

ARTA Retiree Benefits Plan  
Public Sector – Presentation to CEMA  
As at September 1, 2014



Prepared by:



ARTA'S Benefit & Actuarial Consultant

## Contact Information and Presenters

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# Alberta Retired Teachers' Association

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- Provincial Association for Retired Teachers
- 11,000 Regular and 5,000 Affiliate members
- 17 local branches throughout Alberta
  - One satellite branch in BC
- Provincial office in Edmonton
- Founded 1963
- Sponsor of Group Benefits Plan since 1995



# ARTA Member Services

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- Affinity Program - Member Discounts
  - Collette Vacations Guided Tours
  - Hotels
  - Car rentals
  - Airport parking
  - Eye glasses
  - Managed Health Care Services
  - Computer software, cameras, home electronics , and more...
- ARTA Wellness Initiative
  - Focus on staying healthier longer
- ARTA Retiree Benefits Plan
- ARTA Charitable Foundation
- Advocacy – Together we are stronger - ARTA needs you!!



## Background of ARTA Retiree Benefits Plan

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- Group plan established in 1995
- Developed by Retired Teachers to meet the needs and lifestyle of Retired Teachers
- Non-Profit – all premiums go to administering the plan and paying claims
- Travel coverage is unique and very competitive
- Prescription drug coverage is designed to supplement Alberta Seniors' Drug Plan, which all Albertans are eligible to receive at age 65.
- Plan design and rates reviewed each year; any changes occur effective September 1

## Who Can Join ARTA's Public Sector Retiree Benefits Plan?

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- Retired person who has contributed to an Alberta Government sponsored pension plan for at least two (2) years (e.g. LAPP), and is at least 55 years of age
- Surviving Spouse/Partner and Dependents of deceased eligible members
- Participants must be Permanent Canadian Residents and covered by Provincial/Territorial Health Insurance in their province of residence
- Coverage may include eligible spouse/partner and dependant children
- All participants in the plan must be Members of ARTA

# Ongoing Application Procedure

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- Health and Emergency Travel applications for eligible Members must be submitted within 60 days of the end of group coverage through:
  - Members' own coverage, or
  - Coverage under spouse's or partner's plan
- Coverage is effective on the first day following termination of group coverage – no gap in coverage.
- Health with Emergency Travel applications submitted more than 60 days after the end of any group coverage requires evidence of good health in order to participate.

# The ARTA Retiree Benefits Plan Partners

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- **ARTA**

- Plan Sponsor
- ARTA Health & Wellness Benefits Committee – make recommendations to the Board regarding plan design, rates, and funding
- EHC/Dental – self-insured
- Health & Wellness Trust – holds reserves

- **Aon Hewitt**

- Plan Consultant & Actuary – advises Benefit Committee on plan financial status, benefit plan, and changes/costs to the benefit program

- **ASEBP**

- Administration and Claims (EDI & Paper)

- **SSQ Financial**

- Travel Insurance Underwriter

- **AXA Assistance**

- Travel Assistance Provider





# Alberta Seniors' Drug Plan

	Up to Age 65	Age 65+
<b>Seniors' Drug Plan Coverage</b>	No coverage	<ul style="list-style-type: none"> <li>• 70% of prescription drugs listed in the Alberta Prescription Drug Formulary</li> <li>• \$25 per eligible script maximum out-of-pocket cost</li> </ul>
<b>ARTA Coverage</b>	80% of eligible prescription drugs	<ul style="list-style-type: none"> <li>• 80% of eligible prescription drugs, when ARTA's Benefits Plan is first payor</li> <li>• ARTA's Benefits Plan integrates with the Seniors' Drug Plan to cover 100% of your out-of-pocket costs for drugs covered by Seniors' Drug Plan when ARTA's Benefits Plan is second payor</li> </ul>

## Four Extended Health Care Plan Choices

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	Core EHC Coverage	Enhanced EHC Coverage
No Emergency Travel Coverage	Health Wise	Health Wise Plus
Evergreen 92 Day Base Emergency Travel Coverage	Total Health	Ultimate Health

**Each of the EHC plans offers two (2) levels of annual per person prescription Drug coverage (\$1,200 or \$2,000)**

# Total Health and Ultimate Health Plans

## EMERGENCY TRAVEL COVERAGE

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- Travel Outside Province / Canada
  - 100% of eligible expenses (physician, hospital, prescription drugs, etc.)
  - \$2,000,000 lifetime maximum
  - Multiple 92-day trips during the year
  - Supplementary Plan: 15-day extensions (up to 212 days max.)
  - Trip Cancellation/Interruption Insurance (\$6,000 per insured per incident)
- No deductible
- Medical emergencies must be **sudden and unforeseen** (no specific pre-existing or medical stability clauses apply)

# Supplemental Emergency Travel Plan

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- For each trip over 92 days during the year
- Same coverage & benefits as ARTA's 92-day Total Health and Ultimate Health Travel Plans
- Refund of premium for unused 15-day extensions per trip

# Emergency Travel Claims Payment

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- Contact Travel Assistance provider before seeking emergency medical care, or as soon as reasonably possible.
- Call Travel Assistance provider within 48 hours of the event which caused your trip to be cancelled or interrupted.
- Travel Assistance provider arranges treatment, confirms coverage, pays claims and coordinates with government medicare coverage.
- Keep copies of all receipts

