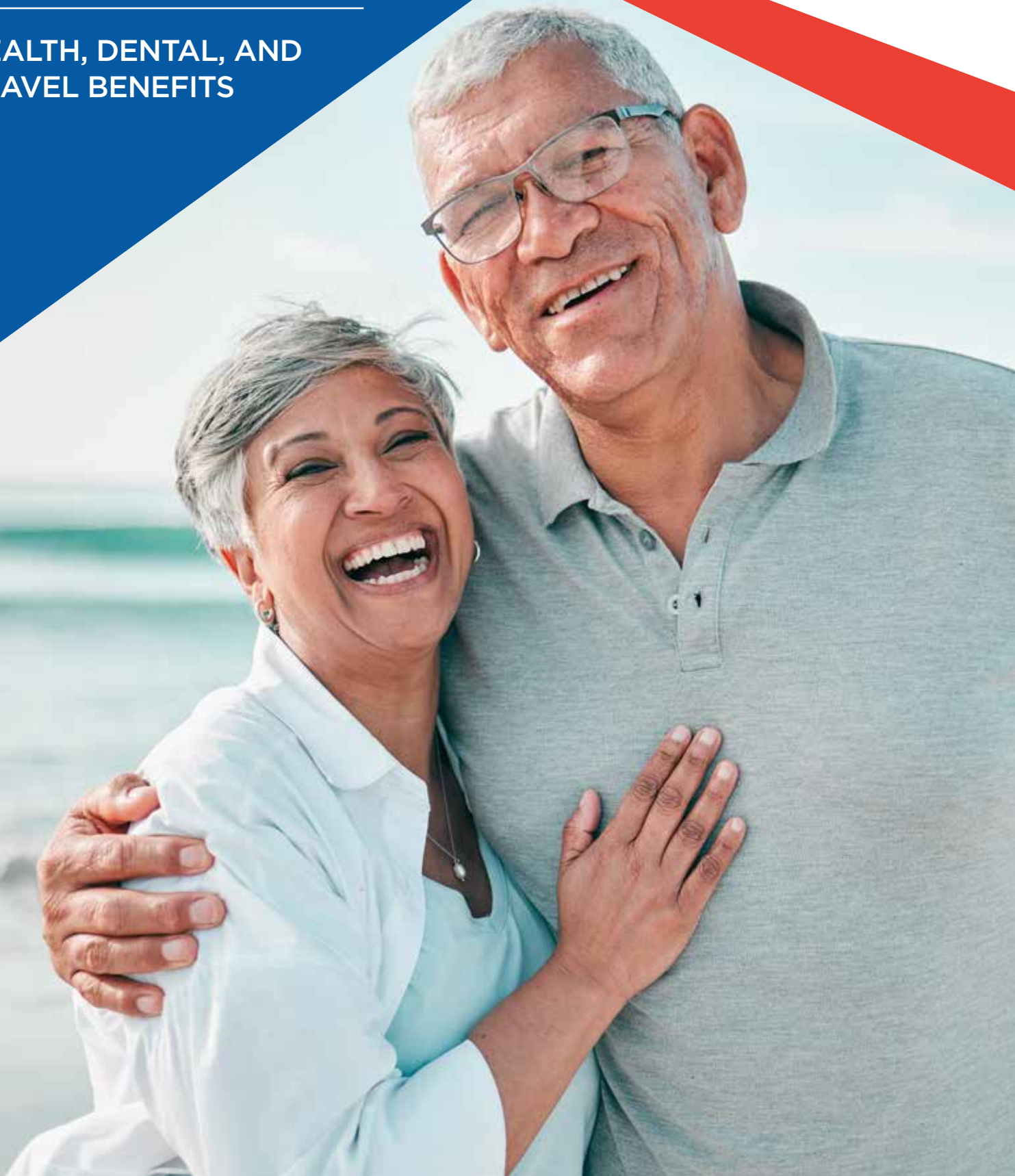


PLAN OPTIONS

HEALTH, DENTAL, AND
TRAVEL BENEFITS

ARTA
BENEFIT PLANS
artabenefits.net



Why ARTA offers the Health Benefit Plans of Choice

Our organizational mandate is to support our members in pursuing engaged and active lifestyles. This is evident in the way our association is structured, the benefit plans we offer, and the ancillary services we provide. Whether you are an active employee without access to employer-sponsored group benefits, a retiree under age 65, or a retiree aged 65 and over, ARTA has a plan to fit your vibrant lifestyle.

A financially sustainable, non-profit association.

