

# ARTA and the ARTA Benefit Plans

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# About ARTA

- ▶ Founded in 1963 as a provincial association for Retired Teachers
- ▶ Has expanded to include other similar groups
- ▶ Sponsor of Group Benefits Plan since 1995
- ▶ Over 32,000 members and covers 46,000 lives
- ▶ Provincial offices located in Edmonton and Calgary



# ARTA Membership Advantages



**Wellness Initiatives**



**Member Discount Program**



**Scholarships**



## Wellness Initiatives

Physical and mental wellness events hosted throughout the year to keep members active and engaged

- Photo Contest
- Physical Wellness Initiatives
- Writing Contest



## Member Discount Program

Access discounts for ARTA members from a large variety of businesses





## Scholarships

ARTA has an annual scholarship program that awards eight students continuing their post-secondary studies with \$5,000 each.

# Background of ARTA **BENEFIT PLANS**

**Since  
1995**

Group plan was established in 1995 by retired teachers

**Non-Profit  
Organization**

All premiums go to administering the plan and paying claims

**Travel  
Coverage**

Our travel coverage is unique and competitive



# ARTA's Benefit Plans Eligibility



## Sponsored Pension Plan



## ARTA Member

All participants must be Members of ARTA



## Canadian Resident

Canadian residents covered by Provincial/Territorial Health Insurance in their province of residence



## No Age Restrictions

Join at any age and remain a member for life

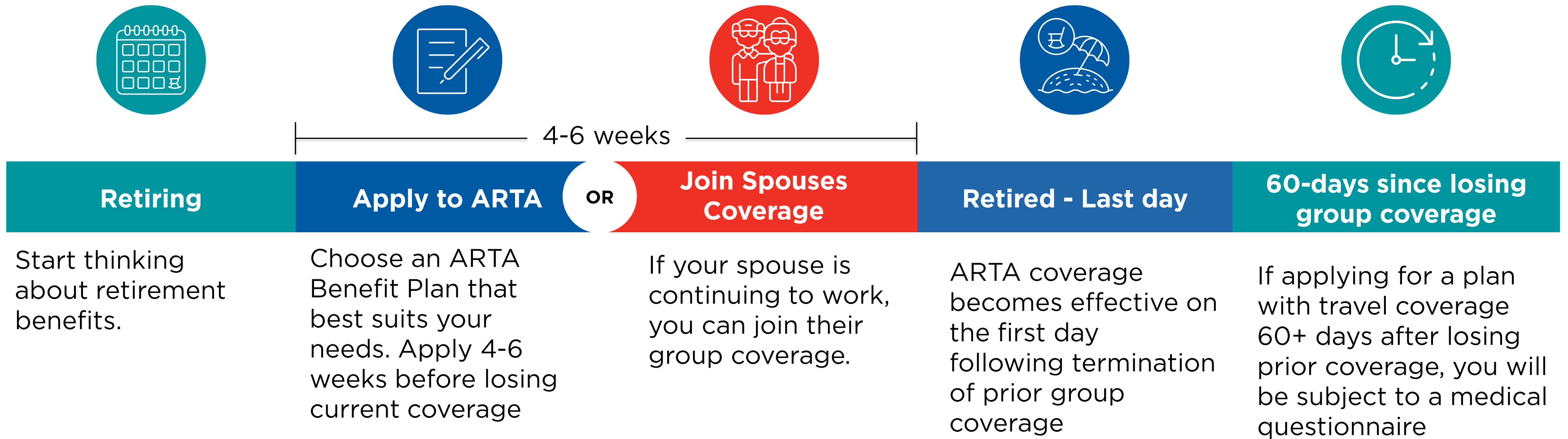


## Eligibility of Dependents

Surviving spouse/partner and Dependents of deceased are eligible members



# Application Procedure



# Plan Options

- ▶ **Comprehensive Plans – under age 65**

**Gives you a little bit of everything:**

Higher levels of prescription drug maximums for under age 65 members

- ▶ **Build Your Own Plans – any age**

Works in tandem with Alberta Coverage for Seniors Benefit Plan



# Comprehensive Plans Under Age 65



# Comprehensive Plans Coverage

EXTENDED HEALTH COVERAGE	COMPREHENSIVE PLANS		
	 CORE HEALTH	 ESSENTIAL HEALTH	 ENHANCED HEALTH
<b>Overall Coverage Level</b>	<b>100%</b> , unless otherwise indicated	<b>100%</b> , unless otherwise indicated	<b>100%</b> , unless otherwise indicated
<b>Overall Annual Maximum</b>	\$10,000	\$10,000	\$15,000
<b>Prescription Drugs</b>	<b>80%</b> coverage up to \$1,500/year	<b>80%</b> coverage up to \$2,500/year	<b>80%</b> coverage up to \$5,000/year
<b>Paramedical Services</b>	<b>80%</b> coverage up to \$750/year	<b>80%</b> coverage up to \$1,000/year	<b>80%</b> coverage up to \$1,500/year
<b>Diabetic Supplies</b>	\$1,750	\$1,750	\$1,750
<b>Emergency Travel</b>	<b>92 days per trip:</b> no stability clause for pre-existing conditions	<b>92 days per trip:</b> no stability clause for pre-existing conditions	<b>92 days per trip:</b> no stability clause for pre-existing conditions
<b>Supplemental Travel</b>	Available to extend single trip <b>up to 212 days</b>	Available to extend single trip <b>up to 212 days</b>	Available to extend single trip <b>up to 212 days</b>

# Dental Care Coverage - included

## DENTAL COVERAGE



### Basic, preventative & minor restorative:

- Examinations
- X-Rays
- Cleaning & Polishing
- Fillings

### Major restorative:

- Dentures, implants, crowns, etc.

