



RETIREE CAATNIPS

November 2021

Benefits Information for CAAT Retirees

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Welcome to the twelfth edition of RETIREE CAATNIPS. This newsletter is produced by College Employer Council (CEC) on behalf of the CAAT Retirees Group Insurance Advisory Committee (CRGIAC). It is designed to keep you informed of changes to your Retiree Group Insurance Benefits Plan as well as give you some helpful information with regard to your benefits and how you may use them.

In this edition, we provide information regarding plan changes and address other initiatives that may impact you as a retiree.

Group Benefits Update

Change to Vision Care & Hearing Care Benefit Year

Extended Health Care – Plan 1

For retirees who are enrolled in Extended Health Care Plan 1, starting January 1, 2022 your Vision and Hearing Care coverage will follow the same benefit year as your other benefits. You will receive the same amount of coverage from January 1 to December 31, instead of from July 1 to June 30. Dependents under age 18 will continue to have up to \$300 of Vision Care coverage for each calendar year, starting January 1, 2022.

Extended Health Care – Plan 2

For retirees enrolled in Extended Health Care Plan 2, (Hearing Care only) starting January 1, 2022 your Hearing Care coverage will follow the same benefit year as your other benefits. You will receive the same amount of coverage from January 1 to December 31, instead of from July 1 to June 30.





The next Vision Care benefit year would have been renewed on July 1, 2022 however, with the new change coming into effect; the benefit year will begin on January 1, 2022 and continue until December 31, 2023 (2 years). The next Hearing Care benefit year will also start on January 1, 2022 and run through to December 31, 2024 (3 years).

Your coverage will not change. This change to the plan year makes it easier to track when you are eligible for your next appointment or purchase. The benefit year for Vision and Hearing Care will be the same as the rest of your benefits. You do not have to take any action.

Keep in mind, if you book your 2022 appointment earlier in the year than usual, you will not be eligible for the same care again until 2024 for Vision and 2025 for Hearing Care.

Questions? Please contact your college's Benefits Administrator.

Travel Insurance

Despite the removal of restrictions on non-essential travel, COVID-19 continues to impact travel. CAAT retirees are strongly encouraged to follow the advice of the Government of Canada and local government when booking and travelling. Please be aware that return transportation options and availability of medical care may become very limited outside of Canada. Rules and guidelines are changing rapidly. Be sure to monitor applicable Government of Canada websites and visit this website regularly for the most current information. For the latest information on Canadian government travel advisories, go to www.travel.gc.ca.

Travel is a personal decision for everyone. If you do choose to travel, it is important that you plan ahead, research, ask questions, be knowledgeable and make sure that all the elements of your trip come together for a safe experience. Be sure to read your policy in full, to ensure you understand of what it covers, and what it doesn't cover.

To obtain further information on what is, or is not covered, or to get a quote, please contact Johnson Insurance directly at: **1-866-606-3362** or www.johnson.ca/medoc

*Johnson MEDOC
emergency travel
insurance*

New Improvements on Mysunlife.ca

Here is the list of major improvements that Sun Life has made to date. To view these changes live, please visit www.mysunlife.ca.

- Paramedical services claim appointment duration option added: Plan members can now input the length of their paramedical services claim. This allows claims to be paid accurately, based on the length of the service provided. This also allows claims to be paid faster.
- Multiple ways to submit claims: Submitting receipts and other supporting documents for Extended Health Care service is now easier. Plan members can now:
 - attach receipts and other supporting documents while completing the medical claims submission process.
 - attach additional documents to recently completed claims.
 - submit estimates and drug forms.
 - submit documents requested by the Client Care Centre.
- Deadline to submit claims: There is now a deadline to submit claims on the medical and dental coverage pages. This is to ensure plan members submit claims on time and receive reimbursement.
- Doctor referral: Information about referral requirements is now available on the medical coverage and claims pages. If there is a referral on file for paramedical services or compression stockings, the expiration date will now display.
- Print or download multiple statements: Plan members can now select up to 10 statements to download or print at once from the recent claims page.
- Claim requirements added for orthopedic supplies: More information has been added on what plan members need to include when submitting a claim. This will make the process easier and quicker.
- Expired paramedical referrals: If a plan member submits a claim with an expired paramedical referral, they will receive an alert from Sun Life with next steps. This will ensure there is no delay when they submit the claim.
- Reasonable and customary amounts now visible on paramedical coverage pages: Plan members can now view the reasonable and customary amounts for paramedical coverage (based on their province of residence).

*New improvements to
Mysunlife.ca*

Predeterminations

Getting an estimate

Whether you are obtaining medical services or equipment or dental treatment, where the cost is expected to exceed \$300, it is always advisable to submit the estimated cost and the description of the prescribed services or equipment to Sun Life prior to acquiring the treatment or service. Called a predetermination, this service will let you and the service provider know how much (if any) of the cost is covered.

*Useful information on
getting an estimate of
your covered
treatment*

Dental claimants should ask their dentist to send Sun Life a fee estimate so Sun Life can let them and their dentist know, in advance, how much (if any) of the expense will be covered by your benefit plan. This is a precaution to allow the claimant to discuss treatment options with the dentist before the work begins and to budget for the expense.

A predetermination is not a guarantee. In some situations, the amount of benefits paid may be different than the amount that was approved when the dentist submits the estimate (for example, if the claimant has other work done in the meantime that brings them over the annual coverage maximum under your plan, or if the work done differs from that outlined in the dentist's estimate).

New Retiree?

This is a reminder that if you recently enrolled in the CAAT Retiree Benefits Plan, any unpaid health or dental claims that you incurred as an active employee must be submitted within 90 days of your retirement to the plan under which you were previously covered when you incurred the claim.

Those claims cannot be submitted under your new policy 22182.

Important Reminders and Dates!

Changing your Coverage

February 1, 2022 (and each subsequent February 1) is your next opportunity to change the Extended Health Care (EHC) or Dental plan that you are enrolled in.

*You may be eligible to change your Plan selection on **February 1st** of each year*

Inform your College immediately of any marital status changes

If you are currently in EHC Plan 1, you may change to EHC Plan 2. If you are enrolled in EHC Plan 2, you do not have any other options to change your coverage. If you are currently in Dental Plan 1, you may change to Dental Plan 2. If you are enrolled in Dental Plan 2, you do not have any other options to change your coverage.

Change in Personal Circumstances

If your marital status changes during your retirement, it is your responsibility to report this change to your College within 31 days of the change. If you fail to have an ineligible spouse removed from your group insurance plan coverage, any claims paid after the date they became ineligible will result in you having to reimburse the Plan. Therefore, it is imperative that you keep your benefit records up to date and inform your College of any changes in your marital status.

Previous Editions

To view the previous edition(s) of RETIREE CAATNIPS, please visit CEC's website at www.Collegeemployercouncil.ca. Click on **Benefits Information** and then click **Retiree Benefits**. This will take you to the page that provides a range of retiree related information, including CAATNIPS.

CRGIAC Committee

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