

Q. When will the new MyRetiree Plan start?

The MyRetiree Plan is accepting applications.

Q. What criteria needs to be met to receive coverage under the new ASEBP MyRetiree Plan?

Applicants of the new MyRetiree Plan must be:

- A resident of Alberta
- 50 and older
- Covered under Alberta Health Care
- A present or former member of an ASEBP participating employer

More information is available under [MyRetiree Plan](#) at asebp.ca.

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

No, you must maintain Alberta residency and your Alberta Health Care (AHC).

Q. Is there an age cap under ASEBP MyRetiree Plan?

No. All eligible members, ages 50+, can receive benefits under this plan indefinitely!

Q. I plan to retire before turning 65. Do I apply for the Early Retirement benefits or to the new MyRetiree Plan?

It's your choice, depending on the benefit coverage you prefer. If you are a covered member considering retirement, you may choose to apply for one of the following:

- **Early Retirement benefits:** Active members 50-64 can apply for our Early Retirement benefits until December 31, 2021. To be eligible, your retirement date must fall between now and December 31, 2021. After January 1, 2022, you can apply to our MyRetiree Plan.
- **MyRetiree Plan benefits:** Available to all members or previously covered members, 50 and over, who meet our eligibility criteria.

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

If you currently have Early Retirement benefits with ASEBP, you can maintain this coverage until the end of the month that you turn 65. At that point, you can apply for coverage under our new MyRetiree Plan. You also have the option to apply to the MyRetiree Plan as early as July 1, 2021, provided you are at least 50 and meet our eligibility requirements found at asebp.ca under [MyRetiree Plan](#).

Q. Does the ASEBP MyRetiree Plan include emergency travel insurance?

Yes, our MyRetiree Plan includes emergency travel insurance, for plan members under 85, with the following limitations. You can also find more information on our website at asebp.ca under [MyRetiree Plan](#), within the My Benefits tab.

Lifetime Maximum: Following industry standard, our MyRetiree Plan has a per person lifetime maximum of \$5,000,000 of emergency travel insurance.

90-day Stability Clause: This means that there have been no changes to your pre-existing medical condition(s) 90 days prior to your trip date. Changes could mean an increase or decrease in medication, a new medication

Please [contact us](#) if you have further questions or concerns.

prescribed, hospitalization, new testing, treatment, symptoms, or a new diagnosis for your condition. If you have a pre-existing medical condition that is not stable 90 days before you leave Alberta, then any claims relating to that pre-existing medical condition will not be covered.

COVID-19: You and your eligible covered spouse and/or dependants will be covered for COVID-19 if you and/or they have not had any symptoms or a positive diagnosis in the 90 days prior to the departure date as long as there isn't an active level 3 or level 4 COVID-19 travel advisory. You or covered dependants travelling with you can't be awaiting a test result or have been in contact with anyone who tested positive in the 14 days prior to your departure date.

Q. I have benefits through another provider. Can I apply to ASEBP's MyRetiree Plan?

If you are a retiree of Alberta's public education sector and were formerly an ASEBP covered member, you can apply to our MyRetiree Plan but cannot apply for Early Retirement benefits, even if you are under 65. To be eligible for the ASEBP MyRetiree Plan, you must have previously been employed with an existing ASEBP employer group plus you must meet additional eligibility criteria listed under [MyRetiree Plan](#) at asebp.ca.

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

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

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

Yes. Once your survivor coverage has ended, you can apply to ASEBP's MyRetiree Plan.

Q. My deceased spouse was a retired member of ASEBP but had coverage under another provider. Can I apply for ASEBP's MyRetiree Plan benefits?

Yes. If you are retired and your deceased spouse was a retired member of an ASEBP employer, you can apply to ASEBP's MyRetiree Plan. You must provide us with your spouse's full name and meet the eligibility criteria.

Q. Are there any referral programs or incentives as part of ASEBP's MyRetiree Plan?

Yes. We are offering a promotional referral program during the open enrolment period. As an active member of ASEBP's MyRetiree Plan, you can receive a five per cent (5%) discount off your monthly premiums for 12 months if you refer someone who then becomes a member of the MyRetiree Plan. New applicants must indicate they were referred on their application form. ASEBP will not apply a missed referral once the applicant becomes a member.

Q. Why is ASEBP extending applications for Early Retirement benefits until December 31, 2021?

ASEBP is extending the application period for Early Retirement benefits to the end of 2021 as a courtesy to existing members due to the limited time before launch of the MyRetiree Plan on July 1, 2021.

Q. What are the plan options for the MyRetiree Plan?

You can find information about our MyRetiree Plan by clicking [MyRetiree Plan](#) under the My Benefits tab on our website at asebp.ca.



FREQUENTLY ASKED QUESTIONS: MYRETIREE PLAN

Please [contact us](#) if you have further questions or concerns.

Q. The rates in my current retiree plan increase yearly. Will the same be true for the ASEBP's MyRetiree Plan?

While we can't predict what future rates may be, we can confirm that the ASEBP MyRetiree Plan provides a rate guarantee until September 1, 2023.

Q. I've accepted a temporary contract with my employer after enrolling in ASEBP's MyRetiree Plan. Can I put my existing ASEBP MyRetiree Plan on hold until the contract ends?

*If you're returning to an employer who offers ASEBP benefits and you're eligible for your employer's ASEBP benefits, once we receive the enrolment form from your employer, we'll suspend your MyRetiree Plan benefits until you leave this position. We'll 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're planning to have your MyRetiree Plan benefits reinstated, you'll need to let us know within 31 days of your last working day by downloading and submitting a [MyRetiree Change Application form](#).*

If you're returning to an employer who doesn't offer ASEBP benefits, a minimum participation level of single coverage must be maintained throughout your employment. If you decide not to continue any part of your benefits, you will not be eligible to reapply for coverage once you stop working.

Q. Why is ASEBP providing retirement benefits?

It's crucial that ASEBP continues to respond to the changing needs of covered members and find innovative solutions to keep pace with the benefits industry. We are also responding to feedback from Alberta's public education sector that ASEBP provide such benefits.