### Orthodontics

### Overall Annual Maximum

## COMPREHENSIVE PLANS

### CORE HEALTH

### ESSENTIAL HEALTH

### ENHANCED HEALTH

80%

80%

80%

None

None

50%

None

None

50%, \$2,000 lifetime maximum

\$1,000 Combined

\$1,750 Combined

\$2,000 Combined





# Build Your Own Plans



# Build Your Own Plans (any age)

## EXTENDED HEALTH COVERAGE

## BUILD-YOUR-OWN PLANS

	 HEALTH WISE™  TOTAL HEALTH™ HEALTH WISE + TRAVEL	 HEALTH WISE PLUS™  ULTIMATE HEALTH™ HEALTH WISE PLUS + TRAVEL
<b>Overall Coverage Level</b>	80%, unless otherwise indicated	80%, unless otherwise indicated
<b>Overall Annual Maximum</b>	\$10,000	\$10,000
<b>Prescription Drugs</b>	\$1,200 <b>OR</b> \$2,000	\$1,200 <b>OR</b> \$2,000
<b>Paramedical Services</b>	80% coverage up to \$1,200/year	80% coverage up to \$1,400/year
<b>Diabetic Supplies</b>	\$1,750	\$1,750
<b>Vision Care</b>	\$425/24 months	\$550/24 months
<b>Medical Aids</b>	Extensive List	Extensive List
<b>Defined Lifestyle Medications</b>	Not Included	50% to \$150/year

# Dental Care Options

DENTAL COVERAGE	BUILD-YOUR-OWN PLANS			OVERALL MAXIMUMS
	OPTION A	OPTION B	OPTION C	
<b>Basic, preventative &amp; minor restorative:</b> <ul style="list-style-type: none"> <li>• Examinations</li> <li>• X-Rays</li> <li>• Cleaning &amp; Polishing</li> <li>• Fillings</li> </ul>	80%	80%	65%	Unlimited for basic
<b>Minor restorative:</b> <ul style="list-style-type: none"> <li>• <i>Root canal</i></li> <li>• <i>Periodontics treatments</i></li> </ul>	80%	80%	65%	\$750
<b>Major restorative:</b> <ul style="list-style-type: none"> <li>• Dentures, implants, crowns, etc.</li> </ul>	50%	None	None	\$1,600





# Emergency Travel Coverage

## 📍 Travel Outside Province/Canada

- ▶ 100% of eligible expenses
- ▶ **\$5 million** lifetime maximum
- ▶ Multiple **92-day trips** during the year, with immediate reset
- ▶ Up to 212 days of supplementary travel coverage available, in 15-day units

## 📍 Trip Cancellation/ Interruption Insurance

- ▶ \$10,000 per insured, per incident

## 📍 NO Stability Clause

- ▶ Covers sudden & unforeseen medical emergencies

**Travel has no stability clause for pre-existing conditions**

## 📍 No Termination Age



## 📍 No Deductible









# Health Wise Rx & Complete Health Benefits Plans









# Plan Comparisons

## DRUG COVERAGE

### PLAN COMPARISONS

	 COMPLETE HEALTH  HEALTH WISE Rx	 TOTAL HEALTH  HEALTH WISE	 ULTIMATE HEALTH  HEALTH WISE PLUS
<b>Prescription Drugs Coverage Level</b> *LCA applicable	<ul style="list-style-type: none"> <li>• <b>100%</b> for all drugs dispensed by ARTARx</li> <li>• 80% for acute care drugs not dispensed by ARTARx</li> <li>• 50% for maintenance medications not dispensed by ARTARx</li> </ul>	<b>80%</b>	<b>80%</b>
<b>Maximum Acquisition Cost (MAC) Pricing</b>	Does not apply	Applicable	Applicable
<b>Prescription Drugs Annual Maximum</b>	\$2,500/year	\$1,200 OR \$2,000	\$1,200 OR \$2,000
<b>Defined Lifestyle Prescription Drugs</b>	<b>80%</b> (hair loss, ED, and prescription weight loss medication)	Not Included	<b>50%</b> to \$150/year (hair loss, ED and weight loss only)

