

# ACADEMIC STAFF POST RETIREMENT BENEFIT COVERAGE OPTIONS

## PLANS AVAILABLE TO DEPARTING STAFF MEMBERS UNDER THE AGE OF 65

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A review of the insurance post employment benefits market was conducted and the following plans have been identified by the Academic Benefits Review Task Force as providing; competitive level of benefits coverage with competitive cost, member flexibility as some plans do not require medical evidence of insurability, and levels of coverage to help best fit individual needs.

The following is a brief summary of the plans and contacts for further information. These plans are available for staff leaving the employment of the University of Alberta subject to residency and application requirements.

### **ALBERTA BLUE CROSS – NON-GROUP COVERAGE**

This provincial government subsidized program is available to all Albertans - no medical evidence is required for coverage. The plan provides reimbursement for a limited number of health supplies and services including ambulance, hospital and drug coverage, no dental services are covered.

#### **Coverage:**

- The coverage for prescription drugs is 70% of the cost of a prescription or the amount exceeding \$25 which ever is greater.
- Individuals pay only the maximum of 30% of the cost of a prescription to a maximum of \$25.
- The annual maximum reimbursement from the plan is \$25,000.

**Contact:** Additional information on coverage, premiums and benefits are available by contacting Alberta Health and Wellness;

Alberta Health and Wellness  
Main Floor, 10025 Jasper Avenue  
phone: 427-1432 (Edmonton and area)  
[www.health.gov.ab.ca/coverage/benefits/drugs](http://www.health.gov.ab.ca/coverage/benefits/drugs)

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### **ALBERTA BLUE CROSS – INDIVIDUAL HEALTH PLANS**

Three levels of coverage are available through Alberta Blue Cross on a medical evidence basis (i.e. must submit medical information and be approved for coverage).

**Contact:**

Detailed information about any of the Individual Health Plans including coverage, premiums and application process is available from Alberta Blue Cross;

Alberta Blue Cross  
10009-108 Street  
phone: 498-8008 (Edmonton and area)  
[www.ab.bluecross.ca](http://www.ab.bluecross.ca)

### **SUN LIFE - COVERAGE CHOICE PLANS.**

The Coverage Choice Options offered by Sun Life provide three levels of health and dental coverage which combine for a total of 5 options. These plans are available to University of Alberta staff when they leave employment – coverage is guaranteed, no medical evidence is required, subject to your application being made within 60 days of your current employee group coverage ending.

**Contact:**

Detailed information about **any** of the Coverage Choice Plans and premium cost is available from Sun Life;

phone: 1-800-SUN-LIFE (1-800-786-5433)  
[www.sunlife.ca/healthreplacement](http://www.sunlife.ca/healthreplacement)

*Please Note: Plan details are subject to change by Sun Life*

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### **ALBERTA RETIRED TEACHER'S ASSOCIATION (ARTA) – HEALTH BENEFIT PROGRAMS**

Retired Academic Staff can participate in the ARTA benefit program through the purchase of an affiliate membership. Benefit program coverage is available without medical evidence when application is made within 60 days of retirement.

**Contact:**

Detailed information about any of the ARTA benefit plans including coverage, premiums and application process is available from Alberta Retired Teacher's Association at 1-877-989-2600 (Edmonton).