



Alberta Public Sector Retiree Benefit Plan for Former UNA Members

United Nurses of Alberta (UNA) and Alberta Health Services (AHS) have agreed that the Alberta Public Sector Retiree Benefit Plan will be made available to retired UNA members (present and future).

The Public Sector Retiree Plan has been developed and is sponsored by the Alberta Retired Teachers' Association. The Plan is administered by Johnson Inc. The plan includes the following voluntary benefit options: **Extended Health Care (EHC), Travel Emergency Insurance, Dental Care, Life Insurance, Long Term Care, and stand-alone Trip Cancellation/Interruption Insurance.**

For retirees who were members of UNA for at least five (5) years and are age 55 or older, or are vested for benefits under an Alberta Government sponsored pension plan (e.g. LAPP), there is a one-time open enrolment period from September 1 to January 31, 2011 without medical evidence of insurability. Future eligible UNA members who retire may apply for benefits within 60 days of termination of their existing employer benefit coverage without submitting evidence of good health. After this 60 day period, EHC and Travel benefit applications require evidence of good health, and may be declined. Your coverage is effective the 1st of the month following Johnson Inc. receiving and approving your application.

Extended Health Care Plan (With or Without Emergency Medical Travel)

Base Extended Health Care (EHC) Plan Option

Plan Includes:

80% coverage for the following eligible expenses up to a maximum of \$10,000 per insured per calendar year (other inside limits apply):

- Direct Pay Prescription Drugs, with two calendar year annual maximum options:
A: \$1,200
B: \$2,000
- Accidental Dental (maximum \$1,000)
- Medical Aids and Appliances
- Ambulance Service
- Diagnostic Services
- Hearing Aids (\$500 per 3 calendar years)
- Private Duty Nursing (\$3,000 per 3 years)

- Paramedical Services
 - Chiropractor, Physiotherapist, Athletic Therapist, and Massage Therapist expenses of \$600 combined per year
 - Psychologist, Speech Therapist, Naturopath, Acupuncturist, Osteopath, and Podiatrist/Chiropodist –\$225 for each specialty
- Prescribed Health Educational Programs (\$100 / year)
- Vision Care (\$300 per 2 calendar years)
- Private or Semi-private Hospital (100% up to \$100 / day)
- Home Care (\$50 / day, up to 10 days after hospital stay)
- Best Doctors coverage includes second opinion case review, information on best qualified practitioner, and assistance navigating the health care system. Medical conditions diagnosed in the 12 months prior to the effective date are not eligible until you have been covered by the plan for at least 6 months

WITHOUT Travel Option, by Prescription Drug Option:

All Ages	Drug Option A	\$94.00	\$183.50	\$222.50
	Drug Option B	\$131.00	\$258.00	\$311.00

Emergency Travel Insurance – Out-of-Province & Out-of-Country

Includes all benefits available with the EHC Plan, plus 100% Emergency Travel coverage:

- Best emergency travel plan in market – no pre-existing conditions, Lifetime maximum of \$2,000,000 per insured
- Multiple trips up to 60 days duration
- Hospital Accommodation and Physicians' Services
- Private Duty Nursing (\$5,000 per calendar year)
- Drugs / Diagnostic Services / Aids and Appliances
- Accidental Dental (\$1,000 per calendar year)
- Paramedical Services (3 practitioners - \$225 / year)
- Emergency transportation (ground, air)
- Trip Cancellation / Interruption (\$6,000 per trip per insured)
- Vehicle Return / Return of Dependent Children
- Repatriation of Deceased Member
- Travel Concierge

Extended Health Care Monthly Premiums

		Single	Couple	Family
<u>WITH</u> Travel Option, by Age and Prescription Drug Option:				
Under Age 75	Drug Option A	\$103.00	\$201.50	\$240.50
	Drug Option B	\$139.50	\$275.00	\$329.00
Age 75 to 84	Drug Option A	\$131.00	\$257.50	\$310.50
	Drug Option B	\$171.00	\$338.00	\$408.00
Age 85+	Drug Option A	\$223.00	\$441.50	\$535.50
	Drug Option B	\$272.00	\$540.00	\$654.00

Supplemental Coverage is available for trips up to 180 days:

If you require more than the 60 day base travel included with the Extended Health Care Plan, you may purchase additional Supplemental coverage in 15 day units.

