

# Alberta Public Sector Retiree Benefit Plan



**Alberta Retired  
Teachers' Association**

**In Partnership With:**



 **Johnson Inc.**

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***WWW.ALBERTARTA.ORG***

***WWW.JOHNSON.CA/UNA***

***1-877-989-2600***



# Alberta Public Sector Retiree Benefit Plan

- Affiliate Membership
  - Members of UNA for at least 5 years and age 55 or older
  - Alberta public service retirees
  - Education sector – post-secondary Faculty & Staff



# The Retiree Benefit Plan Partnerships

- ARTA
  - Plan sponsor
  - Not for profit
  - Self-insured – EHC/Dental
- Johnson Inc.
  - Plan Administrator, Consultant
- Desjardins Financial (DFS)
  - Insurer (Travel, Stop-loss on EHC)
- Sigma Assistel
  - Travel Assistance Provider
- Unifund Assurance
  - Home and Auto Insurer



# ARTA's Retiree Benefit Plan Governance

- ARTA Health & Wellness Benefits Committee:
  - Oversees Health and Wellness Benefits Plan for Alberta Public Sector Retirees
  - Recommends changes to ARTA Board of Directors regarding premiums, plan design, administration and partner providers
  
- Ongoing communications
  - ARTA:
    - Benefits Committee
    - Board of Directors
    - Trustees of Retiree Benefits Plan
  - Members



# Retiree Health Benefits Plan Choices

- Base Extended Health Care (EHC)
  - Without Emergency Travel Benefit
- Base Extended Health Care (EHC)
  - With 60-Day Emergency Travel and Supplementary
  - Supplementary Travel
- Enhanced Extended Health (EHC) –
  - Includes Additional Coverage for paramedicals
  - With or without Emergency Travel
- 3 Dental Alternatives



# Who Can Join Public Sector Retiree Benefit Plan?

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- Affiliate Members

- Public Sector

- Retired members of the United Nurses of Alberta who were UNA members for at least 5 years, and are at least 55 years of age

or

- Public Service retirees, who are vested members of any government pension plan

- Surviving Spouse/Partner and Dependents of deceased eligible members

- Participants must be Permanent Canadian Residents and covered by Provincial/Territorial Health Insurance



## Normal Application Procedure

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- Health and Travel Emergency applications for Eligible Members must be submitted within 60 days of the end of any group coverage
  - Employer benefits
  - Spousal benefits
  
- Coverage begins on the first day following termination of group coverage. Coverage begins when your application is approved by Johnson Inc.
  
- Health and Travel Emergency applications submitted more than 60 days of the end of any group coverage are 'late applications'



# Open Enrollment – UNA Retirees

- For UNA retirees there is a one time open enrolment period:
  - Applications must be received by Johnson between September 1, 2010 to January 31, 2011 to qualify for the open enrolment
  - During this 5 month period, applications for the Alberta Public Sector Retiree Benefits Plan Extended Health Care and Travel benefits will be accepted without submission of evidence of good health
  - Applications received after January 31, 2011 will not be accepted unless medical criteria are met



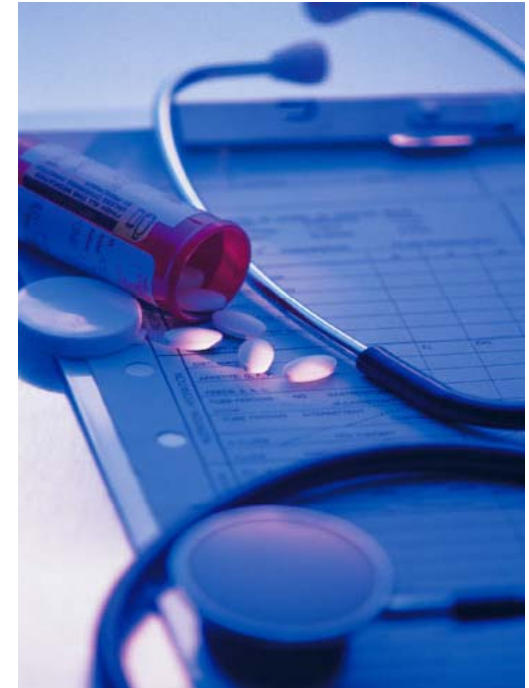
## Late Applicants

- If you apply after 60 days of losing your group coverage, coverage for Extended Health & Travel Emergency insurance is subject to satisfactory medical evidence of good health
- Apply before losing your group coverage:
  - to avoid having to submit medical evidence of good health
  - to budget for premiums paid one month in advance
- **Apply early! Don't be late!**



