

PLAN OPTIONS

HEALTH, DENTAL, AND
TRAVEL BENEFITS

ARTA
BENEFIT PLANS



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



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

Introductory Plan

(Available November 1, 2021)

Primary Health is perfect for active employees and retirees under age 65 who are not transitioning from an employer-sponsored health plan. It offers basic coverage at an affordable rate, allowing you to transition into a more advanced plan when you become eligible.

Comprehensive Plans

(Available November 1, 2021)

Core, Essential, and Enhanced Health include a little bit of everything, offered at higher levels to support you until you qualify for Alberta's Coverage for Seniors Plan at age 65. Each plan offers different levels of coverage, allowing you to fine-tune your coverage to best suit your needs.

Build-Your-Own Plans

(ARTARx Plans Available January 1, 2022)

Working in tandem with Alberta's Coverage for Seniors benefits plan, Health Wise, Health Wise Plus, and ARTARx offer the widest array of coverage for retirees of any age. ARTARx is only available to Alberta residents, and includes complete coverage for prescription drugs through ARTA's plan-owned pharmacy.

Plans with Travel Coverage

Planning to see the world in retirement or to winter somewhere warm? All our Comprehensive Plans include Emergency Travel Insurance, while our Build-Your-Own Plans have optional travel coverage available.

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

Contact the ARTA Member
Support Centre at **1-855-212-2400**.

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	ARTARx ARTARx + TRAVEL	
Age restrictions (based on primary plan member)	UNDER 65	UNDER 65	UNDER 65	UNDER 65	ANY AGE	ANY AGE	ANY AGE	
Overall coverage level	80%, unless otherwise indicated	80%, unless otherwise indicated	80%, unless otherwise indicated	80%, unless otherwise indicated	80%, unless otherwise indicated	80%, unless otherwise indicated	100% for drugs dispensed by ARTARx**, 90% for other EHC benefits	
Overall maximum per calendar year	\$7,500	\$10,000	\$10,000	\$15,000	\$10,000	\$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	\$1,500	\$2,500	\$5,000	\$1,200 or \$2,000	\$1,200 or \$2,000	\$2,500 MAC pricing does not apply	
Defined lifestyle prescription drugs (eg. treatments for hair loss or erectile dysfunction) maximum per calendar year	Not included	Not included	Not included	Not included	Not included	50% to \$150/year	80% Includes prescription weight-loss medication	
Vision care maximum per 24 consecutive months	\$200	\$200	\$350	\$500	\$425	\$550	\$600	
Hearing aids maximum per 36 consecutive months	Not included	\$700	\$900	\$1,100	\$1,300	\$1,500	\$1,500	
Paramedical coverage such as chiropractor, physiotherapist, massage therapist. Combined maximum per calendar year. See Plan Text for full list of covered practitioners.*	\$750	\$750	\$1,000	\$1,500	\$1,200	\$1,400	\$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	\$5,000/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	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	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	\$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	\$2,000	
Private-duty nursing maximum per calendar year	Not included	\$1,500	\$2,000	\$2,500	\$3,000	\$3,000	\$3,000	
Ambulance (ground and air)	Included	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	100% to \$187/day	
Home care maximum 10 days following invasive procedure	Not included	Not included	Not included	Not included	\$50/day	\$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	\$750 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	\$300 every 3 years	
Dental Coverage	Included	Included	Included	Included	Optional	Optional	Optional	
Member Assistance Plan Each plan member receives up to 5 hours of counselling per year	Included	Included	Included	Included	Included	Included	Included	
Emergency Travel Insurance	Included*	Included	Included	Included	Optional	Optional	Optional	

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)

*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 arta.net.

Travel assistance is provided by Allianz Global Assistance. Allianz Global Assistance is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd. Total Health and Ultimate Health travel insurance is underwritten by CUMIS General Insurance Company, a member of the Co-operators group of companies.

**ARTA covered
\$3 million
in trip cancellation
claims by members
during the COVID-19
pandemic.**

**Travelling
longer than
92 days?
Contact ARTA for
details on
Supplementary
Travel Insurance
for trips up to
212 days.**



Dental Coverage

Available November 1, 2021

Available November 1, 2021

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%	60%	
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 arta.net.

Payment for dental plan expenses will be based on the current ARTA Dental Benefit List.

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 standalone dental coverage without an Extended Health Care Plan.

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



Emotional Support Included in All Benefit Plans

Through **ARTACares**, a nurse provides support during times of need, such as serious injury and illness, and can help address caregiving challenges by providing tangible solutions.