Annual premiums (payable monthly) are available at www.johnson.ca/una



Enhanced Extended Health Care (EHC) Plan Option

This plan offers the **same benefits as the Base EHC Plan, except for the following revised benefits:**

- Vision Care (\$400 per 2 consecutive calendar years)
- Hearing Aids (\$700 per 3 consecutive calendar years)
- Chiropractor, Physiotherapist, Athletic Therapist, and Massage Therapist expenses – combined maximum of \$700 per year
- 50% coverage for defined lifestyle (hair loss & ED) Prescription Drugs, to an annual maximum of \$150
- **Additional Monthly Premiums:**

Single \$21.00	Couple \$42.00	Family \$50.50
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Dental Care Plan Options

Option A

- 80% Basic/Preventative-Services (No annual maximum): one oral exam per year, 8 units of scaling and/or root planing per year, and 4 units of dental facility fees for surgical removal of teeth
- 80 % Minor Restorative: Endodontics/Periodontics combined to a calendar year maximum of \$750
- 50 % Major Restorative: Must be pre-authorized by mail. Calendar year maximums are \$700 for Crowns/Posts/Inlays/Onlays (combined) plus \$700 for Bridges/Dentures/Implants (combined)

Single \$57.00 Couple \$114.25 Family \$135.75

Option B

- 80% Basic/Preventative (No annual maximum)
- 80% Minor Restorative (Calendar year maximum \$750)
- Major Restorative procedures are not covered

Single \$46.00 Couple \$91.75 Family \$109.25

Option C

- 65% Basic/Preventative (No annual maximum)
- 65% Minor Restorative (Calendar year maximum \$750)
- Major Restorative procedures are not covered

Single \$34.75 Couple \$69.25 Family \$82.50

Stand-Alone Trip Cancellation/Interruption Insurance

- Designed for UNA members who have EHC coverage through employer plans, which does not include Trip Cancellation or Interruption coverage
- Annual coverage multi-trip policy – no medical required for coverage
- Trip Cancellation/Interruption coverage up to \$6,000 per insured person per year; \$400 for baggage loss/delay
- Up to \$1,000 of coverage for loss of, or damage to, your baggage and personal effects by reason of theft, burglary, fire, or transportation hazards during your covered trip

ARTA Optional Trip Cancellation/Interruption Plan Rates

Age	Single	Family
0 – 29	\$95	\$190
30 – 39	\$99	\$198
40 – 49	\$102	\$204
50 – 59	\$121	\$242
60 – 65	\$158	\$316
66 – 74	\$220	\$440
75+	\$317	\$634

Other ARTA Sponsored Plans

- Guaranteed Life Insurance up to \$25,000
- Term Life Insurance up to \$150,000 (medically underwritten)
- Long Term Care (medically underwritten)
- Home and Auto Insurance
 - Great discounts for UNA members
 - Accident forgiveness
 - Emergency roadside assistance
 - Identity theft

Premium Payment

Bank deductions are withdrawn one month in advance. For example, the August 5th deduction pays for September coverage. The ARTA membership fee is added to your monthly benefits premium deduction. Retail Sales Tax is added to the premiums where required by law.

SIGMA ASSISTEL 24-Hour Centre Dedicated Phone Line

For a claim for emergency travel, call:

SIGMA ASSISTEL 24-hour Centre

- Canada/USA (Toll Free) 1-877-775-3695**
- Other Locations (Call Collect) 514-875-3695**

Home and Auto Insurance

Auto Insurance coverage includes:

- First accident forgiveness to protect your driving record
- Depreciation add-back
- 24/7 Claims Service
- Roadside Assistance

Home insurance coverage includes:

- Reducing Deductible and Vanishing Deductible
- Personal Identity Theft and Restoration
- Exclusive benefits for 50+ customers
- 24/7 claims service

ARTA-Sponsored Home and Auto Insurance

Phone: 1-800-563-0677

Website: www.johnson.ca/una



For more information on ARTA's Health & Wellness Benefit Plan please contact:

Johnson Inc., ARTA's Plan Administrator

11120-178 Street NW

Edmonton, Alberta T5S 1P2

Phone: 780-413-6536

Toll Free: 1-877-989-2600 (Administration)

Toll Free: 1-877-413-6599 (Claims)

Website: www.johnson.ca/una



United Nurses of Alberta

Phone: 780-425-1025

Toll Free (Alberta only):

1-800-252-9394

Fax: 780-426-2093

Email: provincialoffice@una.ab.ca

Website: www.una.ab.ca

IMPORTANT! For complete Health and Dental Plan details, please refer to the governing documents, the Certificates of Insurance available on the website: www.johnson.ca/una