## Extended Health Plan with Travel

- Inside Province of Residence
  - 80% of eligible expenses
  - \$10,000 calendar year maximum
  - Prescription Drugs included to either a \$1,200 or \$2,000 maximum per year
- Travel Outside Province / Canada
  - 100% of eligible emergency travel expenses
  - \$2,000,000 lifetime maximum
  - Base Plan: multiple 60-day trips
  - Supplementary Plan: 15-day extensions
  - No deductible



Over 90% of Public Sector participants choose this combination



# Base Extended Health Plan – Coverage Summary

## INSIDE PROVINCE of RESIDENCE

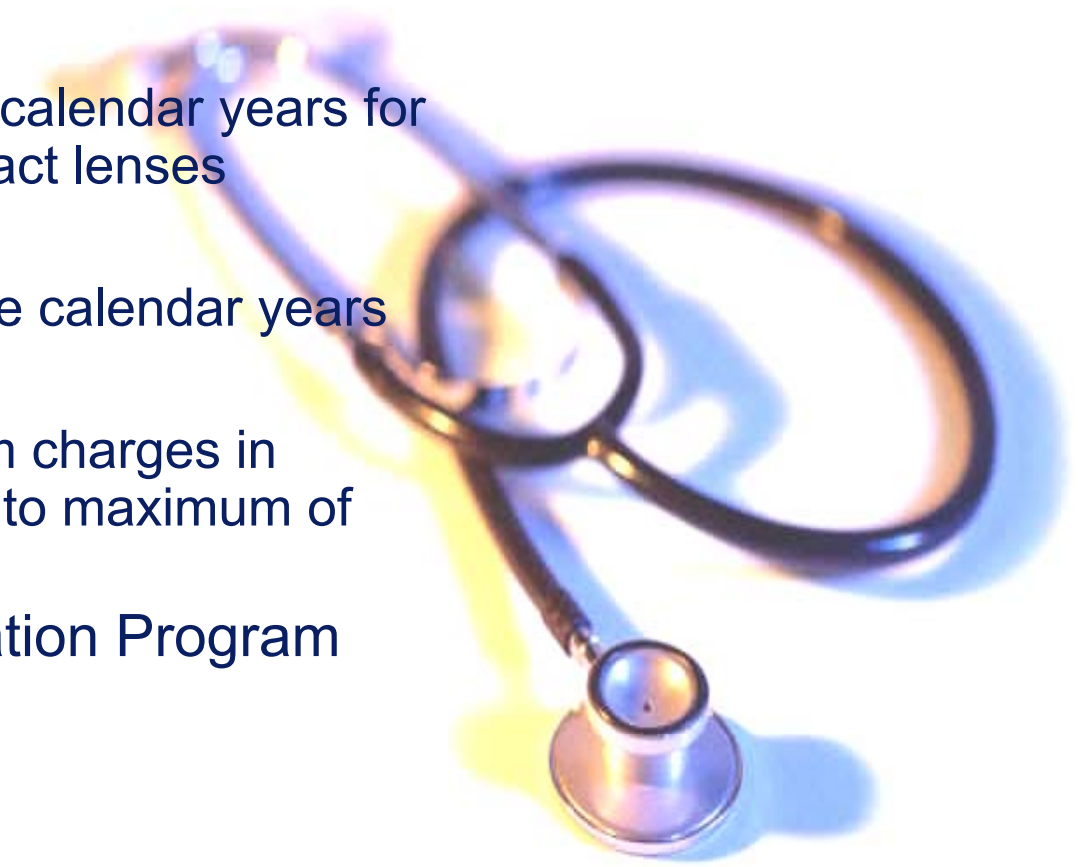


- 80% payment of eligible expenses (unless otherwise noted) up to a combined maximum of \$10,000 per calendar year (no deductible):
- Pay Direct Prescription Drugs
  - Plan A: \$1,200 per person per calendar year
  - Plan B: \$2,000 per person per calendar year
- Paramedical services:
  - \$600 per year for combined services of physiotherapist, athletic therapist, massage therapist and chiropractor
  - \$225 per year for each other specialist: Dietician/Nutritionist, Psychologist, Speech Therapist, Naturopath, Acupuncturist, Osteopath, Podiatrist/Chiropodist



