



asebp
MyRetiree
Plan

We have
benefits
for your
retirement,
designed
with you
in mind.

MyRetireePlan.ca
1-877-431-4786

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While you may be wondering about the “what ifs” of retirement, don’t let your benefits be a concern.

ASEBP’s MyRetiree Plan is tailored to the needs of Alberta’s retired education workers.

OPTIONS and COMPETITIVE RATES

Not only do you have options, our no-age-cap MyRetiree Plan also provides:

- Above industry-standard Extended Health Care coverage (i.e. drugs and other medical services and supplies)
- Vision Care
- Dental Care (if you opt-in)
- Emergency Travel Benefits (up to age 85)
- Life and Accidental Death & Dismemberment Insurance (if under 65 and eligible)
- And coverage indefinitely!

ELIGIBILITY

You can apply for our MyRetiree Plan if you are:

- A present or former employee of an eligible Alberta public school board
- 50 years and above
- A Canadian resident (excluding Quebec)
- Covered under a provincial or territorial healthcare plan
- A surviving partner who meets eligibility or whose deceased spouse meets eligibility and was an employee of a qualifying Alberta public school board

ENROLMENT

First-time applicants can apply anytime to our MyRetiree Plan, without restrictions, as long as they satisfy the eligibility criteria.

You have choices

Because everyone's benefit needs are different, we know it is important to offer you choices.

Extended Health Care (EHC) and Vision Care (mandatory)

Choose between Enhanced or Core coverage. As EHC and Vision Care are a package (but separate rates), your choice will apply to both. Plus, Emergency Travel Benefits is included as part of your EHC premiums (for you and your dependants) until you turn 85, at no extra charge!

Dental Care (optional)

If you want Dental Care, you will have three choices: Enhanced Option 1, Enhanced Option 2 or the Core plan. While dental coverage is optional, if you decline coverage at the time you apply, you cannot opt-in later unless you currently have dental coverage through another provider and can provide ASEBP with proof of loss of coverage. Also, dental coverage is not a stand-alone option, so you can opt-in for dental coverage only if you want EHC and Vision Care coverage.

Life and Accidental Death and Dismemberment (AD&D) Insurance

If under 65 at the time of your retirement, and you currently or previously had Life and AD&D insurance with ASEBP, Life and AD&D insurance is mandatory.

Participation period

If you choose one of the Enhanced plans (including Dental Care Enhanced Option 1 or Option 2), you must maintain a minimum level of Single coverage for two years before choosing the Core plan; however, you can increase from Core to Enhanced at any time.

If you terminate your coverage for reasons within your control, you will forfeit your ability to re-enrol in the MyRetiree Plan in the future.

Who is covered?

We recognize that your coverage needs will likely change over time. That is why you can choose between Single, Couple or Family coverage for each of your EHC, Vision Care and Dental Care benefits.

Rates

Find a full list of MyRetiree Plan products and services at MyRetireePlan.ca, which will help you make an informed decision for yourself and your family.

Extended Health Care and Vision Care MANDATORY

Drugs, Other Medical Services & Supplies, Emergency Travel Benefits (until covered member turns 85)

MONTHLY RATES	ENHANCED			CORE		
	Single	Couple	Family	Single	Couple	Family
Extended Health Care						
Ages 50-64	\$179.25	\$340.50	\$411.50	\$99.50	\$189.25	\$228.50
Ages 65-84	\$142.75	\$271.00	\$327.50	\$82.00	\$155.75	\$187.50
Ages 85+	\$140.50	\$266.00	\$322.50	\$79.75	\$151.25	\$183.00
Vision Care						
All Age Categories	\$9.50	\$18.00	\$22.00	\$2.25	\$4.25	\$5.00

Life and AD&D: under 65 only; applicable to both Enhanced and Core options; not included in above monthly rates; 2x pre-retirement salary

Life and Accidental Death & Dismemberment Insurance \$0.152 per \$1,000 of coverage

Dental Care OPTIONAL

Basic Preventative/Restorative Dental Treatments, Major Restorative Dental Treatments

MONTHLY RATES	ENHANCED OPTION 1			ENHANCED OPTION 2			CORE		
	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
All age categories	\$83.75	\$158.50	\$191.75	\$79.25	\$150.25	\$181.75	\$46.75	\$89.00	\$107.75

Product Comparison

The following information is for **comparative purposes only**. Additional information including requirements, conditions and exclusions, are found at MyRetireePlan.ca. Please note: If conflicting information is found between this document (or any additional MyRetiree Plan documents) and ASEBP's MyRetireePlan.ca website, the information on the MyRetiree Plan website will be considered correct.