ARTA puts members first, meaning all premiums paid into the Health Benefit Plans stay within the plan. This policy keeps rates low and allows us to make plan improvements, ensuring members always get the most out of their coverage.



The Highlights



Extended Health Care plan diversity that covers a variety of lifestyles. You can choose the level and style of coverage that best suits your unique goals leading to and following your retirement, including options for single, couple, and family coverage.



Emergency Travel Insurance coverage for sudden and unforeseen medical travel expenses when you leave your province of residence. ARTA travel coverage is unique and does not include a termination age, pre-existing conditions clauses, or stability clauses.



Trip Cancellation and Interruption Insurance with \$10,000 per covered person per trip.



Dental Care Options with preventative, major restorative, and orthodontic coverage available.

Choose the plan
that best suits your lifestyle.

Benefit Plan Options

You deserve a benefit plan that is as unique as your lifestyle. That's why ARTA's plan selection is designed with choice in mind. With so many options, you might not know where to start, but here are a few questions to keep in mind as you decide which benefit plan is right for you:

Did you know?

You can still access **Emergency Travel Insurance** even if you are outside of the 60-day window after losing employer-sponsored coverage. You just have to complete a declaration of insurability and be approved by ARTA's Emergency Travel underwriter.

Visit arta.net to learn more.

93%

of members age 65+ use less than \$1,200 of prescription drug coverage

because of coordination with the **Alberta Coverage for Seniors Program**.

Are you currently without a group benefits plan?

If you are new to the benefits world and not transitioning from an existing group benefits plan, there is an introductory plan available to cover your needs.

Primary Health offers basic coverage at an affordable rate, allowing you to get access to the benefits you need, while paving the way for you to transition to a more advanced plan when you become eligible after three years.

Primary Health includes a limited degree of travel coverage, but if you don't see yourself travelling, you're also eligible for **Health Wise** and **Health Wise Plus**. All three of these plans are available without submitting medical evidence of insurability.



Need help selecting the benefit plan that is best for you?

Visit artabenefits.net and use the **"Build Your Benefit Plan"** tool.

Looking for increased coverage levels at a comparable rate to ARTA's Total Health plan?

ARTA offers a unique benefit plan in tandem with our plan-owned pharmacy, ARTARx. This plan is available to members living within the pharmacy service zone. For more details, and to see if you are eligible, visit artabenefits.net/artarx.



Are you under the age of 65 and transitioning from an existing group benefits plan?

Most seniors across Canada (those who are 65 years of age and over) have a portion of their benefits covered by their provincial or territorial government. But if you haven't yet hit that magic age, you might need more coverage from ARTA. That's where our **Comprehensive Plans** can help. **Core**, **Essential**, and **Enhanced Health** give you a greater degree of coverage while you're still working, or if you retire before 65. Each plan covers a bit of everything, including extended health care, dental, and travel.



You are also eligible to build your own plan, choosing from these four options (read more about them in the next column).



Are you over 65 and transitioning from a previous group benefits plan?









If you are eligible to join ARTA, you can transition directly into ARTA's **Build-Your-Own** plans. If you plan to stay close to home, **Health Wise** and **Health Wise Plus** offer the widest array of coverage for retirees of any age, and are built to work in tandem with provincial and territorial coverage for seniors. You can even add your choice of optional dental coverage, depending on your needs. If you are ready to see the world, you can access travel coverage through either **Total Health** or **Ultimate Health**.