## Base Extended Health Plan – Coverage Summary

- Vision Care
  - \$300 per person every 2 calendar years for frames, lenses, and contact lenses
- Hearing Aids
  - \$500 in any 3 consecutive calendar years
- Hospital
  - Semi-private/private room charges in excess of provincial plan to maximum of \$100 per day
- Prescribed Health Education Program
  - \$100 / year



## Both EHC Plans Include “Best Doctors”

- Best Doctors – Included with both EHC Plans – Base & Enhanced
  - InterConsultation Service – an in-depth review of your comprehensive medical history to ensure you are receiving proper treatment
  - Find Best Doc™ Service – a referral for specialist care helps you get treatment from one of the specialists in the Best Doctors network
  - Best Doctors 360°™ – helps you navigate the healthcare system
  - Find Best Care – assists you to access needed healthcare procedures provided outside of Canada



# Travel Emergency Medical Coverage

- **Travel Outside Province / Canada**
  - 100% of eligible expenses
  - \$2,000,000 lifetime maximum
  - Base Plan: multiple 60-day trips
  - Supplementary Plan: 15-day extensions (up to 180 days)
  - Trip Cancellation/Interruption Insurance
- No pre-existing condition limitations
- No deductible
- No medical stability clause applies, but medical emergencies must be sudden and unforeseen
- If your doctor advises you not to travel, you will not be covered for that condition



# Supplemental Travel Emergency Plan

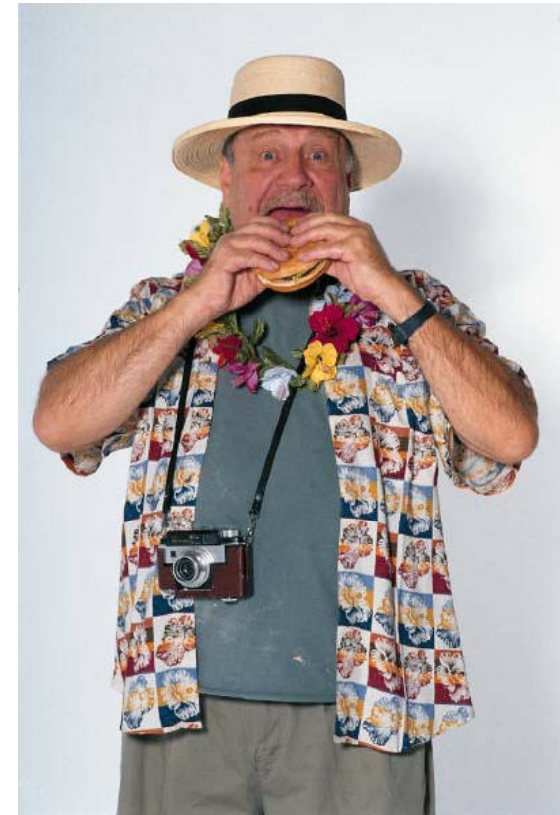


- For each trip over 60 days
- Same coverage & benefits as ARTA's Extended Health Care 60-day Base Travel Plan
- Purchase extensions before departure if possible
- Refund of premium for unused 15-day extensions per trip



# Travel Emergency Medical Coverage

- Prescription drugs; diagnostics
- Trip Cancellation/Interruption Insurance \$6,000
- Private duty nursing \$5,000 / year
- Paramedical services \$225 per specialty
- Return of dependent children
- Vehicle return \$2,000
- Repatriation of deceased \$5,000
- Extra daily living expenses due to hospitalization
  - up to \$150 / day for 10 days
- Rental of wheelchair, canes, crutches
- Accidental dental \$1,000 per year