EXTENDED HEALTH CARE - MANDATORY (per person per calendar year)		
AMBULANCE AND HOSPITAL SERVICES		
	Enhanced: 100% Core: 70%	Notes
Ambulance, Hospital Rooms and Beds	Rates negotiated between ASEBP and Alberta Health Services	Ground and air
Hospital Rooms (Canada-wide excluding Quebec)	Provincial government daily rate	For semi-private room. Private rooms covered to semi-private room rate
Hospital Beds	\$3,000	Pre-approval required Lifetime maximum

DRUGS: based on covered member's age (applies to all dependants)		
	Enhanced	Core
Annual Drug Maximums	Ages 50-64: 100%; no yearly max Over 65: 100% to max \$5,000	Ages 50-64: no yearly max; 70% of initial \$20,000 100% over \$20,000 Over 65: 70% to max \$3,500
Dispensing Fee Cap	\$9 for drugs and prepackaged compounds, \$13.50 for compounds	

EMERGENCY TRAVEL BENEFITS		
Enhanced and Core		
100% 100 day trip duration	Stability Clause \$5,000,000 Lifetime Maximum	Coverage provided up to 85 years

MEDICAL AIDS AND APPLIANCES: per person

	Enhanced: 100% Core: 70%	Notes
Aerochambers	\$40	Per calendar year; inhalers covered separately
Casts, Medical braces, and splints	\$700	Rolling 2-year period
Canes, Cervical Collars, Crutches, Walkers, and Trusses (hernia belts)	\$100 maximum Up to \$40 per item	Per calendar year combined item maximum
Blood Pressure Monitors	\$150	Rolling 3-year period
Compression Garments and Support Surgical Stockings	\$250	Per calendar year
Diabetic Supplies	\$4,000	Per calendar year
Insulin Pumps and Continuous Glucose Monitoring Receivers/Transmitters	\$5,000	Rolling 4-year period
Dressings, Bandages and Supplies	\$600	Per calendar year
Hair Pieces and Wigs	\$600	Rolling 3-year period
Ileostomy, Colostomy, and Urinary Incontinence Supplies	\$1,000	Per calendar year
Intravenous Supplies	\$150	Per calendar year
Oxygen and Supplies	\$1,000	Per calendar year
Respiratory Equipment, Accessories and Repair	\$1,800	Rolling 5-year period
Phototherapy Light	\$300	Lifetime maximum
Physical Rehabilitation Equipment	\$300	Lifetime maximum (includes \$150 per rolling 3-years for TENS, neuromuscular stimulators)
Prosthetics	Breast: \$400 Eye: \$2,110 Larynx: \$2,000 Limb: \$15,000	Breast: Per calendar year; \$200 mastectomy bras Eye: Rolling 3-year period Larynx: Rolling 3-year period Limb: Rolling 3-year period
Sexual Dysfunction Medications	\$800	Per calendar year
Ultraviolet Light	\$300	Lifetime maximum
Wheelchair and Scooters	\$4,000	Rolling 4-year period

