



Public Sector

THE ALBERTA RETIRED TEACHERS' ASSOCIATION – PUBLIC SECTOR

Health & Wellness Benefit Plan Renewal and Plan Design Changes

Effective September 1, 2011

The Health & Dental Plan renews automatically each September 1. The ARTA program includes a number of voluntary benefit options available to you, including **Extended Health Care (with or without Emergency Medical Travel Insurance), Dental Care, Life Insurance, Long Term Care and stand alone Trip Cancellation/Interruption**. Each of the benefit plan options is available separately to meet the needs of you and your spouse. You must apply for and participate in all eligible Provincial Health and Drug Plans as ARTA Extended Health Care is second payor to any Provincial Plan.

The ARTA Benefits committee is pleased to announce higher annual maximums for hearing aids and vision care benefits. In addition, the base Emergency Travel Plan now covers trips up to 62 days duration (formerly 60 days); the Supplemental Travel Plan now covers single trips up to 182 days duration (formerly 180 days). **The plan changes have been made with no change to current rates.**

Extended Health Care Plan* (With or Without Emergency Medical Travel) – Effective September 1, 2011

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: calendar year maximum of \$1,200 or \$2,000 per insured
- Accidental Dental (maximum \$1,000)
- Medical Aids and Appliances
- Ambulance Service
- Diagnostic Services
- Vision Care (\$400 per 2 calendar years) **NEW**
- Hearing Aids (\$600 per 3 calendar years) **NEW**
- 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)
- Private or Semi-private Hospital (100% up to \$100 / day)
- Home Care (\$50 / day, up to 10 days after hospital stay)
- Best Doctors coverage of InterConsultation Service, FindBestDoc™ Service, Best Doctors 360°, and FindBestCare©. 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

Enhanced Extended Health Care (EHC) Plan Option

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

- Vision Care (\$500 per 2 consecutive calendar years) **NEW**
- Hearing Aids (\$800 per 3 consecutive calendar years) **NEW**
- 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

The additional monthly premiums for the Enhanced plan are:

| | | |
|----------------|----------------|----------------|
| Single \$21.00 | Couple \$42.00 | Family \$50.50 |
|----------------|----------------|----------------|

These amounts are in addition to the Base EHC monthly premiums (with or without Travel Option)

EHC Plan With Out-of-Province and Out-of-Country Emergency Medical Travel

This plan offers the **same benefits as the Base EHC Plan, plus:**

- 100% coverage for sudden and unforeseen eligible Emergency Medical Travel expenses.
- Lifetime maximum of \$2,000,000 per insured
- Multiple trips up to 62 days duration **NEW**
- Hospital Accommodations 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

Supplemental Coverage is available for trips up to 182 days: NEW

If you require more than the 62 day base travel included with the Extended Health Care Plan, you may purchase additional Supplemental coverage in 15 day units

| Base Extended Health Care Monthly Premiums | | | | |
|---|--------------|---------------|---------------|---------------|
| | | <u>Single</u> | <u>Couple</u> | <u>Family</u> |
| <u>WITH</u> 62 day Travel Option, by Age and Prescription Drug Option: | | | | |
| Under Age 75 | \$1,200 Max. | \$103.00 | \$201.50 | \$240.50 |
| | \$2,000 Max. | \$139.50 | \$275.00 | \$329.00 |
| Age 75 to 84 | \$1,200 Max. | \$131.00 | \$257.50 | \$310.50 |
| | \$2,000 Max. | \$171.00 | \$338.00 | \$408.00 |
| Age 85+ | \$1,200 Max. | \$223.00 | \$441.50 | \$535.50 |
| | \$2,000 Max. | \$272.00 | \$540.00 | \$654.00 |
| <u>WITHOUT</u> 62 day Travel Option, by Age and Prescription Drug Option: | | | | |
| All Ages | \$1,200 Max. | \$94.00 | \$183.50 | \$222.50 |
| | \$2,000 Max. | \$131.00 | \$258.00 | \$311.00 |

* Apply for EHC within 60 days of losing your existing employer group coverage to avoid having to submit medical evidence for eligibility. After 60 days, EHC and Travel applications require medical evidence of insurability and you may be declined coverage.

