

GROUP BENEFIT PLAN

Rocky View Schools
Employee Benefit Plan



Retiree Benefits – Age 65 or older

What you need to know about
continuing your benefits coverage following retirement
if you are age 65 or older

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See the employee benefit plan booklet online at <http://www.rockyview.ab.ca/> for further details.

This brochure is designed to help you understand your coverage if you are a retiree age 65 or older. If you need more information on your benefits, review your employee benefit booklet; contact the Rocky View Schools Benefits Department.

If you're planning to retire, you may have lots of questions including, "What should I do about my benefits coverage?"

If you retire at age 65 or older, or are an 'Early Retiree'* who continued on the RVS retiree voluntary coverage until termination age of 65, you have the option to continue extended health and dental care coverage under a private plan.

***Note:** Early Retirees: Employees who retire between ages 45-65 with at least 10 years of service, have the option to continue on the RVS benefit plan; employee paid.

Who is eligible?

Any retiree will be guaranteed coverage without a medical exam provided you apply for coverage before, or within, 60 days of leaving the RVS group insurance plan.

What are my individual insurance carrier options?

- Blue Cross
- ARTA Benefits Program
- Manulife Cover Me
- Or any other insurance carriers individual group insurance products available to members leaving a group insurance plan.

What kind of coverage can I get?

ARTA

- Extended Health Care
 - With or without travel coverage (60 day minimum with the option to buy more days)
- Dental Care

Manulife Cover Me

- 3 Options: Basic, Enhance and Starter
- Extended Health Care
 - With or without travel coverage (Max= 30 days)
- Dental Care

***Note:** Benefit coverage for all benefit carriers are subject to change at any time.

When should I apply?

It is important that ARTA or Manulife Cover Me receive the application within 60 days of retirement (termination from the group plan). If you apply after 60 days your acceptance is subject to satisfactory medical evidence.

How long do I have coverage for?

As long as you want. Either the ARTA or Manulife Cover Me plans will renew automatically each year for successive one-year terms, as long as premium is paid when due and the policy is in-force on the day before the annual renewal.

How much will it cost?

It depends which carrier you choose.

In order to join the ARTA Benefits Program an affiliate membership of \$50 per year is required. This membership also entitles affiliates to participate in their discount program at selected hotels, travel companies, car rentals, and selected consumer purchases.

If you choose ARTA you only have the option of whether to include travel or not as you must choose all the other benefits levels. If you choose Manulife Cover Me you have 4 options of coverage levels and then the option to include travel.

The ARTA plan renews annually and therefore premium rate changes are effective September 1st. The Manulife Cover Me plan rates are dependent on your age at application and are subject to change on an annual basis based on the experience of the Manulife Cover Me block. Additionally, for Manulife Cover Me, if you choose to submit medical evidence at application you are eligible for 'Preferred' vs. 'Guaranteed Acceptance' rates, which may save you money.

The current rate information can be found on-line or by calling as per the below links & phone numbers.

How do I apply?

Application forms and instructions can also be found online as per the below links & phone numbers.

Need more information?

Blue Cross: www.ab.bluecross.ca
1-800-661-6995

ARTA: www.albertarta.com
1-855-212-2400

Manulife Cover Me: www.coverme.com
1-877-268-3763

***Note:** *The Rocky View Schools Benefits staff or Morneau Shepell can not give individual advice on any of the post retirement benefit program alternatives.*