ORTHOTICS			
	Enhanced: 100%		Core: 70%
Foot Orthotics (per calendar year, includes repairs)	\$200		\$100
Orthopedic Shoes and Repairs (rolling 2-year period)	\$1,500		\$750
OTHER PRODUCTS, TREATMENTS AND SERVICES: per person			
	Enhanced: 100% Core: 70%		Notes
Accidental Dental	\$1,000 per tooth		Lifetime maximum
Allergy Testing	\$40		Per calendar year
Endovenous Laser, Radiofrequency Endovenous Ablation Therapy or Treatment with Medical Adhesives	\$4,000		Lifetime maximum
Hearing Aids	Enhanced: \$3,000	Core: \$1,500	Rolling 3-year period
Home Nursing Care	\$10,000 per calendar year; \$25,000 lifetime maximum		Hourly rates apply
Joint Injectable Materials	\$1,000		Per calendar year
PARAMEDICAL: per person per calendar year			
	Enhanced: 100%	Core: 70%	Notes
Acupuncture	\$500	\$300	Up to \$65 per day
Chiropractor	\$500	\$300	Up to \$50 per day
Massage Therapy	\$500	\$300	Up to \$75 per day
Naturopath	\$200	\$200	Up to \$20 per day
Physiotherapy	\$500	\$300	Up to \$75 per day
Podiatrist/Chiropodist	\$500	\$300	Up to \$50 per treatment (excludes surgery)
Psychology and Counselling	\$1,000	\$600	Psychologist: up to \$180 per session Counsellor: up to \$120 per session Assessments: up to \$300 per assessment
Sclerotherapy	N/A	N/A	See drugs section

VISION CARE - MANDATORY

(Per person per rolling 2-year period)

Enhanced: 100%	Core: 100%
\$300 combined maximum	\$100 combined maximum

DENTAL CARE - OPTIONAL

(Per person per calendar year. Reimbursement per ASEBP's Dental Benefit fee list found in your My ASEBP account)

	Enhanced Option 1	Enhanced Option 2	Core
Preventative/Basic	Reimbursement: 50%, \$2,500 combined maximum	Reimbursement: 80%, \$1,000 combined maximum	Reimbursement: 50%, \$2,000 combined maximum
Major/Restorative	Reimbursement: 100%, \$5,000 combined maximum	Reimbursement: 50%, \$2,500 combined maximum	Reimbursement: 50%, \$2,000 combined maximum
Orthodontics	Dependants 19 years or younger Reimbursement: 50% \$3,000 lifetime maximum	N/A	N/A

Competitive Comparison

When compared to competitors' top tier plans, ASEBP's MyRetiree Plan (Enhanced) offers members increased coverage and monthly savings of \$4 to \$80 (depending on options chosen).

	MyRETIREE PLAN (Enhanced Plan; per person)	COMPETITOR A	COMPETITOR B
Yearly Maximums*	N/A	Once yearly maximum reached, no additional claims covered (combination of Extended Health Coverage (EHC), dental and vision, but not Emergency Travel Benefits).	
		\$7,500	\$10,000
Nation-wide Plan	Yes (excluding Quebec)	Province of residence restrictions	Most favourable plan is only available to Alberta residents
Age Cap	N/A	75 years	N/A 65 years for all other plans
Emergency Travel Benefits	Confidence in coverage: <ul style="list-style-type: none"> Included in EHC \$5 million 100 days of coverage 90-day stability clause Available up to age 85 Travel outside province/territory 	Additional fees: <ul style="list-style-type: none"> Not included in EHC \$5 million 90 days of coverage 90-day stability clause 	Subjective "sudden and unforeseen circumstances": <ul style="list-style-type: none"> \$5 million 92 days of coverage No stability clause No age limit
Paramedical Services (included in EHC)	100%; Significantly higher per practitioner maximum than competitors	Individual maximums	80%; \$1,400 per year combined practitioner maximum
Vision Care	100%; \$300 per rolling 24-months	\$500 per 2 years	80%; \$550 per rolling 24-months
High-use Benefits	Hearing aids: \$3,000 per 3 years	Hearing aids: \$1,000 per 4 years	Hearing aids: \$1,500 per rolling 36-months
	Foot orthotics and repairs: \$200 per year	Foot orthotics: \$300 per year	Foot orthotics: \$300 per 3 years
	Respiratory equipment: 100%, \$1,800 per rolling 5 years; Accessories: \$200 per year	Respiratory equipment: \$1,000 per year	Respiratory Equipment: 80%; \$2,000 per 5 years
	Diabetic supplies: 100%; \$4,000 per calendar year	Diabetic supplies: N/A	Diabetic supplies: 80%; \$1,750 per calendar year

