

## **FREQUENTLY ASKED QUESTIONS – ACTIVE MEMBERS**

### **What is an active member:**

An active member is a member under the age of 69, who is employed by Bruce Power as a regular employee, including members on long term disability.

### **What is my policy number?**

The policy number for active members is 1106796.

### **Does this insurance cover my spouse and/or children?**

The coverage for active members includes coverage for eligible spouse and/or children. Refer to your benefit booklet for more information on dependents. Retired members can select single or family coverage at the time of enrollment.

### **What happens if I get a promotion and I am no longer a PWU member?**

Your coverage ceases the day you leave the PWU's jurisdiction on a permanent basis.

### **Am I covered if I am temporarily stepped up to a non-PWU position?**

To be eligible, your base position must remain within the PWU and you must continue to meet the eligibility requirements of the policy.

### **Do Job Share or Regular Part-Time members receive full access to family benefits through this insurance?**

To be eligible, Job Share or Regular Part-Time members must work at least 17.5 hours on average per week and meet the eligibility requirements of the policy

### **Do active members have access to coverage periods greater than 60 days per trip?**

No. Active members are allowed up to 60 days per trip. If you need coverage for a trip longer than 60 days, you must purchase additional insurance at your own cost.

## **FAQ – Active Members – May 2017**

This document is intended for informational purposes and is not an insurance policy. It contains some information about the coverage offered but it does not list all of the conditions and exclusions that apply to the described coverages. The actual wording of the policy governs all situations. The products described are subject to change without notice at any time.

This insurance product is underwritten by Royal & Sun Alliance Insurance Company of Canada.

## **When should I enroll for coverage as a retired member?**

**You must enroll within 60 days of your retirement date.** This insurance will not be available to you after that time. We even recommend enrolling before your retirement date. If you do not enroll for coverage as a retired member, your coverage will cease on your retirement date.

## **How to I enroll for post-retirement coverage?**

You can find the Initial Enrollment Form at <https://www.pwu.ca/about-pwu/union-services/bruce-power-out-of-province-insurance/>.

## **I am not planning to retire until later in the year, but will be leaving work early on banked time. How can I ensure that I don't miss the chance to enroll?**

Members who are leaving work well in advance of their retirement date maintain the responsibility to enroll within 60 days of their retirement date. Be sure to mark your calendar as to not miss this deadline.

The renewal date for all members is October 1<sup>st</sup> annually and full annual premiums apply each year. However, monthly rates apply at time of initial enrollment for retiree coverage. Premium should be paid on a prorated basis until the end of the policy year, Sept 30<sup>th</sup> immediately following initial enrollment. Annual rates apply for subsequent renewals.

Be sure to indicate your retirement date on the Initial Enrollment Form. You must submit a cheque for the required balance for the remaining months until September 30<sup>th</sup>.

Renewal documents will be sent to you each year in advance of the October 1<sup>st</sup> renewal date. **It is your responsibility to ensure you enroll by the required date.**

**NOTE: Renewal rates (effective October 1<sup>st</sup> annually) are not available until the summer preceding the renewal. Rates are subject to change each year.**