# Travel Emergency Claims Payment

- Contact **Sigma Assistel** within 48 hours of medical emergency or as soon as reasonably possible.
- Call **Sigma Assistel** within 48 hours of event forcing Trip Cancellation/Interruption.
- **Sigma Assistel** arranges treatment, confirms coverage, pays claims and coordinates with Government coverage.
- Keep copies of all **receipts**



sigma  
assistel



## Dental Plans

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**OPTION A** – 80% Basic & Minor, 50% Major

**OPTION B** – 80% Basic and Minor (*no Major*)

**OPTION C** – 65% Basic and Minor (*no Major*)

**NOTE:** *24 month minimum participation required.*



# How Does Alberta Public Sector Retiree Benefit Plan Compare?



ARTA Benefits with Johnson		Blue Cross Plus (C)
<b>Extended Health Care</b>	Travel Out-of-Province/Country Med. Emergency	Travel Out-of Province
	\$2,000,000 Lifetime	\$25,000/year
	\$6,000 Trip Cancellation	
	Drugs – A \$1,200/year or B \$2,000 /year - All drugs	Drugs Not Covered (Seniors Formulary drugs only)
	Hospital/Home Care	Hospital
	Paramedical (11)	Paramedical (3)
	Vision (\$300/2 years) / Hearing (\$500/3 years)	Vision \$250/3 years
<b>Dental</b>	80% Basic – No Maximum	65% Basic/Major
	80% Minor – \$750/yr	Max \$500 – year 1
	50% Major – Crowns \$700/yr plus - Dentures \$700/yr	Max \$1,000 – year 2
<b>Monthly Rates (Single)</b>	Health with Travel      \$84.50	Health/Dental Age 65-74      \$47
	Health without Travel      \$63.50	Health/Dental Age 75-84      \$48
	Dental Option A      \$51.50	Health/Dental Age 85+      \$47



# Other Alberta Public Sector Retiree Benefit Plan Coverages

- Trip Cancellation/Interruption (stand alone annual coverage):
  - Designed for those with group coverage elsewhere who have no Trip Cancellation coverage in Out of Country coverage
  - No medical required
  - \$6,000 per year
  - 14 occurrences
  - Age band rated at age 70, costs \$220 per person per year
- Long Term Care – 3 Options
  - Up to \$50 per day and \$50,000 lifetime
  - Up to \$75 per day and \$100,000 lifetime
  - Up to \$100 per day and \$200,000 lifetime



# Other Alberta Public Sector Retiree Benefit Plan Coverages



- Guaranteed Life Insurance:
  - Up to \$25,000 in \$2,500 increments
  - No health questions or medical examination
  - Coverage available to you and/or your spouse, from ages 50 to 85
  - 3 times benefit paid if death is accidental
  - Age banded rates at entry - Your premium will never increase
  - Coverage is guaranteed for life
  
- Term Life Insurance:
  - Up to \$150,000 in \$25,000 increments
  - Coverage available to you and your spouse, from ages 45 to 70
  - Coverage is medically underwritten (short-form questionnaire)
  - At age 80, your coverage reduces to 10% of original amount, and will continue premium-free for life.



- All the benefits of traditional policies and more:
  - Choice of coverage for Home, Auto or both – Auto only outside of Manitoba, Saskatchewan & BC
  - Interest-free monthly payments
  - 24 hour claims service
  - **Air Miles** (For Home & Auto Insurance Only)
  - Additional Exclusive Preferred Service Home Plus Benefits (Over 20 features), including:
    - Vanishing Deductible
    - First Claim Forgiveness
    - Increased limits for personal property and outbuildings

\* some conditions apply, refer to PS Home-Auto Plan booklet



## PS 50+ Assist

- Provided no charge to policyholders over the age of 50, includes 5 benefits:
  - Morale Assistance Benefit
    - Available 24/7; unlimited number of calls
  - Nursing Assistance Benefit
    - If you have been hospitalized 5+ days
  - Housekeeping Benefit
    - If you have been hospitalized 5+ days
  - Companion Services Benefit
    - If you have been hospitalized 5+ days
  - Home Repair Referral Services Benefit
    - Available 24/7