## Health Wise and Total Health Plans

### INSIDE PROVINCE of RESIDENCE

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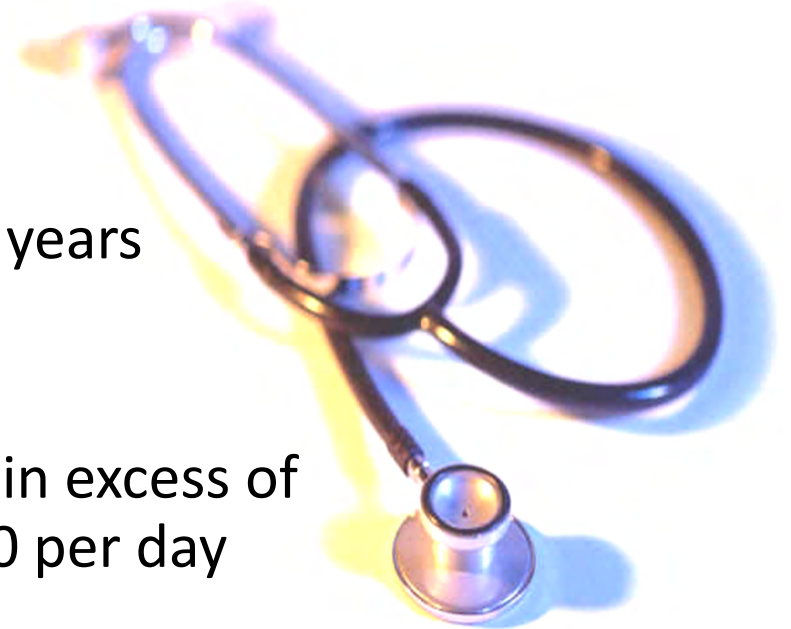
- 80% payment of eligible expenses (unless otherwise noted) up to a combined maximum of \$10,000 per calendar year (no deductible):
- Pay Direct Prescription Drugs
  - Plan A: \$1,200 per person per calendar year
  - Plan B: \$2,000 per person per calendar year
- Paramedical services:
  - \$1,000 per year for combined services of Physiotherapist, Athletic Therapist, Massage Therapist, Chiropractor, Dietician/Nutritionist, Psychologist (incl. RSW/MSW), Speech Therapist, Naturopath, Acupuncturist, Osteopath, and Podiatrist/Chiropodist



## Health Wise and Total Health Plans (cont'd)

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- Vision Care
  - \$425 per person every 2 calendar years for frames, lenses, and contact lenses
- Hearing Aids
  - \$700 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 (Doctor prescribed)



# Health Wise Plus and Ultimate Health Plans

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Same coverage as Health Wise and Total Health Plans, with the following enhancements/improvements:

- Vision Care
  - \$550 per insured every 2 calendar years for frames, lenses, and contact lenses  
*(\$425 in Health Wise and Total Health Plans)*
- Hearing Aids
  - \$900 in any 3 consecutive calendar years  
*(\$700 in Health Wise and Total Health Plans)*
- Paramedical services
  - \$1,200 per calendar year for **combined** services of paramedical practitioners  
*(\$1,000 in Health Wise and Total Health Plans)*
- Lifestyle Prescription Drugs
  - 50% coverage for defined (hair loss & ED) Prescription Drugs, to an annual maximum of \$150  
*(no coverage in Health Wise and Total Health Plans)*



# Dental Care 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*)

- *24 month minimum participation required*
- *Stand-alone Dental Care is available*
- *No waiting period for coverage*
- *Benefits pro-rated in first year if applied for as late entrant*



# How Does ARTA Retiree Benefit Plan Compare?

	ARTA Benefits	Blue Cross Seniors Plus (Plan D)
Extended Health Care	Travel Out-of-Province/Country Medical Emergency	Discount on ABC Travel Insurance
	\$2,000,000 Lifetime	\$25,000/year
	\$6,000 Trip Cancellation	No trip cancellation coverage
	Drugs – \$1,200/year or \$2,000 /year - Integrates with Alberta Seniors’ Drug Plan	<b>Drugs Not Covered by Blue Cross Seniors+</b> (Alberta Seniors' Drug Plan only covered prescription drugs)
	Hospital/Home Care	Hospital
	Paramedical: \$1,000 annual combined: Physiotherapist, Athletic Therapist, Massage Therapist, Chiropractor, Dietician/ Nutritionist, Psychologist, Speech Therapist, Naturopath, Acupuncturist. Osteopath, Podiatrist/Chiropodist	Paramedical (Chiro/Physio and Podiatrist)
	Vision (\$425/2 years) / Hearing (\$700/3 years)	Vision \$300/3 years

## How Does ARTA Retiree Benefit Plan Compare?

	ARTA Benefits	Blue Cross Seniors Plus (Plan D)
Dental Care	80% Basic – No Maximum	80% Basic/65% Major (1 year wait for Major)
	80% Minor – \$750/year	Max \$750 – year 1
	50% Major – Crowns \$700/year plus - Dentures \$700/year	Max \$1,350 – years 2+
Monthly Rates (Single) to August 31, 2015	Health with Travel \$94.75 (S)	Health/Dental Age 65-74 \$72
	Health without Travel \$74.25 (S)	Health/Dental Age 75-84 \$73
	Dental Option A \$57.00 (S)	Health/Dental Age 85+ \$72

# Other Retiree Benefit Plan Coverages

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- **Trip Cancellation/Interruption (stand-alone annual evergreen 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
  - 11 occurrences covered
  - Age band rated: at age 60, costs \$158 per person per year; at age 70, costs \$220 per person per year
  - Insured by RSA Canada
- **Home & Auto Insurance**
  - Preferred rates available from TW Insurance for ARTA members
- **Life Insurance options**
  - Insured by Manulife Financial, arranged by TW Insurance



## Key Points

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1. Ongoing Eligibility – within 60 days of loss of group benefits coverage
2. Need to participation in EHC benefit in order to access Travel Benefit
3. EHC and Dental can each be stand-alone participation
4. To Enroll or Enquire: **1.855.444.ARTA (2782)**

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# Questions?

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**Thank you**

