

Post-Retirement Insured Benefits

Optional Upgrade Packages

Questions and Answers

1. Which Post-Retirement Benefits (PRB) Plan am I in and which Optional Upgrade Package can I elect?

- a. If you started receiving your pension *before January 1, 2017*, you are enrolled in the **Legacy Plan** (policy #157838) and you may only elect Optional Upgrade Package **A**.

If you started receiving your pension *on or after January 1, 2017* and you elected to enrol in the **Legacy Plan** (policy #169494), you may only elect Optional Upgrade Package **A**.

If you started receiving your pension *on or after January 1, 2017*, and you elected to enrol in the **Retiree-Focused Plan** (policy #169974) you may only elect Optional Upgrade Package **B**.

2. Do I have to return the Optional Upgrade Package Application Form to OPTrust?

- a. **No.** The Optional Upgrade Package is an optional benefit which provides additional coverage for certain items not covered fully or partially under your existing PRB plan. Please return the form only if you wish to apply for this additional coverage.

3. Can my application be denied because of my age or health?

No. There are no age limits or medical examinations required to apply.

Note that coverage may also apply to emergency treatment required due to an unexpected or unforeseen episode of a pre-existing medical condition, which was stable and controlled at the time of departure from Canada. The insurance carrier (Canada Life) will assess claims of this nature on a case-by-case basis to determine eligibility for payment.

4. What is the difference between the two optional upgrade packages?

- a. Optional Upgrade Package A includes Catastrophic Drug Coverage, and Package B does not, because this coverage is already included in the Retiree-Focused PRB Plan.

5. What is Catastrophic Drug Coverage?

- a. Under your current PRB plan, all eligible drug claims in a calendar year are reimbursed at 90% less a \$3 deductible per prescription. Catastrophic Drug Coverage (CDC) provides for the reimbursement rate to increase to 100% on eligible drug claims that exceed \$10,000 per patient, in a calendar year (less a \$3 deductible for each prescription). Eligible drug claims up to the \$10,000 threshold per patient in a calendar year are reimbursed at 90%.

6. If I have an out-of-country emergency, will I have to pay the full cost myself up-front and submit the claim to Canada Life later?

- a. It depends on the situation – you should always contact the travel assistance number and explain your case. There will be some situations where Canada Life will pay the hospital/provider directly and co-ordinate with OHIP on your behalf.

7. Can I elect single coverage for the Optional Upgrade Package if I have family coverage under my PRB Plan or vice versa?

- a. The coverage you choose for the Optional Upgrade Package must be the same as the coverage you have elected for your PRB Plan.
If you have **family** coverage under your PRB Plan then you must have **family** coverage for your Optional Upgrade Package.
If you have **single** coverage under your PRB plan you must have **single** coverage for the Optional Upgrade Package.

8. What are the premium costs and are they subject to change?

- a. The current monthly premiums for the Optional Upgrade Packages are listed in the chart below. You pay 100% of the cost of the premiums and the premiums are deducted from your monthly pension.

The premiums are subject to change annually.

Monthly premiums effective April 1, 2022 (Including 8% Retail Sales Tax)	Single Coverage	Family Coverage
Optional Upgrade Package A (Legacy PRB)	\$26.78	\$43.86
Optional Upgrade Package B (Retiree-Focused PRB)	\$23.84	\$37.56

11. Are the premiums that I pay tax deductible?

- a. Premiums paid for the Optional Upgrade Package can be claimed as a non-refundable medical expense tax credit and will be reported on your T4A slip.

12. Can I terminate my Optional Upgrade Package at any time?

- a. Yes. However once you terminate your coverage you will not be able to re-enroll again in the future. If you choose to cancel your coverage you must send written notice to OPTrust and include your signature. Your coverage will terminate in the month following OPTrust's receipt of your cancellation request.

13. How will I know if I am set up for coverage?

- a. Once OPTrust receives your *Optional Upgrade Package Application Form*, they will send you a letter confirming the effective date of the coverage.

14. I lost my election form or did not receive an election form. Where can I get another?

- a. Copies of the Fact Sheet, Pamphlet and *Optional Upgrade Package Application Form* can be found here <https://www.optrust.com/AboutOPTrust/News/Update-Changes-to-Post-Retirement-Insured-Benefits-2017.asp>

15. I live outside Ontario. Am I eligible for the Optional Upgrade Package?

- a. Pensioners who permanently reside **outside of Canada** are **not** eligible for the Optional Upgrade package.
- b. Pensioners who permanently reside in Canadian provinces or territories other than Ontario and who have provincial health care coverage are eligible for the Optional Upgrade package.

16. The Emergency Out-of-Country Coverage benefit provides 100% coverage up to a lifetime maximum of \$1,000,000 without deductible. Is that benefit per person or per package?

- a. Per person.

17. Where can I get more information on the Out-of-Country Coverage?

- a. Canada Life can answer inquiries related to specific out-of-country product details. This applies to retirees who have already selected coverage as well as those who have not yet enrolled.
- b. Please note that Canada Life will not comment on insurance from other carriers such as OOC provided by Johnson Insurance via the Quarter Century Club.