



Alberta Public Sector Retiree Benefit Plan For Retired United Nurses of Alberta Members

Frequently Asked Questions



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A. JOINING THE ALBERTA PUBLIC SECTOR RETIREE BENEFIT PLAN

Q-1 What eligibility criteria presently applies to former and present UNA members with respect to the Alberta Public Sector Retiree Benefit Plan?

A-1 Eligibility criteria are:

- UNA membership for a minimum of 5 years, or vested for benefits under an Alberta government sponsored pension plan (e.g. LAPP), and
- Age 55 or more, and
- Permanent resident of Canada, and
- Covered by provincial/territorial healthcare in province/territory of residence

Spouse of a deceased UNA member is eligible (with same criteria as above).

Q-2 What benefit coverages are offered through the Alberta Public Sector Retiree Benefit Plan?

A-2 There are six benefit coverages offered:

- Extended Health Care (including two prescription drugs plan maximums - \$1,200 and \$2,000 per person per year)
 - Travel Emergency Benefit
 - Base plan 62 days, supplementary travel beyond 62 days, \$2 million maximum
 - Dental Care – 3 plan options
 - Long Term Care
 - Three plan options
 - Life Insurance, and
 - Guaranteed issue and term life insurance
 - Stand-alone Trip Cancellation/Interruption/Baggage Loss/Delay Insurance
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Q-3 As an ARTA Affiliate Member, what additional programs are available to UNA retirees?

A-3 A full ARTA Affinity Program is available to ARTA Affiliate Members. Programs include:

- Discount Travel
 - Discount Accommodation
 - Discount Consumer Products (Computers, Phones, etc.)
 - Home & Auto Program
 - Pharmacy Benefit Preferred Dispensing Fee through Managed Health Care/Sobey's
 - Scholarship and Endowment Programs
 - News & Views Magazine
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Q-4 Does previous participation in any benefit plan make me eligible for the Alberta Public Sector Retiree Benefit Plan without evidence of good health?

A-4 During the one-time Open Enrollment period (September 1 to January 31, 2011), all eligible UNA retirees are able to access coverage under this plan.

Following the open enrollment period, only termination from a group insurance plan qualifies an eligible retiree to join the Alberta Public Sector Retiree Benefit Plan. Individual voluntary plans which are employee or member paid, do not qualify as prior group insurance coverage for eligibility purposes.

Q-5 I am a former UNA member and I retired prior to September 1, 2010. My spouse and I currently have no benefit coverage. Can I join the Alberta Public Sector Retiree Benefit Plan?

A-5 Yes, provided you meet the eligibility criteria outlined in Q1. There is a one-time open enrolment period from September 1 – January 31, 2011. If you meet the above eligibility criteria and submit your application to Johnson Inc. (the plan administrator) during this period, you will be accepted for the coverage.

Q-6 If I retired prior to August 31, 2010 and do not apply for benefit coverage during the September 1 – January 31, 2011 open enrolment period, can I still join the Alberta Public Sector Retiree Benefit Plan at a later date?

A-6 If you enroll during the 2010 open enrolment period, you will be accepted without having to provide evidence of good health. If you are now retired and enroll February 1, 2011 or later, you will have to provide evidence of good health, and your coverage may be declined.

Q-7 I am retired. I terminated my employer benefit coverage and am currently covered through my spouse's employer benefit plan. Can I join the Alberta Public Sector Retiree Benefit Plan when my spouse's coverage terminates?

A-7 Yes, you can join the Alberta Public Sector Retiree Benefit Plan within 60 days of the termination of your spouse's employer sponsored benefit plan, without providing evidence of good health. If you apply for coverage after the 60-day eligibility period from the date your employer benefit plan coverage terminated, then evidence of good health will be required, and you may be declined for Extended Health Care and Travel Insurance.

Q-8 I meet the UNA eligibility criteria, and I have retired from nursing and have taken a job in another field. Can I join the ARTA Public Sector Plan?

A-8 Since you have met the eligibility criteria, you may apply during the Open Enrolment period and be approved for coverage. After the open enrolment period, if you have benefit coverage through your employer's benefit plan (in your new job), you will be eligible to join the Alberta Public Sector Retiree Benefit Plan without providing evidence of good health, providing you apply within 60 days of the termination date for benefits in your current job.