Continue to Compare all Benefit Plans ►

EXTENDED HEALTH COVERAGE





Per covered person

	INTRO PLAN	COMPREHENSIVE PLANS			BUILD-YOUR-OWN PLANS	
	 PRIMARY HEALTH	 CORE HEALTH	 ESSENTIAL HEALTH	 ENHANCED HEALTH	 HEALTH WISE™  TOTAL HEALTH™ HEALTH WISE + TRAVEL	 HEALTH WISE PLUS™  ULTIMATE HEALTH™ HEALTH WISE PLUS + TRAVEL
Age restrictions (based on primary plan member)	UNDER 65	UNDER 65	UNDER 65	UNDER 65	ANY AGE	ANY AGE
Overall coverage level	80%, unless otherwise indicated	100%, unless otherwise indicated	100%, unless otherwise indicated	100%, unless otherwise indicated	80%, unless otherwise indicated	80%, unless otherwise indicated
Overall maximum per calendar year	\$7,500	\$10,000	\$10,000	\$15,000	\$10,000	\$10,000
Prescription drugs maximum per calendar year for drugs on the ARTA Drug Benefit List. Least cost alternative and Maximum Acquisition Cost (MAC) pricing applies. See Plan Text for details.	Year 1: \$600 Year 2: \$900 Year 3+: \$1,200	80%, to \$1,500	80%, to \$2,500	80%, to \$5,000	\$1,200 or \$2,000	\$1,200 or \$2,000
Defined lifestyle prescription drugs (eg. treatments for weight loss, hair loss or erectile dysfunction) maximum per calendar year	Not included	Not included	Not included	Not included	Not included	50% to \$150/year
Vision care maximum per 24 consecutive months	\$200	\$200	\$350	\$500	\$425	\$550
Hearing aids maximum per 36 consecutive months	Not included	\$700	\$900	\$1,100	\$1,300	\$1,500
Paramedical coverage such as chiropractor, physiotherapist, psychologist, massage therapist, occupational therapist. Combined maximum per calendar year. See Plan Text for full list of covered practitioners.*	\$750	80%, to \$750	80%, to \$1,000	80%, to \$1,500	\$1,200	\$1,400
Accidental dental	\$2,000 per incident	\$2,500 per incident	\$2,500 per incident	\$3,000 per incident	\$3,500/year	\$3,500/year
Medical aids such as canes, splints, braces, walkers, breast prosthesis, and medical appliances (maximums noted in Plan Text)	Not included	Included	Included	Included	Included	Included
Wheelchair and mobility scooter maximum per five (5) consecutive calendar years	Not included	\$1,500	\$1,500	\$1,500	Manual: \$2,000 Electric: \$5,000	Manual: \$2,000 Electric: \$5,000
CPAP/breathing monitor and accessories maximum per five (5) consecutive calendar years	Not included	\$500	\$500	\$750	\$2,000	\$2,000
Diabetic supplies, including blood glucose test strips and flash blood glucose monitors (for insulin-dependant diabetics) per calendar year	\$1,000	\$1,750	\$1,750	\$1,750	\$1,750	\$1,750
Private-duty nursing maximum per calendar year	Not included	\$1,500	\$2,000	\$2,500	\$3,000	\$3,000
Ambulance (ground and air)	Included	Included	Included	Included	Included	Included
Private or semi-private hospital room	Semi-private 30 days per year	Semi-private or private 30 days per year	Semi-private or private 30 days per year	Semi-private or private 30 days per year	100% to \$187/day	100% to \$187/day
Home care maximum 10 days following invasive procedure	Not included	Not included	Not included	Not included	\$50/day	\$50/day
Orthopedic shoes	Not included	\$500 every 3 years	\$500 every 3 years	\$500 every 3 years	\$500 every 3 years	\$500 every 3 years
Foot orthotics	Not included	\$300 every 2 years	\$300 every 2 years	\$300 every 2 years	\$300 every 3 years	\$300 every 3 years
Support stockings	\$250	\$250	\$250	\$250	\$250	\$250
Dental Coverage	Included	Included	Included	Included	Optional	Optional
Virtual Health Resources including virtual physicians, medical second opinion services, and mental health counselling	Included	Included	Included	Included	Included	Included
Emergency Travel Insurance	Included*	Included	Included	Included	Not included with Health Wise Included with Total Health	Not included with Health Wise Plus Included with Ultimate Health

Dental Coverage

DENTAL COVERAGE

Per covered person

	INTRO PLAN	COMPREHENSIVE PLANS				BUILD-YOUR-OWN PLANS		
	 PRIMARY HEALTH	 CORE HEALTH	 ESSENTIAL HEALTH	 ENHANCED HEALTH		OPTION A	OPTION B	OPTION C
	AUTOMATICALLY INCLUDED IN THESE PLANS					OPTIONAL ADD-ON FOR 'ANY AGE' PLANS		
Basic, preventative, and minor restorative: Basic and preventative services include exams, x-rays, cleanings, fillings, extractions, etc. Minor restorative services include endodontics (root canals) and periodontics (gum inflammatory disease).	70%	80%	80%	80%		80%	80%	65%
Major restorative	None	None	None	50%		50%	None	None
Orthodontics	None	None	None	50%, \$2,000 lifetime maximum		None	None	None
Overall maximum per calendar year	\$750 Combined	\$1,000 combined	\$1,750 combined	\$2,000 combined		Unlimited Basic, \$750 for Minor restorative, and \$1,600 for Major restorative	Unlimited Basic, \$750 for Minor restorative	Unlimited Basic, \$750 for Minor restorative
When can I change my coverage level?	Dental is included in comprehensive plans and can only be changed by changing your overall coverage.					You may upgrade your coverage anytime, but you must wait 24 months to lower or opt out of coverage.		

