

FREQUENTLY ASKED QUESTIONS – RETIREE INFORMATION

Policy Numbers (Retired Members)

The policy number for Retired Members (Class A – Age 0-69) is 53807562A.

The policy number for Retired Members (Class B – Age 70-74) is 5380756B.

NEW COVERAGE PERIOD OPTIONS FOR 2016-2017:

The insurance for retired members **now has options for coverage periods of 60 days, 90 days or 120 days per trip. You can select your required coverage period when you enroll.** Rates and details can be found on the Initial Enrollment and Annual Re-Enrollment Forms.

Cost to Retirees for the 2016-2017 policy year:

Note – These amounts have already deducted the subsidization of \$62.16/year (or \$5.18 per month) that is paid for by the PWU Bruce Equity Fund – same as provided for active employees.

Age Group	Coverage	60 days per trip	90 days per trip	120 days per trip
Age 69 & Under	Single	\$132.60/year (\$11.05/month)	\$249.48/year (\$20.79/month)	\$368.28/year (\$30.69/month)
Age 69 & Under	Family	\$340.56/year (\$28.38/month)	\$582.24/year (\$48.52/month)	\$827.88/year (\$68.99/month)
Age 70–74	Single	\$178.20/year (\$14.85/month)	\$322.44/year (\$26.87/month)	\$469.08/year (\$39.09/month)
Age 70-74	Family	\$431.64/year (\$35.97/month)	\$727.92/year (\$60.66/month)	\$1029.12/year (\$85.76/month)

ADD +8% tax ON resident; +9% tax QC resident to all amounts

Monthly rates apply only at time of initial enrollment for retiree coverage. Premium must be paid on a prorated basis until the end of the policy year, Sept 30th immediately following initial enrollment. Annual rates apply for subsequent renewals.

Can I change the number of days allowed per trip at any time?

During the 2016-2017 policy renewal year, new options were made available to retirees to allow them to purchase insurance with a coverage period of 60, 90 or 120 days per trip. The number of days can be selected annually. Once you have made a selection, this selection will apply for the remainder of the policy year.

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 do 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/>.

Why do Retirees have to pay for this coverage and Active members get it at no cost?

Retiree coverage is subsidized by the same amount as Active members (\$62.16 per year or \$5.18 per month) for both single and family coverage. The cost to insure retired members is significantly more than that of active members. It is necessary for the Retiree to pay the additional costs of the plan.

What happens if I retire part way through the year? Do I have to pay the full premium, or is it prorated?

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

The attached Initial Enrollment Form has a premium calculation chart that shows the amount to pay, based on your retirement date. http://www.pwu.ca/outofprovince/pdf/BP_OPP.pdf

Where do I send my Initial Enrollment/Annual Re-Enrollment Form?

Send your Initial Enrollment/Annual Re-Enrollment Form and cheque payable to RSA to:

**RSA – Client Services
1910 King Ouest, Suite 200
Sherbrooke, Quebec J1J 2E2**

What should I do to ensure my coverage continues i to retirement?

You should pre-register prior to retirement to ensure don't miss the chance to enroll. We recommend to pre-register a month before your retirement date. **You must enroll within 60 days of your retirement date.** This insurance will not be available to you after that time.

The Enrollment Form can be found at: http://www.pwu.ca/outofprovince/pdf/BP_OPP.pdf.

When does the plan renew?

The plan renews annually on October 1st.

How are retirees notified of their renewal?

Renewal notices will be sent by mail in advance of the renewal date with instructions on how to re-enroll for coverage. It is your responsibility to contact RSA to ensure that they have your up to date address for sending your Annual Re-Enrollment Form and that you submit your form with the required premium by the due date. The information is available on the form.

As a Bruce Power retiree can I skip a year then re-apply for coverage?

No. If you allow your insurance to lapse, you are no longer eligible to enroll.

What if I want Family Coverage?

Regular active members have family coverage for eligible dependents. Retirees can select single or family coverage when they enroll. Your age group is based on the insured person's age (retired member).

Please refer to the Plan Summary for eligibility requirements of dependents.

If a retired member opts for single coverage, can they change it to family coverage in the future?

Yes, coverage can be changed from single to family (or family to single), but only at time of renewal (Oct 1st of each year). Once you have made a selection, this selection will apply for the remainder of the policy year.

If the retired member dies, is the surviving spouse still able to renew the insurance the following year?

When a retired member dies, the surviving spouse should contact RSA to have the policy transferred into their name rather than the Retired member's name. At renewal time (October 1st annually), they can change from family to single coverage, should they choose to do so. Coverage will continue in the name of the surviving spouse, providing the spouse renews annually and remains eligible for the insurance.

Are there rules for Retirees surrounding stability of a medical condition to allow coverage?

This insurance does not cover losses or expenses related to a pre-existing medical condition which was not stable in the 90 days prior to your departure date.

<http://www.pwu.ca/outofprovince/pdf/SB10-17.pdf>

Please refer to the policy booklet page 9 - Section III - Exclusions 2:

The policy does not cover losses or expenses related in whole or in part, directly or indirectly, to any of the following:

2. Any medical condition that existed prior to departure that was not stable at any time during the Pre-existing Condition Stability Period specified in the Schedule of Benefits prior to each departure date.

At what age does my insurance expire?

We have now extended the eligibility for the Out-of-Province/Country Insurance Package for retirees to age 74 inclusively. The continuation of insurance for ages 70-74 will be reevaluated on an annual basis upon each October 1st renewal date.

http://www.pwu.ca/outofprovince/pdf/BP_offer_sept17.pdf

Please note that you must be under age 75 as of October 1st to continue coverage. Renewals take place on October 1st of each year and are valid for the subsequent 12 months. There will be a two-tiered rate system in order to ensure the viability of the plan protect the rates of retirees in both categories.

Can I make payment for my premiums via credit card?

Credit card payment is now available by submitting the information on the Initial Enrollment or Annual Re-Enrollment Form in the appropriate area. However, the Initial Enrollment or Annual Re-Enrollment Form must still be submitted to the insurer via mail rather than over the phone.

Can two spouses who are both retired PWU members each sign up for single coverage instead of family coverage?

Yes – they can both sign up for single coverage individually if they choose to do so at their point of individual retirement.