



THE ALBERTA RETIRED TEACHERS' ASSOCIATION

Education Sector

Health & Wellness Benefit Plan Summary

For the Policy Year

September 1, 2009 - August 31, 2010

ARTA, a nonprofit society, sponsors a voluntary Health & Wellness Benefits Plan designed to meet the needs of the majority of members at an affordable cost. The Plan is flexible. Members can choose any combination of Extended Health Care (with optional Emergency Medical Travel), Dental Care, Long Term Care Insurance, Term Life Insurance, Guaranteed Life Insurance, and a Home and Auto Preferred Service Plan. Johnson Inc. is ARTA's Plan Administrator. Sigma Assistel is the Travel Assistance Provider, contracted with Desjardin Financial Services, the underwriter for Emergency Medical Travel.

Health & Dental Plans renew automatically in September. There is no maximum age limit. You and your family are covered as long as you continue your ARTA membership and pay your monthly premiums, and as long as ARTA continues to sponsor the Program. Below is a summary of benefits and premiums effective September 1, 2009.

ARTA's Extended Health Care (EHC) Plan* (With or Without Emergency Medical Travel)

- 80% coverage for the following eligible expenses up to a maximum of \$10,000 per insured per calendar year (other limits may apply):
- Direct Pay Prescription Drugs: calendar year maximum of \$1,200 or \$2,000 per insured.
- Accidental Dental (maximum \$1,000)
- Medical Aids and Appliances
- Ambulance Service
- Diagnostic Services
- Hearing Aids (\$500 per 3 consecutive calendar years)
- Private Duty Nursing (\$3,000 per 3 years)
- Paramedical Services (11 practitioners – see limits)
- Prescribed Health Educational Programs (\$100 / year)
- Referral for Treatment Outside Canada
- Vision Care (\$300 per 2 consecutive calendar years) **NEW**
- Private or Semi-private Hospital (\$100 per day)
- Home Care (\$50 / day, up to 10 days after hospital stay)

Out-of-Province and Out-of-Country* Emergency Medical Travel 60-day Base Plan

100% coverage for the following unforeseen eligible expenses to a lifetime maximum of \$1,000,000 per insured:

- Multiple trips up to 60 days duration
- Hospital Accommodations. Physicians' Services
- Private Duty Nursing (\$5,000 per calendar year)
- Drugs / Diagnostic Services / Aids and Appliances
- Accidental Dental (\$1,000 per calendar year)
- Paramedical Services (3 practitioners - \$225 / yr)
- Emergency transportation (ground, air)
- Trip Cancellation / Interruption (\$6,000 per trip per insured)
- Additional Expenses (\$150 per day to 10 days)
- Vehicle Return / Return of Dependent Children
- Repatriation of Deceased Member

For emergency travel assistance contact SIGMA ASSISTEL 24-hour Centre immediately (see reverse for contact information)

Extended Health Care Monthly Premiums

With 60-Day Travel

- **\$1,200 Drug Maximum/yr**
Single \$90.50 Couples \$181.00 Family \$216.50
- **\$2,000 Drug Maximum/yr**
Single \$110.00 Couples \$220.00 Family \$263.50

Without Travel

- **\$1,200 Drug Maximum/yr**
Single \$70.00 Couples \$140.00 Family \$167.00
- **\$2,000 Drug Maximum/yr**
Single \$88.00 Couples \$176.00 Family \$210.00

Supplementary Travel Insurance to Extend a Single Trip Beyond 60 Days

Annual premiums (payable monthly) are as follows:

Supplementary Travel to Extend a Trip Length Beyond 60 Days			
Additional Days	Annual Premium (Payable Monthly)		
	S=Single C=Couple F=Family		
	S	C	F
15 (75)	\$205	\$410	\$460
30 (90)	\$420	\$840	\$915
45 (105)	\$565	\$1,130	\$1,240
60 (120)	\$735	\$1,470	\$1,615
75 (135)	\$860	\$1,720	\$1,900
90 (150)	\$1,000	\$2,000	\$2,205
105 (165)	\$1,145	\$2,290	\$2,530
120 (180)	\$1,300	\$2,600	\$2,865

If you require more than the 60-day base travel included with the Extended Health Care Plan noted on the left, you may purchase additional supplemental coverage in 15-day units.

It is best to arrange for supplemental coverage where needed before your departure by contacting Johnson Inc.

*** Apply for EHC within 60 days of losing your existing employer group coverage to avoid having to submit medical evidence for eligibility. After 60 days, EHC and Travel applications require medical evidence of insurability and you may be declined coverage.**

ARTA Dental Care Plan

ARTA's Plan offers you the flexibility of three options:

Option A

- 80% Basic/Preventative-Services (No annual maximum): one oral exam per year, 8 units of scaling and/ or root planing per year, and 4 units of dental facility fees for surgical removal of teeth.
- 80 % Minor Restorative: Endodontics/ Periodontics combined to a calendar year maximum of \$750
- 50 % Major Restorative: Must be pre-authorized by mail. Calendar Year Maximums are \$700 for Crowns/Posts /Inlays/Onlays (combined) plus
- \$700 for Bridges/Dentures/Implants (combined)

Single \$54

Couples \$108

Family \$129

Option B

- 80% Basic/Preventative
- 80% Minor Restorative (Maximum \$750)
- (excludes Major Restorative)

Single \$44

Couples \$88

Family \$102

Option C

- 65% Basic/Preventative
- 65% Minor Restorative (Maximum \$750)
- (excludes Major Restorative)

Single \$33

Couples \$66

Family \$79

Other ARTA – Sponsored Plans

- Preferred Provider Pharmacy Benefit **NEW**
- Optional Non-Medical Trip Cancellation **NEW**
- Guaranteed Life up to \$25,000
- Term Life up to \$150,000 (medical required)
- Long Term Care (medical required)
- Best Doctors (coming soon)
- Home and Auto Insurance
 - great discounts for ARTA members
 - accident forgiveness
 - emergency roadside assistance
 - identity theft

Premium Bank Deductions

Deductions are withdrawn one month in advance. For example, the August 5th deduction represents September benefits coverage. Retail Sales Tax is added to the premium rates where required by law (8% for Ontario residents, 9% for Quebec residents).

SIGMA ASSISTEL 24-Hour Centre

For emergency travel assistance contact:

SIGMA ASSISTEL 24-hour Centre immediately

- **Canada/USA (Toll Free)** 1-800-465-6390
- **Overseas (Toll Free) Dial Country Code First** 800-294-85399 (excludes North & South America)
- **Other Locations (Call Collect) (514) 875-9170**

For information on ARTA's Health & Wellness Benefits Plan please contact:

Alberta Retired Teachers' Association

Room 409, Barnett House
11010 142 Street NW
Edmonton, Alberta T5N 2R1

Phone: Local: 780-447-9474
Toll Free (Alberta only): 1-800-232-7208 ext. 474
Fax: 780-447-0613
Email: altat@telus.net
Website: www.albertarta.org



ARTA's Plan Administrator, Johnson Inc

11120-178 Street NW
Edmonton, Alberta T5S 1P2

Or

Phone: 780-413-6536
Toll Free: 1-877-989-2600 (Administration)
Toll Free: 1-877-413-6599 (Claims)
Website: www.johnson.ca/arta

ARTA-Sponsored Home and Auto Insurance

Phone: 1-800-563-0677
Website: www.johnson.ca/arta



For full information on all the benefits of ARTA membership and Affinity program, please visit our website www.albertarta.org

IMPORTANT! For complete Health and Dental Plan details, please refer to the governing documents, your Certificates of Insurance available on the website: www.johnson.ca/arta