For complete plan details and benefit provisions, please refer to the Plan Text located online at artabenefits.net.

Payment for dental plan expenses will be based on the current Alberta Dental Association (ADA) Dental Fee Guide.

How to Choose your Dental Benefits

If you chose a Comprehensive Coverage plan (Primary Health, Core Health, Essential Health, or Enhanced Health), your dental coverage is automatically included at the levels above and no further decisions are required on your part.

Optional add-on dental plans can be selected as stand-alone dental coverage without an Extended Health Care Plan.

For Build Your Own Benefit Plans (Health Wise, Health Wise Plus, Total Health, and Ultimate Health), you can select any of the three options of dental coverage, or you can select no dental coverage.



Accessing Your Benefits Online

Access to MyARTA will be provided as part of your welcome package when you join the ARTA Benefit Plans.

Your MyARTA account provides you with access to a variety of self-serve features, such as printing your ARTA Member ID card, the ability to submit claims online, view your claims history, confirm if a drug is covered by using the Drug Lookup Tool, and the ability to view your claims history.

You can also access your benefits information on the go with the ARTA Benefits mobile app, available for iOS and Android phones and tablets.



Emergency Travel Insurance

ARTA's Emergency Travel Insurance has **no termination age, no pre-existing conditions clauses, and no stability clauses*** Included in plans as listed in the comparison fold-out.

- **100% coverage** for sudden and unforeseen eligible emergency medical travel expenses when you leave your province of residence
- **Lifetime maximum of \$5 million** per covered person
- **92 days of coverage per trip:** resetting when you return to your province of residence
- **Trip cancellation/interruption** (\$10,000 per trip per covered person)
- Return of excess baggage up to \$500
- Hospital accommodations and physicians' services
- Private-duty nursing (\$5,000 per calendar year)
- Drug, diagnostic services, aids, and appliances
- Emergency transportation (ground and air)
- Return of dependant children/animal companion/vehicle
- Repatriation of deceased member
- Paramedical services (three practitioners - \$250/year)



Travelling longer than 92 days?

Contact ARTA for details on **Supplementary Travel Insurance** for trips up to 212 days.

1-855-444-ARTA (2782)
info@arta.net

*The Primary Health Benefit Plan travel insurance is designed for those who did not previously have employer-sponsored benefit coverage. It includes 15 days per trip, with a 90-day stability clause, and with no Supplementary Travel Insurance option available.

For more information on travel coverage, please visit artabenefits.net/travel.

Emergency Travel insurance is underwritten by SSQ Life Insurance Company Inc. Travel assistance services are provided by AXA Assistance.

Virtual Health Resources

Included in **all ARTA Extended Health Care Plans**

▶ **maple**

Living in a community with limited access to medical services? Waiting hours in an emergency room just to refill a prescription? With **Maple**, you can connect with doctors 24/7, seek medical advice online, and get a diagnosis or prescription in minutes. **Maple's** doctors and nurse practitioners are Canadian-licensed and can treat many conditions online and provide prescriptions where needed.

Learn more about **Maple** at arta.net/maple



Navigating the healthcare system can be complex, but **ARTACares** is here to help. **ARTACares** provides support to you and your family during times of need, such as during a serious illness, injury, surgery, or even for lingering concerns such as chronic illness. A nurse can provide support by addressing your health or caregiving challenges and providing tangible solutions.

You can access **ARTACares** by calling **1-888-327-1500**

▶ **Inkblot**

Maintaining your mental health is just as important as maintaining your physical health. **Inkblot** is a Member Assistance Program (MAP) that can match covered members with counselling services suitable to their needs and preferences. Sessions can be held by phone, online, or in-person with same-day appointments available. Up to five hours of free individual counselling and five hours of couples' counselling is available annually, per person.

Learn more about **Inkblot** at arta.net/inkblot



About the Alberta Retired Teachers' Association

ARTA was established in 1963 as a province-wide, non-profit organization. Its goal was to offer social activities to its members and look at issues affecting retired teachers. In 1995 the ARTA Benefit Plans were added to its list of services for retired teachers.

Since then, ARTA has grown to over 30,000 members from a variety of professions and provides services such as: healthcare and dental coverage plans, wellness information and activities, information on retirement, post-secondary scholarships, social activities, and preferred discounts with various partners.

