

FREQUENTLY ASKED QUESTIONS

1. **What eligibility criteria apply to the Association of Science & Engineering Technology Professionals of Alberta (ASET) retirees with respect to the ASET Retiree Benefits Plan?**

In order to participate in the ASET Retiree Benefits Plan, a member must be :

- A retired member of ASET or an employee of ASET;
- An ASET member in good standing for at least ten (10) years;
- Age 55 or older;
- A permanent resident of Canada;
- Covered by provincial/territorial health care in your province/territory of residence, including any provincial health and drug plans for which you are eligible; and
- A member in good standing with the Alberta Retired Teachers' Association (ARTA).

Note: A spouse of a deceased ASET member or employee is eligible, provided the former member/employee would have met the eligibility criteria.

2. **What benefit coverage is offered through the ASET Retiree Benefits Plan?**

There are four options from which to choose:

- Extended Health Care – four plan options (each includes two prescription drug plan maximums - \$1,200 or \$2,000 per person per year).
Two of the Extended Health Care plans (Total Health and Ultimate Health) include:
 - 100% Emergency Travel Insurance for sudden and unforeseen emergencies
 - 92 days of travel coverage, with additional single trip supplementary coverage to extend travel coverage to a total of 212 days
 - \$2 million lifetime maximum
- Dental Care – three plan options
- Life Insurance
- Stand-Alone Trip Cancellation/Interruption/Delay/Baggage Loss Insurance

3. **I understand I need to become an affiliate member of ARTA in order to participate in the ASET Retiree Benefits Plan. As an affiliate ARTA member, what additional programs are available to ASET retirees?**

As an ARTA affiliate member, you will have access to the ARTA Affinity Program, which includes:

- Discounts on:
 - travel
 - accommodations
 - items such as computers and phones
- Scholarship and endowment programs
- ARTAfacts e-newsletter and ARTA's quarterly *news & views* magazine

Please go to ARTA's website, www.arta.net, for more information on affiliate membership and the ARTA Affinity Program.

4. **I retired prior to January 31, 2016. My spouse and do not currently have benefit coverage. Can I join the ASET Retiree Benefits Plan?**

Yes, provided you meet the eligibility criteria outlined in question 1. If you meet the eligibility criteria and submit your application to ARTA before the open enrollment period ends on April 30, 2016, you will not have to provide medical evidence of insurability.

5. I have individual (non-group) coverage for health benefits. Am I eligible to enroll in one of the ASET Extended Health Care plans with Emergency Travel benefits without having to submit evidence of insurability?

Yes, but only during the open enrollment period. After the open enrollment period end on April 30, 2016, you must supply evidence of insurability to enroll in one of the ASET Extended Health Care plans that include Emergency Travel coverage (Total Health and Ultimate Health plans). You may enroll in either of the ASET Extended Health Care plans that do not include Emergency Travel coverage at any time without providing evidence of insurability (Health Wise and Health Wise Plus plans).

6. Can I still join the ASET Retiree Benefits Plan after the open enrollment period?

If you enroll after the one-time open enrollment period ends on April 30, 2016, you must provide evidence of insurability for Emergency Travel coverage, unless your employer-sponsored benefit plan terminates and you apply for ASET Retiree Benefits Plan coverage within 60 days of the date of termination. You may enroll in the plans that do not include Emergency Travel (Health Wise and Health Wise Plus) at any time without providing evidence of insurability.

7. What does evidence of insurability mean?

Evidence of insurability is required when you apply for one of the ASET Extended Health Care plans that include Emergency Travel coverage (Total Health and Ultimate Health) and did not submit your application during the open enrollment period or within 60 days of losing your employer-sponsored group benefit plan. Evidence of insurability consists of a medical questionnaire and may include a medical examination, if determined necessary by the Emergency Travel Insurance underwriter.

8. I am retired and have coverage through my spouse's employer-sponsored group benefits plan. Can I join the ASET Retiree Benefits Plan when my spouse's coverage terminates?

