

MyRetiree Plan: April 2023 Virtual Presentation and Q&A

The following information is based on the Q&A portion of the above virtual event. Questions and answers are modified, if needed, for clarity. **Note:** Dependants' coverage, regardless of age, is based on the age of the covered member.

COORDINATING BENEFITS

Q: If I am covered under my spouse's plan and they are still working, how does the MyRetiree Plan coordinate with their benefits and which plan pays first?

A 'working' plan will default as first payor with the MyRetiree Plan becoming second payor. Members who prefer to have the MyRetiree Plan as first payor can contact an ASEBP benefit specialist at 1-877-431-4786 to request this change. You can find more information about [coordinating benefits](#) at asebp.ca.

Q: If I choose single coverage, what are the requirements to add a spouse or partner on my benefits?

To be eligible, you and your spouse must either be legally married or in an [adult interdependent relationship](#).

You can add your spouse, partner or other dependant by submitting a [MyRetiree Plan Change Application](#). To avoid a delay in coverage, register dependants within 31 days of becoming eligible.

DENTAL COVERAGE

Q: Can I change dental coverage at any time?

No. If you choose one of the Enhanced plan options, you must maintain a minimum level of single coverage for two years before choosing to select a Core plan. You may increase from the Core plan to an Enhanced plan at any time.

Q: Is there orthodontic coverage with the MyRetiree Plan?

The Dental Care Enhanced Option 1 includes orthodontic coverage for dependants 18 years and under. Visit [myretireeplan.ca](#) for plan maximums.

Q: What are the differences between the three MyRetiree Plan dental options?

1. **Core:** pays 50 per cent of ASEBP's Dental Guide for basic preventive services to a combined annual maximum of \$2,000 per person, per calendar year (January 1-December 31). Major restorative services are paid out at 50 per cent of ASEBP's Dental Guide to a combined maximum of \$2,000 per person, per calendar year. Orthodontic coverage is not included.
2. **Enhanced Option 1:** pays 50 per cent of ASEBP's Dental Guide for basic preventive services to a combined annual maximum of \$2,500 per person, per calendar year (January 1- December 31). Major restorative services are paid out at 100 per cent of ASEBP's Dental Guide to a combined maximum of \$5,000 per person, per calendar year. Orthodontic coverage is available at 50 per cent to a \$3,000 lifetime maximum for dependants 18 years or younger.
3. **Enhanced Option 2:** pays 80 per cent of ASEBP's Dental Guide for basic preventive services to a combined annual maximum of \$1,000 per person, per calendar year (January 1-December 31). Major restorative services

are paid out at 50 per cent of ASEBP's Dental Guide to a combined maximum of \$2,500 per person, per calendar year. Orthodontic coverage is not included.

DRUG COVERAGE

Q: If I become a MyRetiree Plan member, will my drug coverage change from what I currently have as a working member?

The MyRetiree Plan offers two options (Enhanced and Core) for Extended Health Care (EHC) coverage, which includes prescription drugs. Both options are different from the coverage working members receive.

The plan's EHC **Core** coverage reimburses eligible EHC claims, including prescription drugs, at 70 per cent. There is no annual maximum for members under 65 years; however, those members 65 years and above have an annual maximum of \$3,500 per person for drug coverage. Plus, once a member reaches age 65, the applicable provincial or territory seniors benefit plan becomes first payor.

The plan's EHC **Enhanced** coverage reimburses eligible EHC claims, including prescription drugs, at 100 per cent. There is no annual maximum for members under 65 years; however, those members 65 years and above have an annual maximum of \$5,000 per person for drug coverage. Plus, once a member reaches age 65, the applicable provincial or territory seniors benefit plan becomes first payor.

Q: Will my approved Special Authorizations continue once I become a MyRetiree Plan covered member?

Approved Special Authorization requests will follow you into the MyRetiree Plan. Please contact an ASEBP benefit specialist to discuss your specific circumstances.

EMERGENCY TRAVEL INSURANCE

Q: Can I purchase extra travel coverage?

Yes. The MyRetiree Plan allows for a maximum of 100 consecutive days per trip outside of Canada (which resets upon re-entry into Canada) for eligible covered members. Eligible members can purchase additional coverage through Alberta Blue Cross or another insurance provider.

Q: How does the stability clause impact my coverage?

The 90-day stability clause means there have been no changes to your pre-existing medical condition(s) 90 days prior to your trip departure date. Changes could mean an increase or decrease in medication, a new medication prescribed, hospitalization, new testing, treatment, symptoms, or a new diagnosis for your condition. If you have a pre-existing medical condition that is not stable 90 days before you leave Canada, any claims relating to that pre-existing condition will not be covered.

LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

Q: Can I keep just the Life and AD&D insurance if I have another plan?

Yes. If you have coverage for Extended Health Care, Dental Care, and Vision Care under another plan and are eligible for the MyRetiree Plan Life and AD&D coverage, you can apply for Life and AD&D coverage exclusively by waiving the

applicable coverage on the MyRetiree Plan application form. Should you wish to add extended health, vision, and dental coverage in the future, you will need to provide ASEBP with proof of loss of coverage from the other plan.

