

ACADEMIC STAFF POST RETIREMENT BENEFIT COVERAGE OPTIONS

PLANS AVAILABLE TO DEPARTING STAFF MEMBERS OVER THE AGE OF 65

A review of the insurance post employment benefits market was conducted and the following plans have been identified by the Academic Benefits Review Task Force as providing; competitive level of benefits coverage with competitive cost, member flexibility as some plans do not require medical evidence of insurability, and levels of coverage to help best fit individual needs.

The following is a brief summary of the plans and contacts for further information. These plans are available for staff leaving the employment of the University of Alberta subject to residency and application requirements.

ALBERTA BLUE CROSS - COVERAGE FOR SENIORS

This government provided plan provides premium free coverage for health related services not covered by the Alberta Health Care Insurance Plan.

Coverage:

Plan benefits include;

- Prescription drug coverage of 70% of the cost of a prescription or the amount exceeding \$25 which ever is greater. Individuals pay only the maximum of 30% of the cost of a prescription to a maximum of \$25. The annual maximum benefit reimbursement from the plan is \$25,000.
- In addition to prescription drugs the plan provides limited benefits for ambulance services (ground only), clinical psychologist, home nursing care, prosthetic and orthotic benefits.
- This plan is available to all Albertans age 65 and older- no medical evidence is required for coverage.

Contact:

Additional information on coverage, premiums and benefits is available from Alberta Health and Wellness:

Alberta Health and Wellness
Main Floor, 10025 Jasper Avenue
phone: 427-1432 (Edmonton and area)
www.health.gov.ab.ca/coverage/benefits/drugs

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ALBERTA BLUE CROSS – SENIORS PLUS PLANS

Three levels of coverage are available that provide top up coverage to government sponsored benefits provided under the Alberta Health Care Insurance Plan and the Alberta Seniors Plan.

- No medical evidence is required to qualify for coverage.
- All three levels of coverage provide an option to purchase emergency travel coverage at a discounted price.

Contact:

Additional information on coverage and premium cost is available from Alberta Blue Cross;

Alberta Blue Cross
10009-108 Street
498-8008 (Edmonton)
http://www.ab.bluecross.ca/ip_senior1.html

SUN LIFE COVERAGE - HEALTH COVERAGE CHOICE PLANS

The Coverage Choice Options offered by Sun Life provide three levels of health and dental coverage which combine for a total of 5 options. These plans are available to University of Alberta staff when they leave employment – coverage is guaranteed, no medical evidence is required, subject to your application being made within 60 days of your current employee group coverage ending. Application for these plans must be made prior to age 69 and coverage can be renewed annually after than with no age limit. Please note that prescription drug coverage is not included in Health Coverage Choice.

Contact:

Detailed information about the Coverage Choice Plans and premium cost is available from Sun Life;

phone: 1 800 SUN-LIFE (1-800-786-5433)
www.sunlife.ca/healthreplacement

Please note: Plan details are subject to change by Sun Life.

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ALBERTA RETIRED TEACHER'S ASSOCIATION (ARTA) – HEALTH BENEFIT PROGRAMS

Retired Academic Staff can participate in the ARTA benefit program through the purchase of an affiliate membership. Benefit program coverage is available without medical evidence when application is made within 60 days of retirement.

Contact:

Detailed information about any of the ARTA benefit plans including coverage, premiums and application process is available from Alberta Retired Teacher's Association at 1-877-989-2600 (Edmonton).