	MyRETIREE PLAN (Enhanced Plan; per person)	COMPETITOR A	COMPETITOR B
Dental	<p>Option 1:</p> <ul style="list-style-type: none"> • 50% basic (\$2,500 max) • 100% major (\$5,000 max) • Orthodontics (under 19) <p>Option 2:</p> <ul style="list-style-type: none"> • 80% basic (\$1,000 max) • 50% major (\$2,500 max) 	<ul style="list-style-type: none"> • 80% basic and periodontics • 50% dentures and extensive • \$2,000 combined max • No orthodontics 	<ul style="list-style-type: none"> • 80% basic/minor (\$750 maximum) • 50% major (\$1,600 maximum)
Drug Maximums (yearly)	<ul style="list-style-type: none"> • 100% • No maximum to 64 • \$5,000 maximum after covered member reaches 65* (applies to dependants regardless of age) 	<ul style="list-style-type: none"> • 80% • \$3,000 maximum 	<ul style="list-style-type: none"> • 80% • \$2,000 maximum • 50%, \$150 per year for defined lifestyle prescription drugs
Life and AD&D Insurance	<ul style="list-style-type: none"> • 2x annual salary before retirement or terminating from ASEBP • Up to 65 	<ul style="list-style-type: none"> • AD&D max to \$25,000 • Up to 75 	<ul style="list-style-type: none"> • N/A
Membership Fees	<ul style="list-style-type: none"> • N/A 	<ul style="list-style-type: none"> • N/A 	<ul style="list-style-type: none"> • \$25-50 per year

Frequently Asked Questions

Find more information at MyRetireePlan.ca

Eligibility

What requirements need to be met to receive coverage under the MyRetiree Plan?

Applicants of the MyRetiree Plan must be:

- A present or former employee of an eligible Alberta school board
- 50 years and older
- A Canadian resident (excluding Quebec)
- Covered under a provincial or territorial healthcare plan
- A surviving partner who meets eligibility or whose deceased spouse meets eligibility and was an employee of a qualifying Alberta school board

Is there an age cap under the MyRetiree Plan?

No. All eligible applicants, 50 and over, can receive benefits under this plan, indefinitely!

My spouse is my dependant and we are of different ages.

Whose age is taken into consideration for the MyRetiree Plan age category and premiums?

All aspects of the MyRetiree Plan, including age category and premiums, are tied to the ASEBP covered member.

If I stop working before 50, can I access the MyRetiree Plan once I turn 50?

Yes. You can apply for the MyRetiree Plan benefits provided you meet the eligibility criteria upon reaching 50. Your benefit coverage will take effect on the 1st of the month following your birth date, or immediately upon terminating from an employer plan, whichever comes first.

My spouse is covered under ASEBP. If I go under their plan upon my retirement what happens if there's a life event like death, retirement, or divorce?

Can I join the MyRetiree Plan at that time without consequences?

Yes. If you meet the eligibility requirements, you can apply for our MyRetiree Plan benefits or change your plan within 31 days of a life event.

Coverage

I'm an existing ASEBP covered member considering retirement. Do my benefits remain the same on the MyRetiree Plan?

No. The MyRetiree Plan offers different coverage options. Visit our website for a full list of [MyRetiree Plan coverage options](#).

What are the plan options for the MyRetiree Plan?

You can find plan options on our website at MyRetireePlan.ca.

The rates in my current retiree plan fluctuate yearly. Will the same be true for the MyRetiree Plan?

We can confirm that the MyRetiree Plan provides a rate guarantee until September 1, 2023. As a self-sustained plan, rates are based on claims experience, market trends, and administrative costs. As an Employee Life and Health Trust, ASEBP doesn't seek to generate a profit from the provision of benefits and any surpluses generated in the plan will be used to offset or limit future rate increases.

What happens with my Special Authorization drug(s) once I'm enrolled in the MyRetiree Plan?

Please contact a benefit specialist through our [Online Booking system](#) or calling our toll free line at 1-877-431-4786 to discuss your special authorization in further detail.

Does the MyRetiree Plan have a spending account?

