

CUPE Retirees Aged 65 and Over: What You Need to Know About Your Benefits

When employees of CUPE retire, they and their dependents continue to receive the same benefit coverage they had while working. This is a benefit that was negotiated for you by your employee union.

Once you turn 65, however, retirees in some provinces are eligible for benefits under their public provincial health insurance plan. Many provinces offer additional health benefit coverage to seniors aged 65 and over and this can affect your coverage under the CUPE sponsored Green Shield Canada (GSC) plan.

This Fact Sheet highlights how provincial health insurance plans impact your prescription drug and eye exam GSC benefits at age 65.

Prescription Drug Coverage

Most provinces have special prescription drug coverage for seniors aged 65 and over. In some provinces, the coverage is only for low-income seniors. This table summarizes what each province provides and how the plan coordinates with our GSC plan.

PROVINCE	Prescription Drug Plan	Coordination with GSC
British Columbia	BC Fair Pharma Care. Not specific to seniors. Income-tested deductible. Must apply.	GSC pays until person reaches deductible under plan.
Alberta	Seniors' Health Benefit. Seniors aged 65+ pay 30% of cost up to \$25 per prescription.	Alberta Blue Cross first payer; GSC second payer.
Saskatchewan	Seniors' Drug Program. Max \$25 per prescription. Must apply and have income below \$69,057.	Seniors' Drug Plan first payer; GSC second payer.
Manitoba	Manitoba Pharmacare Program. Not specific to seniors. Must apply. Income-tested deductible.	GSC pays until person reaches deductible under plan.
Ontario	Ontario Drug Benefit Program. Seniors with income above \$19,300 (single) or \$32,300 (couple) pay first \$100 of drug cost yearly and up to \$6.11 co-payment per prescription.	Ontario Drug Benefit Program first payer; GSC second payer.
Quebec	RAMQ. Annual premium max \$636. Deductible \$21.75/month plus co-payment 37% cost of prescription drug. Max payment of \$93.08/month or \$1,117/year.	RAMQ automatically enrolls Quebec seniors at 65. GSC does not pay any costs, unless a medically-necessary drug is not on Quebec formulary.

PROVINCE	Prescription Drug Plan	Coordination with GSC
New Brunswick	Must have income of \$17,198 or less (single) or \$26,955 (couples). Co-payment \$9.05 per prescription.	GSC continues to pay for CUPE retirees. Persons with private plan ineligible for public plan.
PEI	Seniors' Drug Program. Deductible of \$8.25 plus \$7.69 of pharmacy prof fee (\$15.95) per prescription.	GSC first payer; public plan second payer.
Nova Scotia	Seniors' Pharmacare Program. Annual premium income tested (max \$424). Co-payment 30% of prescription cost to max of \$382 annually.	GSC continues to pay for CUPE retirees. Persons with private coverage ineligible.
Newfoundland and Labrador	65Plus Plan. For low income seniors receiving OAS and GIS. \$6 per prescription.	GSC continues to pay for CUPE retirees. Persons with private coverage ineligible.

Eye examinations

PROVINCE	Provincial Eye Exam Coverage	Coordination with GSC
British Columbia	Medical Services Plan pays \$47.08 toward annual routine eye exam for residents aged 65 and over.	GSC does not pay any of the exam costs. Retirees pay out of pocket for remaining cost.
Alberta	AHICP pays \$80.70 toward eye exams for seniors 65 and over.	AHICP pays
Saskatchewan	Province pays for annual eye exam but only for seniors on income assistance.	GSC pays for eye exams
Manitoba	Manitoba Health pays \$45.02 toward eye exam for seniors every 2 years.	GSC does not pay any of eye exam costs. Retirees pay remaining cost out of pocket.
Ontario	OHIP covers full costs of annual eye exam	OHIP pays
Quebec	Province pays full cost of annual eye exam	Province pays
New Brunswick	No coverage from province	GSC continues to pay for CUPE retirees.
PEI	No coverage from province	GSC continues to pay for CUPE retirees
Nova Scotia	Province pays for eye exam every 2 years	Province pays
Newfoundland and Labrador	No coverage from province	GSC continues to pay for CUPE retirees.