MOVING

Q: If I move outside of Canada to work/live for five years or more, or become a non-resident, can I maintain my MyRetiree Plan benefits?

No. MyRetiree Plan members must meet [eligibility requirements](#), including maintaining their Canadian residency (excluding Quebec) and provincial or territory health care coverage. If a member resides in more than one location (i.e., lives out-of-country over the winter), they must continue to maintain their provincial or territory healthcare to maintain their MyRetiree Plan benefits. If a member fails to declare that they are no longer eligible for provincial healthcare, this will result in loss of coverage.

PLAN MAXIMUMS AND CLAIMS HISTORY

Q: If I switch from Core to Enhanced for any of the benefits, do the coverage maximums reset?

Coverage maximums do not reset when changing from a Core plan to an Enhanced plan or vice-versa.

Q: Will I get new benefit maximums under the MyRetiree Plan or will my ASEBP working plan or Early Retirement benefit maximums carry over?

MyRetiree Plan members receive new plan maximums and claims history upon enrollment. ASEBP Group (working) plan and Early Retirement maximums and claims history will not carry over into the MyRetiree Plan.

PREMIUMS

Q: Where can I find the premiums for some of the options?

Current premium rates for the MyRetiree Plan are located on page 5 of ASEBP's [Information Brochure](#). The "[Get a Quote](#)" section of our website can also provide you with a breakdown of fees based on your needs. These rates are guaranteed until August 31, 2023.

Q: What will the premium increase look like in September?

Information about the premium rate increase, effective September 1, 2023, is located on page 7 of the [March 2023 Trustees' Report](#).

TERMINATING COVERAGE

Q: Will I be able to cancel the MyRetiree Plan coverage at any time?

Yes, you may terminate your coverage at any time; however, terminating your coverage will forfeit your ability to re-enroll in the MyRetiree Plan.

Q: Can I terminate my benefits and rejoin later if I can't afford the MyRetiree Plan benefits?

You may terminate your coverage at any time; however, terminating your coverage will forfeit your ability to re-enroll in the MyRetiree Plan.

ADDITIONAL Q&AS

Q: Will my ASEBP ID number stays the same if I become a MyRetiree Plan member?

Yes, your ASEBP ID number will remain the same once enrolled in the MyRetiree Plan; however, your section code will change, and you must update this with your service providers.

Q: Do I need to update any other information?

Members who are 65 years and above must apply to their provincial- or territory-sponsored seniors benefit program, which becomes first payor. For instance, covered members living in Alberta will apply to the Coverage for Seniors plan. Alberta residents can submit claims to either the government-sponsored plan or directly to ASEBP and the claim will be automatically processed under both. If a member lives in a territory or province other than Alberta, they will need to submit claims to their provincial- or territory-sponsored seniors plan, and then submit the Explanation of Benefits form to ASEBP (as second payor).

Q: I am currently retired and not on the MyRetiree Plan. If I need to rejoin before I turn 65, do I have the option of rejoining under my previous plan or the MyRetiree Plan?

First time applicants can apply to the MyRetiree Plan at any time if they meet the [eligibility requirements](#). You may need to contact your current provider for details on canceling your plan with them.

If you have accepted a temporary contract from an employer who is affiliated with ASEBP, and you are eligible for your employer's ASEBP benefits, they will submit an enrollment transaction. Once that contract ends, you can then apply for the MyRetiree plan.

Q: If my spouse is still working and has ASEBP benefits, should I still apply for the MyRetiree Plan when I retire at the end of June?

This is a personal decision based on your coverage needs. If you remain covered under your spouse's ASEBP group (working) plan, you may choose to only apply for the Life and Accidental Death & Dismemberment (AD&D) insurance under the MyRetiree Plan (if you under the age of 65). Alternatively, you may apply for all benefits under the MyRetiree Plan and coordinate benefits through both plans.

Q: Can you use ASEBP premiums as an income tax deduction?

Yes. Extended Health Care, Dental Care, and Vision Care premiums may be used for income tax purposes as per the *Income Tax Act*, paragraph 118.2.

Q: Is ASEBP no longer offering the "Early Retirement" coverage?

This is correct but applies to new retirees only. Effective January 1, 2022, ASEBP stopped accepting applications for the Early Retirement plan. New retirees can apply for ASEBP's MyRetiree Plan benefits.

If you currently have Early Retirement benefits with ASEBP, you can maintain this coverage until the end of the month that you turn 65. Then, you can apply for coverage under our MyRetiree Plan, or you can apply now. If you choose to transfer to the MyRetiree Plan before turning 65, you cannot convert back to the Early Retirement Plan benefits.



Q: Is the MyRetiree Plan affiliated with ARTA or is it a separate plan?

ASEBP and ARTA are two separate entities with no affiliation, and each offers their own retirement plans. Please contact ARTA for information about their plan and rates.