Yes, you can enroll in one of the ASET Extended Health Care plans with Emergency Travel coverage (Total Health and Ultimate Health) within 60 days of the termination of your spouse's employer-sponsored group benefits plan, without providing medical evidence of insurability, if you are eligible based on the requirements outlined in Question 1. If you apply after this 60-day period, evidence of insurability is required, and you may be declined for Emergency Travel coverage.

9. I meet the eligibility criteria, and I have retired but have taken a job in another field. Can I join the ASET Retiree Benefits Plan?

Yes, if you meet the eligibility criteria outlined in Question 1, you may enroll during the open enrollment period. After the open enrollment period, you are eligible to join the ASET Retiree Benefits Plan without providing evidence of insurability if you apply within 60 days of the termination date of your employer sponsored group benefits plan, as long as you continue to meet the eligibility criteria outlined in Question 1.

10. I am a 53 year old ASET retiree. Can I join the ASET Retiree Benefits Plan during the open enrollment period?

No, you may not enroll at this time, because the minimum age for enrollment is 55.

11. I am going to retire February 15, 2016, and will lose my employer benefit coverage effective February 29, 2016. What date should I put on the application form for the ASET Retiree Benefits Plan coverage to start?

You should put February 29, 2016, as the date of termination for your benefit plan coverage on your application form. If you apply within 60 days of that termination date, your new ASET Retiree Benefits Plan coverage is effective the day after the termination of group benefit coverage. If you submit your application to ARTA in advance of your current plan ending you may ensure there is no lapse in benefits coverage.

12. If I enroll in one of the ASET Extended Health Care plans that do not include Emergency Travel coverage, can I apply for Emergency Travel at a later date?

Yes; however, you will have to submit evidence of insurability if you wish to add Emergency Travel coverage after the open enrollment period ends on April 30, 2016. Depending on your medical condition, you may be turned down for coverage

13. I am 65 years old and have seniors coverage provided by my provincial/territorial government. Why would I want to enroll in the ASET Retiree Benefits Plan?

In Alberta, the Coverage for Seniors plan covers many commonly used prescription drugs. Any out-of-pocket amount you pay for prescription drugs is an eligible expense under the ASET Extended Health Care plan. Some drugs that are not covered by your provincial/territorial drug plan may be covered by the ASET Extended Health Care plan. There are many benefits such as massage therapy and glasses that are not covered by provincial plans.

Provincial plans may pay a small amount for out-of-country medical emergencies. ASET Emergency Travel plans include 92 days of coverage for sudden and unforeseen emergencies.

The ASET Retiree Benefits Plan provides dental coverage and your provincial plan may not provide any dental coverage.

14. Are Out-of-Province/Canada emergency medical practitioners and hospital coverage included under the ASET Retiree Benefits Plan?

Yes, if you are enrolled under one of the ASET Extended Health Care plans which include Emergency Travel coverage (Total Health and Ultimate Health), and are outside of your province of residence or outside of Canada, medical expenses resulting from sudden and unforeseen emergencies are covered. Please refer to the plan text at www.arta.net under the Retiree Benefits tab for more information.

15. Can my child be covered as a dependant?

Children under 21 are covered. Children under 25 who are enrolled on a full-time basis for post-secondary education are eligible for coverage. Children who qualify as a dependant under Canada Revenue Agency rules are eligible.

16. I am travelling outside of Canada. Can I cancel my ASET Extended Health Care coverage while I am away, and re-enroll without evidence of insurability upon my return to Canada?

No, if you cancel your coverage while you are outside of your province of residence and subsequently wish to re-enroll, you will be required to submit evidence of insurability for coverage under one of the ASET Extended Health Care plans that include Emergency Travel Insurance. There is a chance that you may not be approved for coverage.

17. My deceased spouse was an ASET member. Am I eligible to join the ASET Retiree Benefits Plan as a surviving spouse?

If you can provide supporting documentation that your deceased spouse would have met the eligibility criteria outlined in Question 1 and you are age 55 or older, you are eligible to participate and enroll without providing evidence of insurability as long as you apply for coverage before the open enrollment period ends on April 30, 2016.

