



EDUCATION SECTOR

ARTA Retiree Benefits Plan Summary

Effective November 1, 2020



The ARTA Retiree Benefits Plan is a one-stop shop for a number of voluntary benefit options. Please review this document carefully to ensure you choose the plan that best suits your needs. The Health and Dental Plans renew automatically on November 1 every year.



To be eligible for coverage under the ARTA Retiree Benefits Plan, you must apply for and participate in all public health and drug plans for which you are eligible, as the ARTA Retiree Benefits Plan is second payor to any national, provincial or territorial plan for which you are eligible.

The plan is member-based and available to all ARTA members in good standing. Membership fees are \$25.00 per year (billed at \$2.09 per month for plan participants) for regular members (retired teachers), and \$50.00 per year (billed at \$4.17 per month for plan participants) for affiliate members (other school board employees).

To find out how to become an ARTA member or for information about how to enrol for coverage in this plan, please contact us. You will find our contact information on page 8 of this brochure or at arta.net.

OUR PARTNERS:





Extended Health Coverage Per insured person	 HEALTH WISE™ EHC CORE	 HEALTH WISE PLUS™ EHC ENHANCED
Overall coverage level	80%, unless otherwise indicated	80%, unless otherwise indicated
Overall maximum per calendar year	\$10,000	\$10,000
Prescription drugs maximum per calendar year for drugs on the ARTA Drug Benefit List. Least cost alternative and therapeutic alternative reference pricing applies. See Plan Text for details.	\$1,200 or \$2,000	\$1,200 or \$2,000
Defined lifestyle prescription drugs (like those to treat hair loss or erectile dysfunction) maximum per calendar year	Not included	50% to \$150/year
Vision care maximum per 24 consecutive months	\$425	\$550
Hearing aids maximum per 36 consecutive months	\$900	\$1,100
Paramedical coverage such as chiropractor, physiotherapist, massage therapist, acupuncturist, and podiatrist. Combined maximum per calendar year. See Plan Text for full list of covered practitioners.*	\$1,000	\$1,200
Accidental dental maximum per calendar year	\$3,500	\$3,500
Medical aids such as canes, splints, braces, walkers, breast prosthesis, and medical appliances (maximums noted in Plan Text)	Included	Included
Wheelchair and mobility scooter maximum per five (5) consecutive calendar years	Manual: \$2,000 Electric: \$5,000	Manual: \$2,000 Electric: \$5,000
CPAP/breathing monitor and accessories maximum per five (5) consecutive calendar years	\$2,000	\$2,000
Diabetic supplies, including blood glucose test strips and flash blood glucose monitors (for insulin-dependant diabetics) per calendar year	\$1,750	\$1,750
Private-duty nursing maximum per calendar year	\$3,000	\$3,000
Ambulance (ground and air)	Included	Included
Private or semi-private hospital room	100% to \$187/day	100% to \$187/day
Home care maximum 10 days following invasive procedure	\$50/day	\$50/day
ARTACares™	Included	Included
Emergency Travel Insurance	Not included	Not included
Foot orthotics maximum per three (3) consecutive calendar years	\$300	\$300

You can upgrade your coverage anytime, but you must wait 24 months to lower your coverage. Medical evidence of insurability may be required if you wish to add Emergency Travel Insurance more than 60 days after your employer sponsored group benefits plan has terminated.

Once coverage is terminated you may re-join one year after the date of cancellation.

*For complete plan details and benefit provisions, please refer to the Plan Text located online at arta.net. You can find the Plan Text by clicking on Benefits Forms & Documents under the Member Services menu.

Monthly Premiums		HEALTH WISE™	HEALTH WISE PLUS™
\$1,200 drug maximum per calendar year	Single	\$79.50	\$101.75
	Couple	\$154.50	\$199.25
	Family	\$183.25	\$237.25
\$2,000 drug maximum per calendar year	Single	\$108.25	\$130.50
	Couple	\$211.75	\$256.50
	Family	\$252.00	\$305.75