No. The MyRetiree Plan is a self-sustained plan, which is separate from employer group-sponsored plans and, therefore, doesn't offer a spending account.

Can I access any existing spending account credits if I retire and get benefits under the MyRetiree Plan?

You'll have 60 days from the date of termination to submit claims to your spending account for expenses incurred prior to your benefits termination date.

Residency Requirement

If I relocate outside of Alberta, am I still eligible to participate in the MyRetiree Plan?

Yes, as long as you meet eligibility requirements, including maintaining your Canadian residency (excluding Quebec) and provincial health care coverage. If you reside in more than one location (i.e. live out-of-country over the winter), you must continue to maintain your provincial healthcare to remain eligible for MyRetiree Plan benefits. Failure to declare that you are no longer eligible for provincial healthcare will result in loss of coverage

Provincially-sponsored Seniors Benefit Plans

What happens to my retirement benefits when I turn 65?

Your MyRetiree Plan benefits will continue beyond 65 years; however, you'll need to apply to your provincially-sponsored seniors benefit program, which becomes first payor. For instance, covered members living in Alberta will apply to the Coverage for Seniors plan.

Alberta residents can submit claims to either the government-sponsored plan or directly to ASEBP and it will be automatically processed under both. If you live in a province other than Alberta, you'll need to submit your claim to your provincially-sponsored seniors plan, and then submit the Explanation of Benefits form to ASEBP (as second payor).

Dental Coverage

What's the difference between major and basic dental services?

Examples of major dental services include, but aren't limited to, implants, dentures, and crowns. Examples of basic dental services include, but aren't limited to, routine checkups, and cleanings. A dental predetermination, submitted by your provider, will confirm the amount of coverage you will receive for a particular service. Dental coverage is based on our plan's approved fee guide.

Can I use the full amount of coverage toward one service?

We recommend having your dental service provider submit a pre-determination as coverage might be subject to frequency limitations and approved fee guides.

Dependants

Can I change coverage levels at any time to accommodate dependants?

You can reduce your coverage level (i.e. from family to couple or couple to single) at any time. However, you can only increase coverage levels (i.e. single to family or couple to family) within 31 days of a life event (e.g. marriage).

Can I enrol a disabled dependant?

If you're an existing member with a disabled dependant, the dependant will retain the disabled dependant status. If you're a new member of our MyRetiree Plan with a dependant over 21, who is unmarried, unemployed, and dependent on you by reason of mental or physical disability, please contact a benefit specialist for more information including how to apply.

Life Insurance

What happens to my plan life insurance once I turn 65?

Life insurance ceases at the end of the month you turn 65. You may [contact](#) one of our benefit specialists to request a life conversion letter, which will allow you to purchase life insurance coverage through Canada Life without providing medical evidence. To avoid a lapse in coverage and the need to provide Canada Life with medical evidence, submit your conversion letter to Canada Life within 31 days of loss of coverage. Note: premiums are typically significantly higher for personal life insurance policies.

Emergency Travel Coverage

Does the MyRetiree Plan include Emergency Travel Benefits?

Yes. The plan includes Emergency Travel Benefits for covered members and their dependants until the covered member reaches 85 years:

- **Lifetime Maximum:** Following industry standards, our Emergency Travel Benefits has a per-person lifetime maximum of \$5 million.
- As a covered member, you can access 100% coverage over multiple trips per year up to a maximum duration of 100 days per trip. This includes a 72-hour extension for medical reasons or delays caused by a common carrier (airplane, bus, taxi, train), traffic accident, or mechanical failure of a private vehicle. Please note that the 100-day period begins on the day you leave the province/territory of residence regardless of your start date with MyRetiree.
For example, if you depart from Alberta on a trip to Mexico on July 1st, and your MyRetiree coverage begins on July 15th during your stay, your 100-day period will still be counted from July 1st, the original departure date from Alberta.
- **90-day Stability Clause:** This means that there have been no changes to your pre-existing medical condition(s) 90 days before your trip date. Changes could mean an increase or decrease in medication, a newly prescribed medication, hospitalization, new testing, treatment, symptoms, or a new diagnosis for your condition. If you have a pre-existing medical condition that isn't stable 90 days before you leave your province, or territory, of residence, then any claims relating to that pre-existing medical condition won't be covered. However, any other emergency medical claims would be eligible.
- Coverage for travel emergencies includes medical evacuation or transportation, such as air evacuation, for all travel outside your province of residence.