Supplementary Travel Insurance to Extend a Single Trip Beyond 62 Days

If you require more than the 62-day base travel included with the Extended Health Care Plan, you may purchase additional supplemental coverage in 15-day units.

It is best to arrange for supplemental coverage where needed before your departure by contacting Johnson Inc.

Annual premiums (payable monthly) are as indicated to the right.

| Supplementary Travel to Extend a Trip Length Beyond 62 Days | | | | | | | | | |
|---|---|---------|---------|--------------|---------|---------|---------|----------|----------|
| Add'l Days | Annual Premium (Payable Monthly) S=Single C=Couple F=Family | | | | | | | | |
| | Under Age 75 | | | Age 75 to 84 | | | Age 85+ | | |
| | S | C | F | S | C | F | S | C | F |
| 15 (77) | \$205 | \$410 | \$460 | \$357 | \$713 | \$870 | \$964 | \$1,928 | \$2,352 |
| 30 (92) | \$420 | \$840 | \$915 | \$749 | \$1,497 | \$1,826 | \$2,025 | \$4,050 | \$4,941 |
| 45 (107) | \$565 | \$1,130 | \$1,240 | \$1,010 | \$2,019 | \$2,463 | \$2,733 | \$5,466 | \$6,669 |
| 60 (122) | \$735 | \$1,470 | \$1,615 | \$1,310 | \$2,619 | \$3,195 | \$3,544 | \$7,088 | \$8,647 |
| 75 (137) | \$860 | \$1,720 | \$1,900 | \$1,535 | \$3,069 | \$3,744 | \$4,151 | \$8,302 | \$10,128 |
| 90 (152) | \$1,000 | \$2,000 | \$2,205 | \$1,777 | \$3,553 | \$4,335 | \$4,809 | \$9,617 | \$11,733 |
| 105 (167) | \$1,145 | \$2,290 | \$2,530 | \$2,039 | \$4,078 | \$4,975 | \$5,517 | \$11,033 | \$13,461 |
| 120 (182) | \$1,300 | \$2,600 | \$2,865 | \$2,320 | \$4,640 | \$5,661 | \$6,277 | \$12,553 | \$15,315 |

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)

Option A Monthly Premiums

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

Option B Monthly Premiums

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

Option C Monthly Premiums

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

Other ARTA – Sponsored Plans

- Optional Non-Medical Trip Cancellation
- Guaranteed Life Insurance up to \$25,000
- Term Life Insurance up to \$150,000 (medical required)
- Long Term Care (medical required)
- Home and Auto Insurance
 - Great discounts for ARTA members
 - Accident forgiveness
 - Emergency roadside assistance
 - Identity theft

Premium Payment

Bank deductions are withdrawn one month in advance; pension deductions are withdrawn in the current month. The \$50/year ARTA membership fee is added to your monthly premium deduction.

Retail Sales Tax is added to the premiums where required by law (8% for Ontario residents, 9% for Quebec residents).

SIGMA ASSISTEL 24-Hour Centre ARTA Dedicated Phone Line

For emergency travel assistance contact:

SIGMA ASSISTEL 24-hour Centre immediately

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

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



Alberta Retired Teachers' Association

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Fax: 780-447-0613
Email: altat@telus.net
Website: www.albertarta.org



Johnson Inc., ARTA's Plan Administrator

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Phone: 780-413-6536
Administration Toll Free: 1-888-780-ARTA (2782)
Claims Toll Free: 1-866-575-ARTA (2782)
Website: www.johnson.ca/arta-apsr
ARTA-Sponsored Home and Auto Insurance
Phone: 1-800-563-0677
Website: www.johnson.ca/arta-apsr

**For full information on all the benefits of ARTA membership and Affinity program, please visit our website www.albertarta.org
IMPORTANT! For complete Health and Dental Plan details, please refer to the governing documents, your Certificates of Insurance available on the website: www.johnson.ca/arta-apsr**