

August 2021

Notice to: PWU Bruce Power Retirees

From: PWU Bruce Site Equity Committee on behalf of the PWU Executive Board

Subject - Travel Insurance: Now Available to Retirees 75 to 84

The PWU Bruce Site Equity Committee is pleased to advise that we are now offering the same Out of Province/Country insurance coverage to members who fall between the ages of 75 to 84 (who have not turned 85 prior to October 1, 2021). Our current coverage for our retired members originally ended at age 75.

The terms of the coverage are the same as the “under 74” plan, however the rates for this tier are higher to reflect the insurance risk of the higher age band.

Note that the maximum age may be reduced in the future if there are adverse claims which could threaten the overall health of the “under 70” tier plan.

The costs for our members in this “tier” to enrol for this coverage are indicated on the attached enrollment documents and vary according to single/family and trip duration selected (i.e. 60, 90, 120, 150 or 180 days per trip). **The 150 and 180 day per trip duration options are also a NEW feature offered effective October 1, 2021 for all retired members.**

All rates include the same level of subsidization provided to both active and retired members of \$62.52 (plus sales tax)/year/plan member.

Please refer to the PWU website (<https://www.pwu.ca/about-pwu/union-services/bruce-power-out-of-province-insurance/>) for further information regarding the plan and the coverage.

Coverage is from October 1, 2021 to September 30, 2022 and may be discontinued after that time with no notice. The plan renews each year on October 1st. However, due to the Covid situation, as an exception for this year, retirees can choose to postpone the start of the coverage to November or December 1st, 2021. Of course, there is no coverage for the months that are “skipped”.

We believe this is a very significant enhancement as travel insurance on a group basis for ages over 75 tends to be very difficult to obtain. In addition, the plan design is the

same as those for younger retirees, including the same 90-day stability clause (older clients with travel insurance typically have a longer stability clause).

As is the case for the younger age bands, members must have OHIP coverage in effect in order to access the plan. In addition, this is a ONE TIME offer to join the plan. Should you choose not to enroll in the plan this year, you can NOT decide to enroll at a later date. Similarly, should you choose not to re-enroll in the future (each October), you would be unable to enroll moving forward. This is a common feature with group insurance in general to avoid members jumping on and off the plan, which would eventually jeopardize the continuation of the plan for all participants.

Eligible members must enrol no later than October 1, 2021 (even if you select the November or December delayed start dates).

Arrangements must be made directly between the eligible Retired PWU member and RSA Group to obtain this coverage. See attached form for enrolment, as well as the employee booklet which provides full details about the plan offered.

We are very pleased to be able to offer this year's travel plan enhancements (the 150 and 180 day trip duration options and the new age band of 75-84) as an added value benefit to our members, which were made due to feedback received from the membership.

Should you require further assistance regarding enrollment or payment inquiries or to advise of an address change, please contact us via email at optionalgrouptravel.rti@rsagroup.ca or by telephone at 1-877-780-1761.

If paying by cheque, kindly make your cheque payable to RSA. Please allow up to 4 weeks for processing of your enrollment and payment.