Early Retirement Benefits

I already have Early Retirement benefits through ASEBP. Do I have to change to the MyRetiree Plan?

No. If you currently have Early Retirement Plan benefits with ASEBP, you can maintain this coverage until the end of the month that you turn 65. Then, you can apply for coverage under our MyRetiree Plan or you can apply now. If you choose to transfer to the MyRetiree Plan before turning 65, you cannot convert back to the Early Retirement Plan benefits in the future. As of January 1, 2022, our Early Retirement Plan benefits are not available to new applicants.

I'm receiving survivor coverage under my deceased spouse's Early Retirement benefits. Can I continue my coverage under the MyRetiree Plan?

Yes. Once your survivor coverage has ended, you can apply to the MyRetiree Plan.

Benefits Under Another Provider

I have benefits through another provider. Can I apply to the MyRetiree Plan?

If you meet our [eligibility criteria](#), you can apply to our MyRetiree Plan.

My deceased spouse was a former ASEBP covered member but had retirement benefits through another provider.

Can I apply for MyRetiree Plan benefits?

Yes. If you are a surviving partner who meets eligibility or whose deceased spouse meets eligibility and was an employee of a qualifying Alberta public school board. You must provide us with your spouse's full name.

I was formerly covered under ASEBP's Early Retirement benefits. When I turned 65 (before the MyRetiree Plan came into effect), I transferred to the Alberta Retired Teachers' Association. Can I switch to the MyRetiree Plan now?

Yes. You can apply to the MyRetiree Plan at any time. You may need to contact your current provider for details on cancelling your plan with them.

Temporary Contracts

I've accepted a temporary contract with my employer after enrolling in the MyRetiree Plan.

Can I place my existing MyRetiree Plan on hold until the contract ends?

- If you are returning to work for an employer who is affiliated with ASEBP and you are eligible for your employer's ASEBP benefits, we will temporarily suspend your MyRetiree Plan benefits (until the position ends) once we receive the enrolment form from your employer. We will also send you a letter and the [MyRetiree Change Application](#) form with steps to guide you on how to have your benefits reinstated once your contract expires. If you wish to reinstate your MyRetiree Plan benefits, you will need to let us know within 31 days of your last working day by submitting the [MyRetiree Change Application](#) form.
- If you are returning to work for an employer who is not affiliated with ASEBP, you can suspend your MyRetiree Plan by completing a [MyRetiree Change Application](#) form. If you are under 65, you are required to maintain your Life and AD&D insurance. If you wish to reinstate your MyRetiree Plan benefits, you will need to let us know within 31 days of your last working day by submitting the [MyRetiree Change Application](#) form.

Miscellaneous

How do your rates compare to competitors' retirement plans?

When compared to competitors (see Competitive Comparison section above), you can enjoy a monthly savings of \$4-\$80 with our MyRetiree Plan, depending on the options you choose. Please contact a benefit specialist through our [Online Booking system](#), by email at benefits@asebp.ca or phone toll free 1-877-431-4786 for more information.

When we switch to the MyRetiree Plan, will our member ID numbers remain the same?

Yes.

Will I receive new plan maximums or does my history follow?

The MyRetiree Plan offers new plan maximums so previous ASEBP plan maximums and claims history (including Early Retirement benefits) will not follow you.

Will I have to pay any administration or membership fees to get coverage under the MyRetiree Plan?

No. There are no administration or membership fees attached to the MyRetiree Plan.

Do employers need to provide the MyRetiree Plan application to retiring employees?

No. The MyRetiree Plan [application form](#) is easily accessible on our website under [forms](#), then choose the 'retirement' filter.



Ready to apply?

Complete our
[MyRetiree Plan](#)
[Application form](#)
today!

MyRetireePlan.ca
benefits@asebp.ca

1-877-438-4545