\*Certain conditions apply, refer to PS 50+ Assist Brochure for details



# Unique Product – Emergency Roadside Assistance



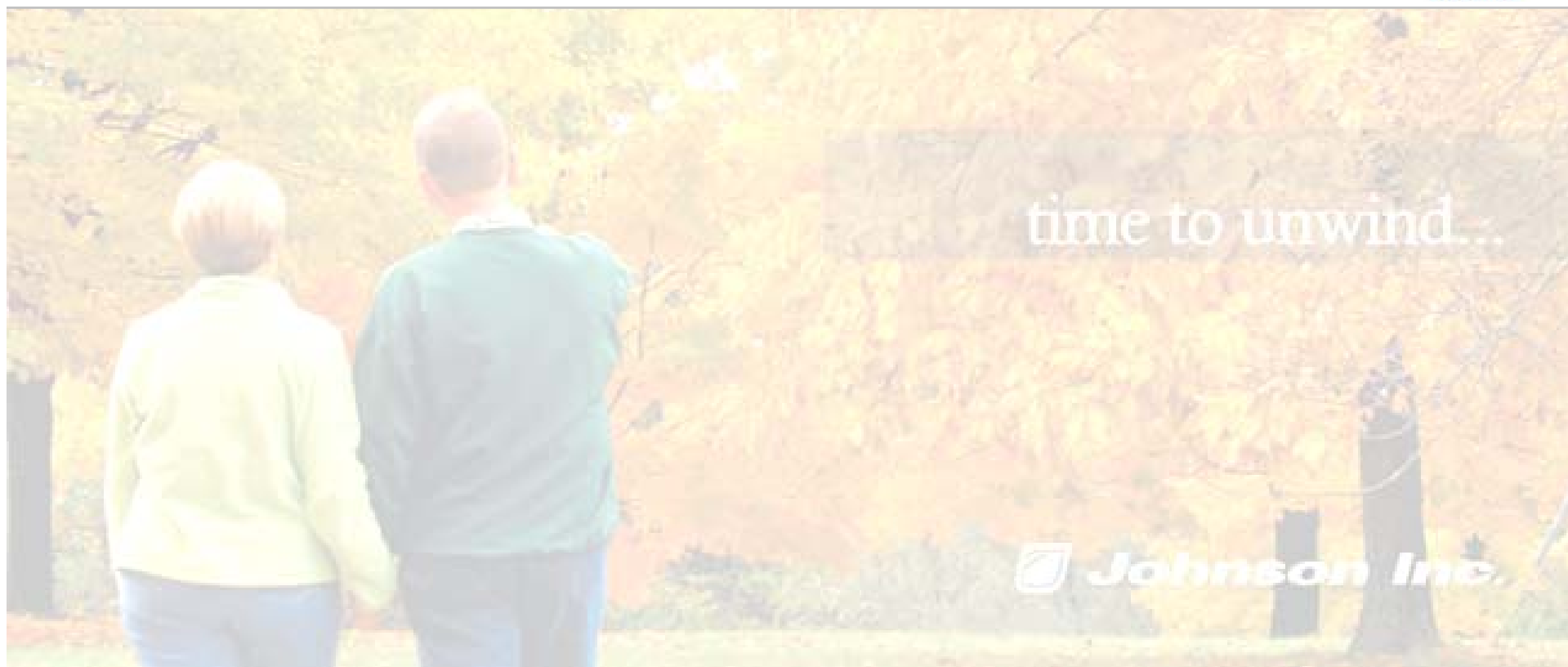
- Emergency Roadside & Travel Assistance Services
  - Emergency Roadside Service - If your vehicle breaks down, has a flat or runs out of fuel.
  - Emergency Locked-out Service - Keys locked in your car? We will arrange to have your vehicle opened and towed, if necessary.
  - **Travel Benefits**
    - Pre-travel advice
    - emergency message forwarding



## Important Contact Details

- Health & Dental Applications
  - 1-877-989-2600 (Edmonton)
- Health and Dental Claims
  - 1-877-413-6599 (Edmonton)
- **Emergency Medical Travel – Sigma Assistel**
  - 1-877-775-3695
- Home and/or Auto quotations
  - 1-800-563-0677 (Edmonton)
- Johnson Website: [www.johnson.ca/una](http://www.johnson.ca/una)  
(currently being constructed)





# Questions?