Inkblot provides counselling services matched to members' needs and preferences. Sessions can be held by phone, online, or in-person with same-day appointments available. Up to five hours of counselling is available annually, per person.



ARTARx is Canada's first plan-owned pharmacy, and ARTA members living in Alberta can use it to access a host of pharmacy services. Based in Edmonton, ARTARx can be accessed — in person or online — to fill prescriptions, schedule travel vaccinations, consult with pharmacists about medications, and so much more, all in one convenient place. ARTARx will work with you to synchronize your medication renewal dates and schedule anticipated delivery. With timely prescription refills and free home delivery, you won't need to worry about your medication running out.

Members who commit to ARTARx as their benefit plan receive 100% coverage for prescription drugs, and up to 80% coverage on lifestyle drugs, if they are dispensed by ARTARx.**

ARTARx is designed from the ground up to save members money on medications and streamline the pharmacy process from start to finish.



The idea of a health benefit plan owning its own pharmacy is so unique, and there is a lot of opportunity to provide relevant pharmacy services to members who might be underserved in that aspect of their healthcare.”

Yatin Patel, B.Sc. Pharm, RPh
Director of Pharmacy Services

***The ARTARx plan provides 100% coverage for all eligible medications under the plan dispensed by ARTARx, and will maintain 80% coverage for acute need medications not dispensed by ARTARx. However, Chronic medications (as outlined on our Chronic Care Drug List) not dispensed by ARTARx for members choosing the ARTARx plan design will only be reimbursed at 50%.*



ARTARx offers
FREE DELIVERY
of prescriptions
province-wide.

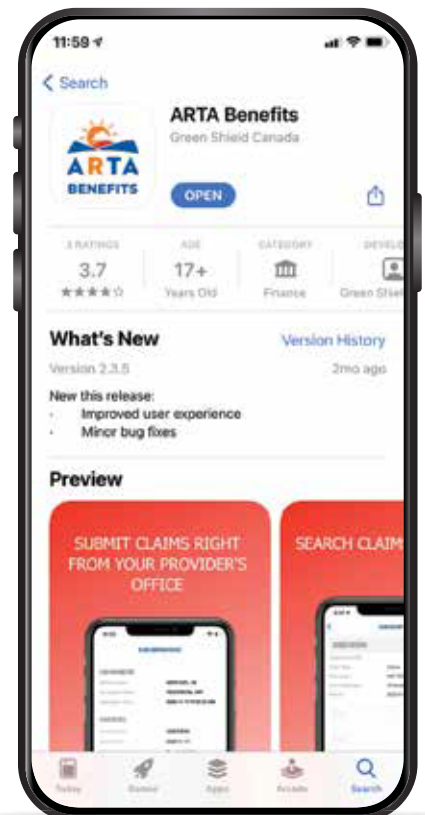
93%
of members age 65+
use less than \$1,200
of prescription
drug coverage
because of coordination
with the **Alberta Coverage
for Seniors Program.**

Accessing Your Benefits Online

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

The 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.



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 Retiree Benefit Plans were added to its list of services to retired teachers.

Since then, ARTA has grown to over 27,000 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 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 **1-855-212-2400**.

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 Plan Text located at arta.net.

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, is 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, 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 **1-855-212-2400** 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, your Member ID card will be available on the MyARTA (myarta.net) member website.

You can upgrade your coverage anytime, but you must wait 24 months to lower your coverage.

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 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 Plan Text will prevail for discrepancies between this document and the Plan Text.

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

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

General Inquiries

1-855-212-2400

780-822-2400

info@arta.net

Website: arta.net

Claim Specific Inquiries

1-855-444-ARTA (2782)

780-989-8709

claims@arta.net

For emergency travel assistance and travel claims, please contact:



Allianz Global Assistance

ARTA'S EMERGENCY TRAVEL ASSISTANCE PROVIDER

Toll-free in Canada/U.S.: 1-844-996-9003

From any other country, call collect: 1-519-342-0142

Website: allianz-assistance.ca

For services provided through the ARTACares™ program, please contact:



HumanaCare

ARTA-SPONSORED WELLNESS PROVIDER

Phone: 1-888-327-1500



For home, auto and life insurance, please contact:



TW Insurance Brokers

ARTA-SPONSORED HOME AND AUTO INSURANCE

Phone: 1-855-TW4-ARTA (894-2782)

Website: twinsurance.ca