



# RETIREE CAATNIPS

November 2024

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## Benefits Information for CAAT Retirees

**Welcome** to the fourteenth 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.

This newsletter provides information that will affect CAAT retirees and addresses other initiatives that may impact you as a retiree.

## Group Benefits Update

### Canadian Dental Care Plan (CDCP) and College Retirees

The Canadian Dental Care Plan (CDCP) was launched by the Federal Government effective November 1, 2024 and applications are being accepted from eligible individuals who meet certain identified criteria. Some college retirees, including those who are enrolled in CAAT Dental Care Plans 1 and 2, have inquired what their options might be with respect to CDCP accessibility.

Individual circumstances, such as an individual's retirement income, impact eligibility for CDCP. Therefore, it is not the role of the CEC or the Colleges to advise retirees what actions they should take with regard to the CDCP. Instead, we suggest it is best left up to each individual retiree to do their own research into the CDCP to get an understanding regarding:

- Whether they qualify
- How to apply
- What services are covered by CDCP
- Who to contact with questions



**NOTE:** As an important reminder, once dental coverage is declined or dropped under the CAAT Retiree Plans, it will not be available to the retiree at any time in the future.

### **Sun Life Update – Lumino Health Pharmacy and Chronic Disease Management Programs**

Lumino Health Pharmacy offers easy online access to pharmacists for medication and coaching to better manage your health. It is available to you and your dependents at no added cost whenever you choose to use it.

The chronic disease management programs model a patient-centered approach and are multi-disciplinary coaching programs designed to improve health outcomes for plan members living with diabetes and asthma.

Participation is voluntary and communication material with more information on the program is included with this newsletter. Please note, Quebec residents have access to the Lumino Health platform but the chronic disease management programs are not available to residents of Quebec.

### **Premium Adjustments**

Increases to extended health and dental premiums are being implemented on February 1, 2025 for the upcoming plan year. This is driven by several factors:

- Medical and dental utilization in the broader market is at an all-time high. This is driven by an aging population, new treatments, cost shifting to the private sector and inflation. Furthermore, post-COVID utilization remains elevated due to a lengthy period where services could not be readily accessed in person.
- Paramedical plan enhancements implemented in 2023 (increases of 33% in benefit maximums) have resulted in more utilization of these benefits.
- The Ontario Dental Association (ODA) fee guide increases for 2024 were 4.8%, which builds on the 8.5% increase from 2023. This is a 13.3% non-compounded increase in service costs over two years.

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*Johnson MEDOC  
emergency travel  
insurance*

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### **Travel Insurance**

CAAT retirees continue to obtain quotes and information on what is or is not covered. To get a quote, please contact Johnson Insurance directly at: **1-866-606-3362** or [www.johnson.ca/medoc](http://www.johnson.ca/medoc) The services of Johnson/Medoc are available to all college retirees, not just those enrolled in the Retiree Benefit Plans.

## ➤ Did You Know?

### 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.

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

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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!

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

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### CHANGING YOUR COVERAGE

February 1, 2025 (and each subsequent February 1) is your next opportunity to change the Extended Health Care (EHC) or Dental plan that you are enrolled in. 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.

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*Inform your College immediately of a change in your marital status*

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### 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. You may add a new spouse, or in the case of marriage breakdown, 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](http://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:

#### **CRGIAC Retiree Representatives:**

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