



RETIREE CAATNIPS

November 2023

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Benefits Information for CAAT Retirees

Welcome to the thirteenth 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 under the Ontario Drug Benefit Plan (ODB) that will affect CAAT retirees and address other initiatives that may impact you as a retiree.

Group Benefits Update

Changes to the Extended Health Care Plans resulting from Changes to the Ontario Drug Benefit Plan (ODB)

The Ontario Drug Benefit Plan (ODB) is implementing a biosimilar switching program to transition coverage for certain biologic medications to their biosimilar versions. For retirees age 65 and over who are enrolled in the Extended Health Care Plans 1 and 2, starting February 1, 2024, the health plans will follow a process as follows:

- the ODB will remain first payor for all medications for any member or dependent that is ODB eligible
- the CAAT Retiree Health Plans will remain aligned with the ODB plan
- all current ODB eligible retirees and dependents taking an originator biologic drug will have 6 months from February 1st, 2024, to transition the biosimilar





- all new ODB-eligible retirees and dependents will be required at 65 to transition to an eligible biosimilar under the ODB and must, within 6 months of their 65th birthday, be fully transitioned to the biosimilar with reimbursement through the ODB plan
- plan members can choose to stay on an originator biologic drug with higher out-of-pocket costs. If you wish to continue your originator biologic treatment, your health-care provider may be able to help you find other sources of funding
- an exception may be made if you have a medical reason that does not allow you to take a biosimilar. If so, your doctor needs to let Sun Life know. Call Sun Life at 1-800-361-6212 if you need to obtain a drug exception form. If you apply for an exception and it is approved, no changes will be made to your coverage
- Sun Life will contact plan members who are using the originator biologic drugs with further details about the transition, in January 2024.

Questions? Please contact your college's Benefits Administrator.

Dental Plan Premium Increases

You would have noticed that the premiums under the Dental Plans have increased. The increases were necessary but kept to a minimum to reflect the increase that was implemented by the Ontario Dental Association (ODA) to their Fee Guide for 2024. The Guide increase was 8.5% and while not all dental services will reflect that increase, on average, dental fees will be adjusted by that amount. The CAAT Retiree Dental plans provide reimbursement based on the prior year's ODA Fee Guide

Travel Insurance

With the removal of COVID-19 travel restrictions and its variants as a threat to travel, CAAT retirees have been, and can 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. The services of Johnson/Medoc are available to all college retirees, not just those enrolled in the Retiree Benefit Plans.

*Johnson MEDOC
emergency travel
insurance*

Starting fall 2023, the car and home division of Johnson Insurance will gradually rebrand to **belairdirect**. The rebranding of the Travel division will happen in the future. Retirees may request a quote for home & auto insurance from belairdirect but the quoted rates will be on an individual basis as there is not a group agreement in place for those products.

➤ 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.

*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!

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

CHANGING YOUR COVERAGE

February 1, 2024 (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.

Inform your College immediately of any marital status changes

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. 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.

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