Extended Health Coverage Per insured person		
Overall coverage level	80%, unless otherwise indicated	80%, unless otherwise indicated
Overall maximum per calendar year	\$10,000	\$10,000
Prescription drugs maximum per calendar year for drugs on the ARTA Drug Benefit List. Least cost alternative and therapeutic alternative reference pricing applies. See Plan Text for details.	\$1,200 or \$2,000	\$1,200 or \$2,000
Defined lifestyle prescription drugs (like those to treat hair loss or erectile dysfunction) maximum per calendar year	Not included	50% to \$150/year
Vision care maximum per 24 consecutive months	\$425	\$550
Hearing aids maximum per 36 consecutive months	\$900	\$1,100
Paramedical coverage such as chiropractor, physiotherapist, massage therapist, acupuncturist, and podiatrist. Combined maximum per calendar year. See Plan Text for full list of covered practitioners.*	\$1,000	\$1,200
Accidental dental maximum per calendar year	\$3,500	\$3,500
Medical aids such as canes, splints, braces, walkers, breast prosthesis, and medical appliances (maximums noted in Plan Text)	Included	Included
Wheelchair and mobility scooter maximum per five (5) consecutive calendar years	Manual: \$2,000 Electric: \$5,000	Manual: \$2,000 Electric: \$5,000
CPAP/breathing monitor and accessories maximum per five (5) consecutive calendar years	\$2,000	\$2,000
Diabetic supplies, including blood glucose test strips and flash blood glucose monitors (for insulin-dependant diabetics) per calendar year.	\$1,750	\$1,750
Private-duty nursing maximum per calendar year	\$3,000	\$3,000
Ambulance (ground and air)	Included	Included
Private or semi-private hospital room	100% to \$187/day	100% to \$187/day
Home care maximum 10 days following invasive procedure	\$50/day	\$50/day
ARTACares™	Included	Included
Emergency Travel Insurance	Included**	Included**
Foot orthotics maximum per three (3) consecutive calendar years	\$300	\$300

You can upgrade your coverage anytime, but you must wait 24 months to lower your coverage. Medical evidence of insurability may be required if you wish to add Emergency Travel Insurance more than 60 days after your employer sponsored group benefits plan has terminated.

*For complete plan details and benefit provisions, please refer to the Plan Text located online at arta.net. You can find the Plan Text by clicking on Benefits Forms & Documents under the Member Services menu.

**See page 4 for details.

Travel assistance for the Total Health and Ultimate Health plans is provided by Allianz Global Assistance. Allianz Global Assistance is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd. Total Health and Ultimate Health travel insurance is underwritten by CUMIS General Insurance Company, a member of the Co-operators group of companies.



Monthly Premiums		TOTAL HEALTH™	ULTIMATE HEALTH™
\$1,200 drug maximum per calendar year	Single	\$115.50	\$137.75
	Couple	\$226.00	\$270.00
	Family	\$269.25	\$323.00
\$2,000 drug maximum per calendar year	Single	\$145.25	\$167.00
	Couple	\$285.25	\$329.00
	Family	\$340.75	\$393.25

Emergency Travel Insurance Included in Total Health™ and Ultimate Health™

- 100% coverage for sudden and unforeseen eligible emergency medical travel expenses when you leave your province of residence
- Lifetime maximum of \$5 million per insured
- 92 days of coverage per trip; unlimited number of trips
- Trip cancellation/interruption (\$10,000 per trip per insured)
- Return of excess baggage up to \$500
- Hospital accommodations and physicians' services
- Private-duty nursing (\$5,000 per calendar year)
- Drug, diagnostic services, aids, and appliances
- Emergency transportation (ground and air)
- Return of dependant children/animal companion/vehicle
- Repatriation of deceased member
- Paramedical services (three practitioners - \$250/year)

Proof of date of departure and date of return to province of residence is required at the time of the claim.

For more information on travel coverage, please refer to the Retiree Benefits section of the ARTA website, which you can access at arta.net/member-services/retiree-benefits/.

Supplementary Travel Insurance to Extend a Single Trip Beyond 92 Days

If you require more than the 92-day travel coverage included with the **Total Health™** or **Ultimate Health™** plans, you may purchase additional supplemental coverage in 15-day units for a single trip. Please arrange for supplemental coverage before your departure as we are unable to offer Supplementary Travel Insurance extensions received after the 92-day travel limit has passed. Once purchased, supplemental travel coverage automatically renews on November 1 of each year. Contact an ARTA Benefit Plan Administrator if you wish to remove travel coverage.

To purchase Supplementary Travel Insurance, please contact the Member Support team at 1-855-444-ARTA (2782). The cost of Supplementary Travel Insurance is added to your premium payments and amortized over the balance of the plan year.

