



PENSION FACTS: Health Benefits after Retirement

Most teachers in Alberta spend their career with the Alberta School Employee Benefit Plan (ASEBP) as their benefits provider. For these teachers, they can choose to continue with ASEBP even after they retire and until they pass away.

The requirements for ASEBP retiree benefits (called MyRETIREE Benefits) are that the teacher must: be a resident of Alberta, be at least 50 years old, covered by Alberta Health Care, currently or previously was a covered member of ASEBP or a surviving dependent of a former ASEBP covered member.

Below is a brief comparison of some of the coverages between the ASEBP and the Alberta Retired Teachers' Association (ARTA) benefits plans. Teachers are strongly encouraged to do their own research and comparisons prior to retiring. Their comparison should consider family medical history, longevity and the teacher's (and family's) current and future medical needs.

ASEBP AND ARTA COMPARISONS

COVERAGE	ASEBP MyRETIREE PLAN (eff 2021 07 01)	ALBERTA RETIRED TEACHERS' ASSOCIATION (eff 2020 11 01)												
Extended Health Care (EHC) - drugs and other medical services and supplies	<p>Enhanced or Core coverage is available. Note that the Enhanced package requires minimal levels of purchase and requires at least two years before moving to the Core plan.</p> <p>Core Drug Plan (for ages 50-64) includes \$20,000 of eligible drug claims per person per calendar year reimbursed at 70%. Claims over \$20,000 are reimbursed at 100%. Core Drug Plan (for ages 65 and over) includes \$3,500 maximum per person per calendar year (in conjunction with Alberta Seniors drug plan).</p> <p>Enhanced Drug Plan (for ages 50-64) has no drug limit.</p> <p>Enhanced Drug Plan (for ages 65 and over) includes \$5,000 maximum per person per calendar year (in conjunction with Alberta Seniors drug plan).</p> <p>The above plans also include paramedical services such as acupuncture, massage, naturopath and other.</p> <p>Core \$300 per person per calendar year for each service; Enhanced \$500 per person per year for each service.</p>	<p>80% to maximum annual amount; includes other items such as chiropractic, massage, hearing aids, home care and mobility aids. Note, some individual maximum amounts may apply.</p> <p>Emergency travel is not included in Health Wise or Health Wise Plus. Other options are available.</p>												
Cost *	<p>Core:</p> <table border="0"> <tr> <td>Ages 50-64</td> <td>Single \$85.25</td> <td>Couple \$162.25</td> </tr> <tr> <td>Ages 65-84</td> <td>Single \$74.25</td> <td>Couple \$141.25</td> </tr> </table> <p>Enhanced:</p> <table border="0"> <tr> <td>Ages 50-64</td> <td>Single \$141.50</td> <td>Couple \$269.00</td> </tr> <tr> <td>Ages 65-84</td> <td>Single \$119.00</td> <td>Couple \$226.00</td> </tr> </table>	Ages 50-64	Single \$85.25	Couple \$162.25	Ages 65-84	Single \$74.25	Couple \$141.25	Ages 50-64	Single \$141.50	Couple \$269.00	Ages 65-84	Single \$119.00	Couple \$226.00	<p>Without base travel coverage:</p> <p>Health Wise (\$1,200 drug maximum): Single \$77.25 Couple \$150.25</p> <p>Health Wise (\$2,000 drug maximum): Single \$105.25 Couple \$205.75</p> <p>Health Wise Plus (\$1,200 drug maximum): Single \$99.00 Couple \$193.75</p> <p>Health Wise Plus (\$2,000 drug maximum): Single \$126.75 Couple \$249.25</p>
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Note: differences in coverage between ARTA's Health Wise, Health Wise Plus, Total Health and Ultimate Health packages are listed in the ARTA Benefits Package.

COVERAGE	ASEBP MyRETIREE PLAN (eff 2021 07 01)	ALBERTA RETIRED TEACHERS' ASSOCIATION (eff 2020 11 01)
Dental Coverage (Optional)	Core: 50% reimbursement; \$2,000 combined per person per calendar year; recalls are 12 months per person per calendar year. Major restorative: 50% reimbursement; \$2,000 per person per calendar year. Orthodontics – None. Enhanced: 50% reimbursement; \$2,500 combined per person per calendar year; recalls are 12 months per person per calendar year. Major restorative: 100% reimbursement; \$5,000 per person per calendar year; Orthodontics – 50% coverage; \$3,000 lifetime maximum.	Option A – 80% Basic/Preventative; 80% Minor Restorative; 50% Major Restorative Option B – 80% Basic/Preventative; 80% Minor Restorative; No Major Restorative Option C – 65% Basic/Preventative; 65% Minor Restorative; No Major Restorative (Note, calendar maximums apply in all)
cost	Core: Single \$41.00 Couple \$ 78.00 Enhanced: Single \$70.00 Couple \$132.75	Option A Single \$62.50 Couple \$125.50 Option B Single \$51.25 Couple \$102.00 Option C Single \$38.50 Couple \$76.75
Vision coverage	Core: 1 eye exam per person every 2 years (covered at 100% or to a maximum of \$100) Enhanced: \$300 combined per person every 2 years (covered at 100%)	Depending on choices made in EHC: Up to \$600 every 2 calendar years
cost	Core: Ages 50-64 Single \$2.25 Couple \$4.25 Ages 65-84 Single \$1.00 Couple \$2.00 Age 85 and up Single \$1.00 Couple \$2.00 Enhanced: Ages 50-64 Single \$9.50 Couple \$18.00 Ages 65-84 Single \$9.50 Couple \$18.00 Age 85 and up Single \$9.50 Couple \$18.00	Included in EHC cost
Life Insurance and Accidental Death and Dismemberment (AD&D) coverage	Mandatory if under 65 at retirement and currently or previously participating in Life and AD&D with employer. Amount is 2 X your pre-retirement employer salary	Separately available through ARTA's provider
cost	Premiums are in addition to EHS and are at industry rates	Term insurance at industry rates

* Family rates are also available for both ASEBP and ARTA plans. Contact the provider directly.

Contact ASEBP - Telephone: 780-438-4545 (Edmonton and area) or 1-877-438-4545; email: benefits@asebp.ab.ca; website: www.asebp.ab.ca

Alberta Retired Teachers' Association (ARTA) Benefits

- Must be a member or affiliate of ARTA
- No medical clearance required if application is made within 60 days of leaving another group plan
- Spouse can enter plan as an affiliate member after teacher's death (apply within 60 days)
- Single, couple and family rates—cover dependent children while at school and if handicapped
- If opting out of base travel coverage through EHC, future purchase of EHC *with base travel* will be subject to medical clearance—supplemental travel insurance is available
- Retired teachers from outside Alberta may apply prior to age 65

Contact ARTA - Telephone: 780-822-2400 (Edmonton and area) or 1-855-212-2400; website: www.arta.net

Non-ASEBP Carriers

Check with your employer regarding retirement benefits [Calgary School Division, Calgary Catholic Separate School Division, Rocky View School Division, and Fort McMurray Catholic Separate School Division].