18. Are all prescription drugs covered by the ASET Retiree Benefits Plan Extended Health Care plans? Which prescription drugs are not covered?

The ASET Extended Health Care plans cover prescription drugs and medical preparations based on the ARTA drug formulary/list. Drugs covered by federal or provincial programs are not eligible for payment under the Plan; however, out-of-pocket co-payment expenses may be eligible.

Experimental, cosmetic, natural health product drugs and over-the-counter drugs are not covered. Coverage for certain lifestyle drugs (erectile dysfunction treatment and hair loss medication) is limited to the Health Wise Plus and Ultimate Health Extended Health Care plans.

To inquire if a specific prescription drug is covered, please call ARTA's plan administrator, the Alberta School Employee Benefit Plan (ASEBP) at 1-855-444-ARTA (2782) with the drug's DIN number (found on the prescription label).

19. Where can I find the details of what is covered in each benefit offered by the ASET Retiree Benefits Plan?

The plan texts for each of the benefits coverage options offered are available on ARTA's website, www.arta.net, under the Retiree Benefit tab. You may also call ASEBP toll-free at 1-855-444-ARTA (2782) to speak with a Benefit Plan Coordinator. You may also reach a Benefit Plan Coordinator by email at arta@asebp.ab.ca.

20. Can I change my coverage level at any time, or are my options locked in?

You may increase your ASET Extended Health Care or Dental coverage at any time; however, you must wait 24 months to lower or opt out of ASET Extended Health Care or Dental coverage. You may terminate Emergency Travel coverage at any time; however, if you wish to add Emergency Travel coverage again, you will have to supply evidence of insurability and may not be eligible.

21. How long are the rates which are included in the plan summary document guaranteed?

Rates are subject to change September 1 every year.

22. I am a resident of Alberta and am about to turn age 65. How do I join the Alberta Coverage for Seniors drug plan?

Prior to turning age 65, Alberta Health will send an application for enrollment in the Coverage for Seniors plan. Coverage is effective on your 65th birthday (or your partner's 65th birthday, if they turn 65 before you). You must provide your pharmacy(ies) your new Coverage for Seniors card. The ASET Retiree Benefits Plan is second payor to any provincial/territorial public drug plan.

23. When do the monthly withdrawals take place for the ASET benefit premiums?

Monthly withdrawals occur on the 10th of the month. If the 10th occurs on a weekend or holiday, the withdrawal will occur on the next business day.

24. Can I check on my membership status or benefits coverage and claims online?

Yes. There are two areas on the ARTA website (www.arta.net) where members can log in for this information. One is for ARTA membership and is called MEMBER LOGIN and the other is for everything related to your ASET benefits and is called the ARTA MEMBERS HEALTH CARE ACCOUNT.

25. As an affiliate ARTA member, will I have access to safe, reliable drug and health information?

Yes, as an affiliate ARTA member you will have access to the ARTA MEMBERS HEALTH CARE ACCOUNT. When you register for this account, you will have access to the Drug Inquiry Tool and Apple-a-Day which provides you with safe reliable drug information, as well as a myriad of other health related information, including health assessment tools.

26. Is there an annual maximum number of out-of-province trips allowed by the Emergency Travel coverage included with the Total Health and Ultimate Health plans?

No. You are covered for each out-of-province trip you take up to 92 days duration—there is no maximum number of trips. You should check with your provincial or territorial health care coverage stipulations, as there is an annual maximum number of days you may be absent from your province of residence when you are covered by your provincial or territorial health care.

If you wish to be covered for a single trip which lasts longer than 92 days duration, Supplemental Emergency Travel Insurance is available through the ASET Retiree Benefits Plan for single trips lasting up to 212 days duration. Contact ASEBP at 1-855-444-ARTA (2782) for more information.

This document is for information purposes only, please refer to the plan text at www.arta.net or call the Plan Administrator, ASEBP, at 1-855-444-ARTA (2782) for further information.