Additional Days (Total Days)	Annual Premium		
	SINGLE	COUPLE	FAMILY
15 (107)	\$248	\$496	\$549
30 (122)	\$531	\$1,062	\$1,186
45 (137)	\$743	\$1,486	\$1,663
60 (152)	\$973	\$1,946	\$2,177
75 (167)	\$1,221	\$2,442	\$2,725
90 (182)	\$1,487	\$2,974	\$3,292
105 (197)	\$1,771	\$3,542	\$3,876
120 (212)	\$2,076	\$4,152	\$4,480

ARTACares™

ARTACares™ provides support for a serious illness, injury or surgery, caregiving challenges, or even something lingering such as a chronic illness. Navigating the healthcare system can be complex, but there are support services available.

ARTACares™ is available as a component of your Extended Health Care Plan. Through ARTACares™ you will be supported by a nurse who will help guide you or a loved one by addressing your health or caregiving challenges to provide real and tangible solutions. They will assist in activating services and any supports you may need. Through a simple phone call to ARTACares™, you can receive support in areas such as:

- Health care system navigation
- Health advocacy
- Care coordination
- Support for a chronic disease
- Medical second opinion services
- Caregiving consultations

To speak with a Nurse call 1-888-327-1500.

ARTACares™ is provided by HumanaCare, an Alberta-based health and wellness provider with more than 35 years of Canadian healthcare experience.



Dental Coverage Per insured person	OPTION A	OPTION B	OPTION C
Basic and preventative: unlimited annual maximum for examinations, x-rays, cleaning and polishing, fillings, extractions, etc. Some limitations may apply, such as one (1) recall exam per calendar year; eight (8) units scaling and/or root planing per calendar year; four (4) units of facility fees for surgical extracts per calendar year.	80%	80%	65%
Minor restorative: \$750 maximum per calendar year for minor restorative coverage. Examples include root canal treatment and periodontic treatments.	80%	80%	65%
Major restorative: \$800 maximum per calendar year for crowns, posts, inlays and onlays, and an \$800 maximum per calendar year for artificial teeth, implants, bridges and dentures.	50%	None	None
When can I change my coverage level?	You may upgrade your coverage anytime, but you must wait 24 months to lower or opt out of coverage.		

For complete plan details and benefit provisions, please refer to the Plan Text located online at arta.net. You can find the Plan Text by clicking on Benefits Forms & Documents under the Member Services menu. Payment for dental plan expenses will be based on the current ARTA Dental Benefit List.

Monthly Dental Premiums	OPTION A	OPTION B	OPTION C
Single	\$58.50	\$48.00	\$36.00
Couple	\$117.50	\$95.50	\$71.75
Family	\$140.00	\$110.75	\$85.75



ARTA acknowledges all applications to the Retiree Benefits Plan received by email or fax. If you have not heard from us within five business days, please contact us at 1-855-444-ARTA (2782).

Serving You

For benefits questions, the ARTA Member Support Centre is your primary point of contact. Contact the Member Support team when you have questions about your plan via phone, email, or visiting our office. The contact information for our Member Support Centre is on page 8.

For Detailed Information, See the Plan Text

For complete plan details and benefit provisions, please refer to the Plan Text located at arta.net. You can find the Plan Text by clicking on Benefit Forms & Documents under the Member Services menu.

ARTA Retiree Benefits Plan Membership Requirements

To participate in the ARTA Retiree Benefits Plan, you must be:

- A member in good standing with ARTA,
- A permanent resident of Canada, and
- Enrolled in all provincial or territorial health care plans for which you are eligible (e.g. in Alberta, this would include Alberta Health Care and Alberta Coverage for Seniors if you or your spouse are age 65 or older; in British Columbia, this would include the Medical Services Plan of BC and the BC Fair PharmaCare Plan).

Note: refer to arta.net for specific membership requirements.

Coverage is also available to the surviving spouse of an eligible member.

If you have membership eligibility questions, please contact the Member Support Centre at 1-855-212-2400.

Dependants

This plan allows you the flexibility to choose single, couple, or family coverage. Couple coverage may include you and your spouse, or you and a dependant child.

For more information, please refer to the dependant eligibility section in the Plan Text located at arta.net. You can find the Plan Text by clicking on Benefit Forms & Documents under the Member Services menu.

Enrolment

You are automatically eligible to enrol in an Extended Health Plan with emergency travel (Total or Ultimate Health plans) if ARTA receives your application within 60 days of termination from an employer-sponsored group benefits plan (either as an employee or eligible dependant). After 60 days, applications require medical evidence of insurability and you may be denied coverage. Your ARTA Retiree Benefits Plan coverage starts the day after your current coverage terminates.