# Plan Comparisons

HEALTH COVERAGE	PLAN COMPARISONS					
	 COMPLETE HEALTH  HEALTH WISE Rx		 TOTAL HEALTH  HEALTH WISE		 ULTIMATE HEALTH  HEALTH WISE PLUS	
<b>EHC Coverage Level</b>	90%		80%		80%	
<b>Paramedical Services</b>	\$1,400/year		\$1,200/year		\$1,400/year	
<b>Hearing Aids</b>	\$1,500/36 months		\$1,300/36 months		\$1,500/36 months	
<b>Accidental Dental</b>	\$5,000/year		\$3,500/year		\$3,500/year	
<b>Orthopedic Shoes</b>	\$750 every 3 years		\$500 every 3 years		\$500 every 3 years	
<b>Diabetic Supplies</b>	\$2,000/year		\$1,750/year		\$1,750/year	
<b>Emergency Travel Coverage</b>	92 days (included in Complete Health)		92 days (included in Total Health)		92 days (included in Ultimate Health)	

# Additional Resources



## **Virtual Physician Services Telemedicine**

- Meet with physicians online.

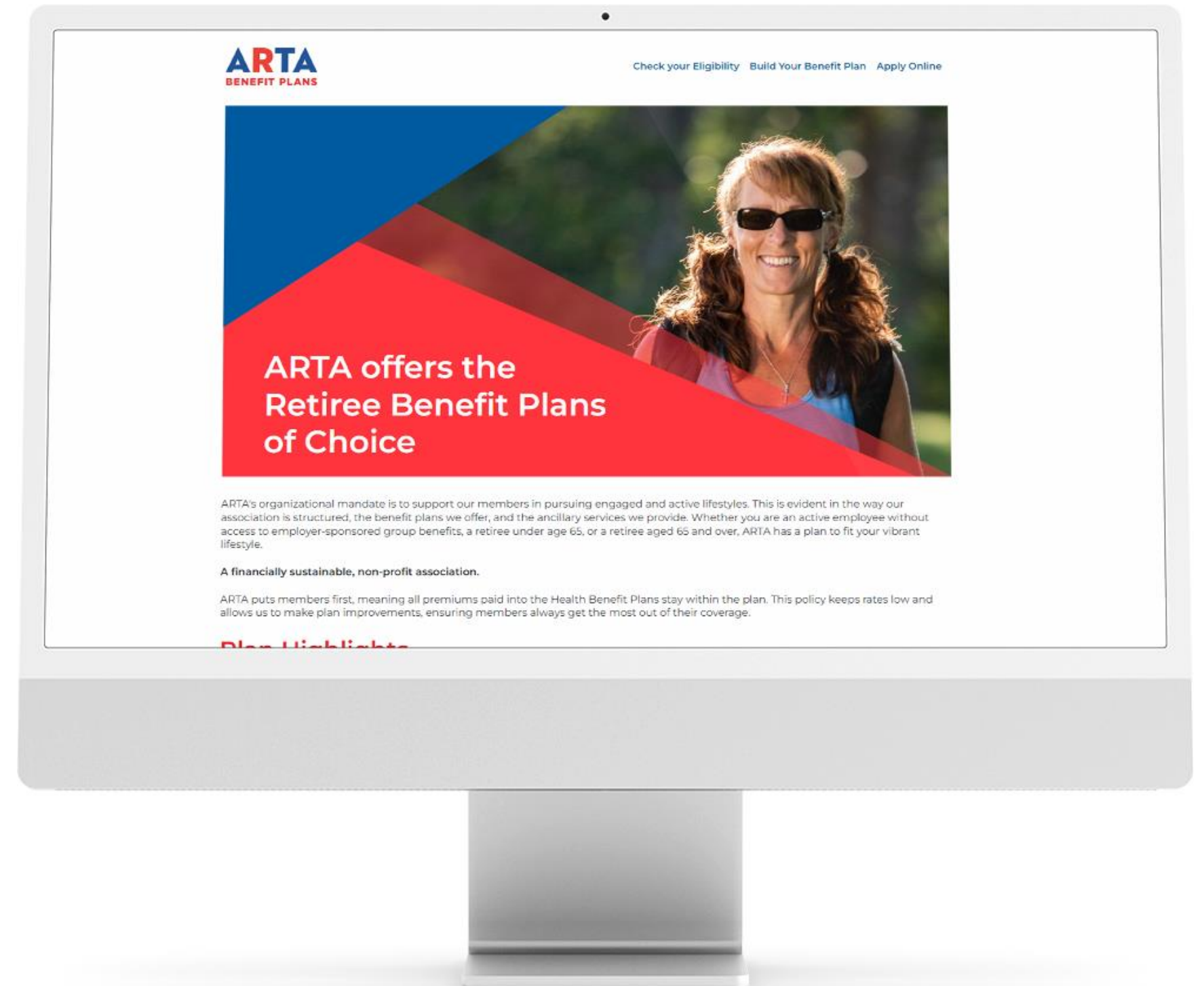
## **Virtual Health Services Counselling**

- Five hours of counselling per member, per year

# Build Your Benefits Plan

**artabenefits.net** 

- ▶ Build your Benefit Plan
- ▶ Check your eligibility
- ▶ Apply online
- ▶ Compare Benefit Plans & rates



# Enrolment Kit? QUESTIONS?

[join@arta.net](mailto:join@arta.net)

