

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 PWU employee, including members on long term disability.

What is my policy number?

The policy number for active members is 1106796.

Is there a cost for this insurance?

There is currently no cost to Active members for this insurance. The costs are paid for by the PWU Bruce Site Equity Funds. Retirees who enroll are required to pay a cost for their insurance but are currently partially subsidized through the PWU Bruce Equity funds as well. Please see enrollment form for current rates.

Does this insurance cover my spouse and/or children?

The coverage for active members includes coverage 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.

FAQ – Active Members – October 1, 2021

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.

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You may contact the insurer at 1-888-877-1710 in Canada and the U.S. or visit www.rsagroup.ca.

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

Under the policy, 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 for each trip at your own cost. You can do so by contacting RSA Travel Insurance at **1-888-772-9348** (French line) or **1-877-832-6025** (English line).

The additional insurance is a separate insurance with its own terms and conditions. Note that you must continue to be covered by your government health insurance plan of your province or territory of residence.

When should I enroll for coverage as a retired member?

You must enroll within 60 days of your retirement date, effective on 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 and you will be unable to enroll at a future 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 1st 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 30th immediately following initial enrollment. Annual rates apply for subsequent renewals.

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Be sure to indicate your retirement date on the Initial Enrollment Form. You must submit your enrollment form along with payment (cheque or credit card information) for the required balance for the remaining months until September 30th.

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

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

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