ARTA Benefit Plans Membership Eligibility

The plan is member-based and available to all ARTA members in good standing. Membership fees are \$25.00 per year (billed at \$2.09 per month for plan participants) for regular members (retired teachers), and \$50.00 per year (billed at \$4.17 per month for plan participants) for affiliate members (other education sector employees or public and private participating organizations).

Note: refer to the applicable organizational rate sheet for your specific ARTA membership requirements.

Coverage is also available to the surviving spouse of an eligible member.

If you have membership eligibility questions, please contact the **Member Support Centre** at **1-855-444-ARTA (2782)**.

Dependants

This plan allows you the flexibility to choose single, couple, or family coverage. Couple coverage may include you and your spouse, or you and a dependant child.

For more information, please refer to the dependant eligibility section in the

Benefit Booklets located at artabenefits.net/benefit-booklets.

Enrolment

You are automatically eligible to enrol in a Comprehensive or Build-Your-Own Plan if ARTA receives your application within 60 days of termination from an employer-sponsored group benefits plan (either as an employee or eligible dependant). After 60 days, applications require medical evidence of insurability and you may be denied coverage for plans that include emergency travel insurance. Coverage under ARTA's introductory plan, Primary Health, as well as Health Wise and Health Wise Plus, are always available without medical evidence of insurability.

If you wish to apply for a plan that includes Emergency Travel Insurance more than 60 days after your employer-sponsored benefit plan terminates (not including Primary Health), you must complete a medical questionnaire to determine eligibility. Coverage will begin the date your application is approved. Please contact the **Member Support Centre** at **1-855-444-ARTA (2782)** to obtain a declaration of insurability form.

Your ARTA Benefit Plan coverage starts the day after your current coverage terminates. **Premiums are payable from the date your ARTA Benefits Plan coverage begins, regardless of the date your application is received.**

If you have selected the Primary Health plan, coverage begins on the first day of the month following receipt of your application.

If you wish to enrol in a dental plan more than 60 days after your employer-sponsored group benefits plan terminates, your maximums will be pro-rated based on the current calendar year. For example, if you enrol in dental coverage in July, your annual maximums will be pro-rated by 50%.

Your benefit welcome package will be sent to you via email. If you wish to have your package

sent by mail, please indicate this on your application form. Once you are successfully enrolled and your benefit plan is active, your Member ID card will be available on the MyARTA (myarta.net) member website.

NOTE: Please see the benefit booklet for minimum participation requirements related to each specific plan or option.

Once coverage is terminated you may re-join one year after the date of cancellation.

The ARTA Benefit Plans are not available to residents of Quebec.

Effective Date of Coverage if you are Travelling

If you are not in your province of residence on the date your coverage is effective, the 92-day emergency travel coverage begins the date you left your province of residence. For example, if your coverage is effective May 1 but you left for Mexico on April 1, your 92-days start on April 1 and you will have base emergency travel coverage until July 2.

Premium Payments

Bank deductions are withdrawn on the tenth day of each month for coverage during the current month. For example, January 10 deductions are for January coverage.

Provincial sales tax is added to your premiums where required by law.

Claim Payments

Claim payments will be made directly to your bank account.

Direct Bill or Electronic Claims Submission

Most health care professionals offer direct billing services to the ARTA Benefit Plans.

You can also submit claims directly online through the MyARTA member website.

Plan Renewal

The ARTA Benefit Plans monthly premium rates are subject to change on November 1 each year. You will receive advance notice of any changes to rates or benefits.

Coverage Termination

Coverage terminates for you and your dependants on the last day of the month following:

- The date you request;
- The date you no longer make payments;
- The date you are no longer eligible for coverage;
- The date you are no longer an ARTA member;
- The date of your death;
- The date you are no longer a resident of Canada; or
- The date you enter the armed forces of any country.

Important Information

The Benefit Booklet will prevail for discrepancies between this document and the Benefit Booklet.

*For complete plan details and benefit provisions, please refer to the Benefit Booklet located online at artabenefits.net/benefit-booklets.

On average,
members who make
paramedical claims
use 1.51 practitioners.

Combining paramedical
into one category allows
members to **maximize**
reimbursements
when using such
services.



**Alberta Retired
Teachers' Association**

15505 137 Ave NW
Edmonton, Alberta
T5V 1R9

Hours of Operation

Monday, Tuesday, Thursday, Friday
9:00am - 4:00pm MT

Wednesday
10:00am - 4:00pm MT



General Inquiries

1-855-212-2400
780-822-2400
info@arta.net

Benefit Specific Inquiries

1-855-444-ARTA (2782)
780-989-8709
claims@arta.net

arta.net | myarta.net | artabenefits.net