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- Q-9** I was a UNA member for 5 years, am 48 years of age, and have retired. Can I join the Alberta Public Sector Retiree Benefit Plan during the 2010/11 open enrolment period?
- A-9** No, you may not enroll at this time, because the minimum age for enrolment is age 55. Within 60 days of attaining age 55, you will be eligible to apply for the Alberta Public Sector Retiree Benefit Plan, without having to provide evidence of good health.
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- Q-10** I am going to retire March 15, 2011, and will lose my employer benefit coverage effective March 31, 2011. What date would I put on the application form for Alberta Public Sector Retiree Benefit Plan coverage to start?
- A-10** March 31 is the date of termination for your benefit plan coverage. If you apply within 60 days of that termination date, your new Public Sector plan coverage would be effective the day after the termination of benefit coverage date – April 1, 2011. You can send your application to Johnson Inc. a month or two in advance of retirement/end of group coverage indicating the date your group coverage will end.
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- Q-11** If I take the ARTA Extended Health coverage without Travel Emergency Coverage, can I add Travel coverage at a later date?
- A-11** If you take the Extended Health with Travel Emergency coverage during the Open Enrollment period, you will not be required to submit evidence of good health. You will have to submit evidence of good health if you add the Travel Emergency benefit after the Open Enrolment period.
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- Q-12** I have been a UNA member for over 5 years and am 55 years of age, and am working in a “casual” position as a UNA Member, without benefit plan coverage. Can I join the Alberta Public Sector Retiree Benefit Plan now?
- A-12** Yes.
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- Q-13** I have been a UNA member for over 5 years, am over age 55, and am currently covered as a dependent under my spouse’s/partner’s employer sponsored extended health care plan. Can I join the Alberta Public Sector Retiree Benefit Plan during the 2010 open enrolment period?
- A-13** Yes, you may join the Alberta Public Sector Retiree Benefit Plan during the 5 month 2010/11 open enrolment period, if you wish. You also have the option to defer joining the Public Sector Retiree plan, until your spouse’s employer sponsored Extended Health Care coverage terminates, following which time you will have 60 days to apply without having to submit evidence of good health.
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Q-14 I am now 65 years old and have Seniors' Drug coverage provided by my Provincial/Territorial Government. Why would I want to enroll in the ARTA Public Sector Benefit Plan?

A-14 Seniors' Drug Benefit coverage varies from province to province. The Alberta Seniors' Drug Plan covers many commonly used drugs. Frequently, doctors prescribe drugs that are not covered by the Seniors' Drug Benefit List (formulary). Most prescription drugs which are not on the Seniors' Drug Plan list would be covered under the Public Sector Retiree plan.

By joining the plan you may also be able to receive a higher level of reimbursement for your eligible prescription drug expenses. For example, if you are prescribed a drug which is covered by your Seniors' Drug Plan at 70%, you may submit your out-of-pocket expenses to the ARTA Public Sector plan, which covers 80% of your eligible expenses.

Prescription drugs are only one of the benefits covered under Public Sector Retiree Plan - Base or Enhanced Extended Health Care plan options. Other important coverages are the out-of-province/Canada emergency medical coverage, nursing care, paramedical practitioners, aids and appliances, vision care, etc. The Extended Health Care plans also pay (as second payor) the eligible amount of the out-of-pocket portion (co-insurance) for prescription drugs which are covered under the Seniors' Drug Plan List.

Q-15 Is Out-of-Canada medical practitioner and hospital coverage included under the Alberta Public Sector Retiree Benefit Plan?

A-15 Yes, but only if you are enrolled in the Extended Health Care plan with Travel. You are covered for most medical practitioner and hospital care reasonable and customary costs required as a result of an accident or medical emergency incurred while traveling outside your province of residence (for a period of up to 60 days per trip, and up to \$2 million lifetime).

Q-16 My 24 year old daughter lives with my partner and me. Can she be covered as a dependent?

A-16 A child up to age 25 will be considered a dependent if in full-time attendance at an accredited school, college or university and dependent on the member for support, including students attending school outside their normal Province of Residence.

Q-17 I am going to Arizona for the winter. Can I cancel my Public Sector Retiree Plan Extended Health Care coverage while I am in Arizona, and enroll without evidence of good health upon my return to Canada?

A-17 If you cancel your Public Sector Retiree coverage and subsequently wish to re-enroll into the Alberta Public Sector Retiree Benefit Plan, you will be required to submit evidence of good health, for Extended Health Care and Travel Emergency Insurance, and you may not be approved.

Q-18 My deceased spouse would have met the UNA eligibility criteria for the Alberta Public Sector Retiree Benefit Plan. Am I eligible to join the ARTA plan as a surviving spouse of a UNA Member who would have been eligible?

A-18 If you can document five years of UNA membership for your deceased spouse and are age 55, you are eligible to participate in the 2010 Alberta Public Sector Retiree Benefit Plan open enrolment period from September 1, 2010 to January 31, 2011.

Q-19 The Alberta Public Sector Retiree Benefit Plan indicates that prescription drugs are covered under each of the two (2) EHC plan options: A - \$1,200 per person per year, and B - \$2,000 per person per year. Are all prescription drugs covered? Which prescription drugs are not covered?

A-19 Covered Prescription Drugs include those medical preparations approved for use by Health and Welfare Canada, and which by law must require a written prescription by a physician and which have been approved by ARTA for reimbursement under the Plan. Experimental, cosmetic, over-the-counter, and natural health product drugs are not covered. Certain lifestyle drugs (for Erectile Dysfunction treatment and hair loss) are not covered under the Base EHC plan, but are covered under the Enhanced Extended Health Care coverage. Over-the-counter drugs are not eligible drug expenses under either plan.

Q-20 Where can I find the details of what is covered in each benefit coverage offered by the Alberta Public Sector Retiree Benefit Plan?

A-20 The certificates of insurance for each of the benefits offered are available on the following websites:

- www.johnson.ca/una
- www.albertarta.org

You may call the licensed plan administrators at Johnson Inc. at 1-877-989-2600 to receive additional information on any of the benefits offered under the Alberta Public Sector Retiree Benefit Plan.
