

FREQUENTLY ASKED QUESTIONS – RETIREE INFORMATION

Policy Numbers (Retired Members)

The policy number for all Retired Members is 53807562.

COVERAGE PERIOD OPTIONS:

The insurance for retired members has **options for coverage periods of up to 60, 90, 120, 150 or 180 days per trip. You can select your required coverage period when you enroll or at annual re-enrollment.** Rates and details can be found on the Initial Enrollment and Annual Re-Enrollment Forms.

Cost to Retirees:

Please refer to the Enrollment form for the current policy year

[\(INSERT LINK TO CURRENT ENROLLMENT FORM\)](#)

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 re-enrollments.

COVID EXCEPTION FOR 2021-2022

Note – for 2021/2022 policy year, due to the COVID-19 pandemic, as an exception, retirees can choose to postpone the start of the coverage to November 1st or December 1st, 2021. Of course, there is no coverage for months between your previous coverage and the postponed date of coverage.

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

Options are made available to retirees to allow them to purchase insurance with a coverage period of up to 60, 90, 120, 150 or 180 days per trip at the time of enrollment or annual re-enrollment. The number of days can be selected annually as per each member's travel needs. 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, 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

FAQ – Retiree Information – October 1, 2021

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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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member, your coverage will cease on your retirement date and you'll be unable to enroll in the coverage in the future.

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/>

UPDATE TO INCLUDE LINK FOR ENROLLMENT FORM

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 (\$62.52 per year or \$5.21 per month, excluding tax) 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 re-enrollment 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 re-enrollments.

The attached Initial Enrollment Form has a premium calculation chart that shows the amount to pay, based on your retirement date.

<https://www.pwu.ca/about-pwu/union-services/bruce-power-out-of-province-insurance/>

UPDATE LINK TO INCLUDE ENROLLMENT FORM.

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
2665 King Ouest, Suite 650
Sherbrooke, Quebec, J1L 2G5**

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

You should pre-register prior to retirement to ensure you don't miss the chance to enroll. We recommend to pre-register a month before your retirement date. **You must**

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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:

<https://www.pwu.ca/about-pwu/union-services/bruce-power-out-of-province-insurance/>
(HAVE THIS LINK INLCUDE BP_OPP.pdf bulletin)

What is the re-enrollment date?

The members can re-enroll to the plan October 1st of each year if the plan is still available.

How are retirees notified of their re-enrollment?

Re-enrollment notices will be sent by mail in advance of the re-enrollment date with instructions on how to re-enroll for coverage. It is your responsibility to contact RSA to ensure that the 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 re-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. The premium and eligibility requirements are 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 re-enrollment (October 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 re-enroll for 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 re-enrollment time (October 1st annually), they can change from family to single coverage, should they

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choose to do so. Coverage will continue in the name of the surviving spouse, providing the spouse re-enrolls 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.

https://www.pwu.ca/about-pwu/union-services/bruce-power-out-of-province-insurance/HAVE_THIS_LINK_UPDATED_TO_INCLUDE_SB10-17.pdf_bulletin

Please refer to the benefit booklet Section III - Exclusions 2 and the definition of Stable for details.

At what age does my insurance expire?

Starting in the 2021/2022 policy year, eligibility has been extended by adding a new tier to the plan for those Age 75 to Age 84.

Please note that you must be under age 85 as of October 1st to be eligible for the coverage and it is the member's date of birth that determines coverage.

Re-enrollments take place on October 1st of each year and are valid for the subsequent 12 months. There is a three-tiered rate system in order to ensure the viability of the plan and to protect the rates of retirees in all three categories.

The age/rate tiers are:

0 – 69

70 – 74

75 – 84

https://www.pwu.ca/about-pwu/union-services/bruce-power-out-of-province-insurance/HAVE_THIS_LINK_UPDATED_TO_INCLUDE_LETTER_RE_75_84_TIER

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.

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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. Normal timelines for both spouses apply at the time of retirement to be able to exercise this option.

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