb.bluecross.ca/plans/travel-plans</a>
<b>Alberta Blue Cross Travel Insurance</b> Monday to Friday, 8:30 a.m. to 5 p.m. 1-800-394-1965 <a href="https://www.ab.bluecross.ca/plans/travel/travel-insurance-coverage.php">https://www.ab.bluecross.ca/plans/travel/travel-insurance-coverage.php</a>	<b>Pacific Blue Cross Travel Insurance</b> Monday to Friday, 8:30 a.m. to 5 p.m. 1-877-722-2583 <a href="https://www.pac.bluecross.ca/travel-insurance">https://www.pac.bluecross.ca/travel-insurance</a>

# How do I make a claim?

When making claims of any kind, it is important:

1. To submit original medical receipts outlining the service or product received
2. To retain a copy of all submissions for your records.

## Prescription drug claims

- Give your Blue Cross Member pay-direct drug card to the Pharmacy along with your provincial drug card, if any.
  - The Pharmacy will enter the data indicated on your card and your prescription into their computer system.
  - This data will be electronically processed and the computer system will indicate your portion of the cost to pay.
  - You will pay for only your portion of the cost (coinsurance, deductible, etc.).
  - You will not pay the portion of the cost covered by the Plan.
- For your first drug claim(s), or for prescriptions where the dosage has changed, you may be restricted to a 30-day supply initially, and after 30 days, you will be able to receive the remainder of the original prescription.
- You do not need to submit a claim form directly to Medavie Blue Cross. Should you also receive a CN Health Care Spending Account, you may also be eligible to submit the unpaid portion to that account separately.
- Go to the CN Pensioners Website ([cnpensioners.org](http://cnpensioners.org)) under the Healthcare tab to learn about easy ways to submit claims or to find a claims form to print.

## Eligible Spouse is covered under another plan?

He/she should have her/his benefits paid first by that plan; any balance could then be submitted to this Plan. Thus, your Spouse should not use the pay-direct drug card in that specific situation since he/she must use her/his own pay-direct drug card first or he/she must send paper claim form to his/her plan first.

## If for some reason a pharmacy does not accept your or any Blue Cross Card for direct payment

You should pay for the prescription directly and submit the claim with original receipts direct to Medavie Blue Cross.

## If your card is rejected by a pharmacy for payment:

Please call the Blue Cross number on the back of the card to enquire. In some cases, certain medications may not be eligible for reimbursement, limits may have been exceeded or other conditions exist.

## Hospital claims

If you incur hospital expenses and the hospital will not direct bill your Blue Cross card, you should pay all the expenses and submit receipts and claim forms direct to Medavie Blue Cross (see [page 34](#)).

## Other medical expense claims

You may get a claim form from Medavie Blue Cross claims offices or print it from the Medavie Blue Cross or [CN Pensioners Web site](#). This form, along with your original receipts, must be submitted to the Medavie Blue Cross claims office. When making your first claim each year, total receipts should exceed the deductible applicable to your option.

**Medavie Blue Cross must receive claims no later than April 30<sup>th</sup> following the calendar year in which the expenses were incurred. Late submission will result in the non-payment of your expenses.**

Should you or your insured dependents incur **medical expenses outside your province of residence**, be sure to obtain detailed receipts.

In most cases of hospitalization in Canada, the hospital will bill charges up to ward level directly to your provincial health care plan. However, some hospitals may bill you for the total cost of your room, physicians' fees and medical charges. When this occurs, send the detailed receipts FIRST to your provincial health care plan. Keep a copy or a photocopy of your receipts.

Once you have received payment from the provincial plan, complete a Medavie Blue Cross claim form and submit it, together with all itemized receipts and details of payment made by the provincial plan, to Medavie Blue Cross claims offices.



## Alternative to paper claim submission

Medavie Blue Cross also offers the technology whereby you may scan or take pictures of your medical expense receipts and submit your request for reimbursement through your computer or your smart phone and the money is deposited directly into your bank account.

Please refer to the Medavie Blue Cross Website to determine the process and also DOWNLOAD the Medavie Blue Cross App. This information and links can also be found on the CN Pensioners website under the Health Care link (<https://www.cnpensioners.org/healthcare>).

## Direct deposit

Medavie Blue Cross offers “Direct deposit” should you want your claim reimbursements to be deposited directly into your personal bank account. This service avoids any mailing delays as the moneys are deposited in your account usually within a few days after your claim has been processed; an explanation of benefits statement will continue to be sent to you through the mail.

If you are not already enrolled, simply provide Medavie Blue Cross with a cheque marked “VOID” with your next claim form. Medavie Blue Cross will set up your account so that all your future claim reimbursements are automatically deposited directly into your personal bank account, or until such time as you advise them of a change.

## Any questions?

For questions about	Call Medavie Blue Cross or visit:
<ul style="list-style-type: none"> <li>• Enrolling in the Plan</li> <li>• Changing options</li> <li>• Cancellation of coverage</li> <li>• Premium rates</li> </ul>	1-866-660-7670
<ul style="list-style-type: none"> <li>• Payment of claims</li> <li>• Definition of benefits</li> <li>• Coverage details</li> <li>• Obtaining prior approval for certain expenses</li> <li>• Obtain claim forms</li> </ul>	From Ontario: 1-800-355-9133 From Québec: 1-888-588-1212 From all other provinces: 1-800-667-4511
To get your latest Plan Booklet, premium rate sheets, or additional information about this Plan and Medavie Blue Cross claim submission processes	<a href="http://cnpensioners.org">cnpensioners.org</a>
Go to the Medavie Blue Cross Group Benefit Web site to REGISTER for online claims submission, obtain general information about your Plan and your current coverage, to view your claims and reimbursement history and to print generic claim forms	<a href="http://medaviebc.ca">medaviebc.ca</a>

### Regional claims offices

#### Atlantic Provinces

PO Box 220  
 Moncton NB E1C 8L3  
 Inquiries: 1-800-667-4511

#### Ontario

PO Box 2000 STN A  
 Etobicoke ON M9C 5P1  
 Inquiries: 1-800-667-4511

#### Quebec

PO Box 3300 STN B  
 Montreal QC H3B 4Y5  
 Inquiries: 1-800-667-4511

#### Other Provinces and Territories

PO Box 2318 STN Main  
 Edmonton AB T5J 0L8  
 Inquiries: 1-800-667-4511

## Provincial Hospital & Medical Plans Coverage

This Plan Booklet only describes this Plan. If you require any information about your provincial hospital and medical plans, please contact the appropriate government authorities.

This Plan Booklet summarizes in non-technical terms the major features of the Health Care Plan for CN Pensioners. It contains important information and should be kept in a safe place known to you and your family.

As future conditions cannot be foreseen, the Plan can be modified at any time.

In the event that services or expenses covered by a government-sponsored program are suspended, modified or discontinued, or co-payments are introduced or increased, the Plan will not automatically assume coverage of these services, expenses or co-payments.

For more information on the impact of government policy changes on your existing coverage, please call Medavie Blue Cross, toll-free, at:

- From Ontario: 1-800-355-9133
- From Québec: 1-888-588-1212
- From all other provinces: 1-800-667-4511.

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