Premiums are payable from the date your ARTA Retiree Benefits Plan coverage begins, regardless of the date your application is received.

If you wish to apply for Total or Ultimate Health more than 60 days after your employer-sponsored benefit plan terminates, you must complete a medical questionnaire to determine eligibility. Coverage will begin the date your application is approved. Please contact the Member Support team at 1-855-212-2400 to obtain an evidence of insurability form.

If you wish to enrol in a dental plan more than 60 days after your employer-sponsored group benefits plan terminates, your maximums will be pro-rated based on the current calendar year. For example, if you enrol in dental coverage in July, your maximums will be pro-rated by 50%, or \$400 of the \$800 maximum.

Your benefit package will be sent to you via email. If you wish to have your benefits package sent by mail, please indicate this on your enrolment form. Once you are successfully enrolled, your Member ID card will be available on the MyARTA (myarta.net) member website.

EFFECTIVE DATE OF COVERAGE IF YOU ARE TRAVELLING

If you are not in your province of residence on the date your coverage is effective, the 92-day emergency travel coverage begins the date you left your province of residence. For example, if your coverage is effective May 1 but you left for Mexico on April 1, your 92-days start on April 1 and you will have emergency travel coverage until July 2. You are welcome to purchase supplemental travel insurance for single trips longer than 92-days. See page four for details.

Coverage for extended health (not including emergency travel) and dental begins on the date you return to your province of residence.

ACCESSING YOUR BENEFITS ONLINE

To register for a MyARTA account, visit myarta.net. You will only be able to register for your MyARTA account after receiving your Welcome Package from the ARTA Member Support Centre.

The MyARTA account provides you with access to a variety of self-serve features, such as printing your ARTA Member ID card, the ability to submit claims online, view your claims history, confirm if a drug is covered by using the Drug Lookup Tool, and the ability to view your claims history.

You can also access your benefits information on the go with the ARTA Benefits mobile app, available for iOS and Android phones and tablets.

Premium Payments

Bank deductions are withdrawn on the tenth day of each month for coverage during the current month. For example, January 10 deductions are for January coverage.

Provincial sales tax is added to your premiums where required by law.

Claim Payments

Claim payments will be made directly to your bank account.

DIRECT BILL OR ELECTRONIC CLAIMS SUBMISSION

Most health care professionals offer direct billing services to the ARTA Retiree Benefits Plan.

ASSIGNMENT OF BENEFITS

You also have the option to have your health care professional reimbursed directly from the ARTA Retiree Benefits Plan when you submit receipts with the applicable claim form.

Plan Renewal

The ARTA Retiree Benefits Plan monthly premium rates are subject to change on November 1 each year. You will receive advance notice of any changes to rates or benefits.

Coverage Termination

Coverage terminates for you and your dependants on the last day of the month following:

- The date you request,
- The date you no longer make payments,
- The date you are no longer eligible for coverage,
- The date you are no longer an ARTA member,
- The date of your death,
- The date you are no longer a resident of Canada, or
- The date you enter the armed forces of any country.

ARTA-Sponsored Plans: TW Insurance

Great discounts are available for ARTA members!

- Home insurance
- Auto insurance
- Options for life insurance, for you or your family, including your grandchildren

Please contact TW Insurance Brokers at 1-855-894-2782 or visit twinsurance.ca/arta.

Important Information

The Plan Text will prevail for discrepancies between this document and the Plan Text.



CONTACT INFORMATION



Alberta Retired Teachers' Association

15505 137 Ave NW
Edmonton, Alberta T5V 1R9

General Inquiries

1-855-212-2400
780-822-2400
info@arta.net

Claim Specific Inquiries

1-855-444-ARTA (2782)
780-989-8709
claims@arta.net

For emergency travel assistance and travel claims, please contact:



Allianz Global Assistance

ARTA'S EMERGENCY TRAVEL ASSISTANCE PROVIDER

Toll-free in Canada/U.S.: 1-844-996-9003
From any other country, call collect: 1-519-342-0142
Policy#: FC310040
Website: allianz-assistance.ca

For services provided through the ARTACares™ program, please contact:



HumanaCare

ARTA-SPONSORED WELLNESS PROVIDER

Phone: 1-888-327-1500

For home, auto and life insurance, please contact:



TW Insurance Brokers

ARTA-SPONSORED HOME AND AUTO INSURANCE

Phone: 1-855-TW4-ARTA (894-2782)
Website: twinsurance.ca

