

# Retiree Benefits Program

## Retiring soon?

Have you considered what benefit coverage you will need to protect yourself and your family in retirement? Get the facts inside.



**Just 31 days  
to apply**

Your one-time  
opportunity  
— **act now**

# COMMON MYTHS

## ABOUT HEALTH CARE COSTS IN RETIREMENT

**MYTH: In Canada, our health care costs are covered**

The facts: The government only covers a limited number of health care expenses.

Here are just a few examples of costs you might have to pay, which can add up to thousands of dollars:

- Certain cancer treatments outside of hospital
- Some arthritis and cancer medications
- Massage therapists, audiologists, osteopaths, physiotherapists and other paramedicals
- Medical equipment
- Dental services

**MYTH: As a senior, I won't have to pay for prescription drugs**

The facts: Provincial plans only cover a limited number of drugs – and only once you've turned 65.

What's the difference?  
The Ontario Provincial Plan covers approximately 4,400 drugs. The CAAT plan covers over 14,000.

**MYTH: I'm healthy and don't need coverage**

The facts: We are living longer. While that's great news, as we age, our health risks increase, even if we have a history of good health.

According to Sun Life's 2016 Canadian Health Index:

- 50% of Canadians report one or more serious health issues
- 42% of this group says it caused them some financial hardship

**MYTH: I have savings I can use if I have a health problem**

The facts: A catastrophic illness can cost thousands of dollars. It could rapidly eat into or even use up your savings.

Even the costs of regular visits to dentists and paramedicals can add up. Especially when you consider that health care costs increase much faster than the cost of other consumer items (i.e. the Consumer Price Index).



### WHY WORRY ABOUT THIS NOW?

You only have **ONE OPPORTUNITY** to join the CAAT Retiree Benefit Program.

Your College Benefits Administrator must receive your application within 31 days of your retirement date.

Note: You are only eligible if you have elected a CAAT lifetime monthly pension that starts immediately upon your retirement.





# 5 REASONS

## TO CHOOSE CAAT FOR YOUR RETIREMENT INSURANCE

We want you to choose carefully. In fact, we have even given you a comparison sheet on the next two pages. But here are a number of things that make the CAAT Retiree Benefit Program a great value.

- 1** No health statement or medical exam at enrolment.
- 2** You're covered no matter how long you live, as long as you continue to pay your premiums.
- 3** There's up to \$100,000 of drug coverage each year.
- 4** Your premiums won't go up with age, although they could go up based on factors like plan experience (plan use) and legislation.
- 5** You get Best Doctors®: It's a second opinion from a team of international medical specialists, *anytime you want it, even without a referral.*



### YOU CAN ONLY APPLY NOW

This coverage is only available within 31 days of your retirement date and if your CAAT pension starts immediately upon your retirement.

**You cannot apply later.** You must apply at retirement but you can discuss with your college Benefits Administrator what having coverage through your spouse means to your CAAT benefits.

# HEALTH INSURANCE

## COMPARISON CHART

This form can make it easier to see how the CAAT Retiree Benefits Program measures up to others.

	CAAT	Other Plan	Other Plan
<b>Will my benefits expire when I reach a certain age?</b> Some plans won't cover drugs after a certain age	No, although there may be changes under Life Insurance (see page 5)		
<b>Do I have to do a medical exam or answer health questions?</b>	No		
<b>Is there an annual maximum for drugs?</b> There is significant drug coverage available	Yes, \$100,000		
<b>Is there a lifetime maximum for drugs?</b> If you've recovered from a serious illness, you won't have to worry that you've used up your drug coverage	No		
<b>Is there a lifetime maximum for other expenses?</b> No need to make hard decisions, "in case you need the coverage later"	No		
<b>Is there an annual maximum for other expenses?</b>	Yes		
<b>Will the premiums go up based on age?</b> Some plans increase as you age – when you really need the coverage	No		
<b>Why might my premiums increase?</b>	Your premiums could increase based on factors like plan experience (use) and legislation		
<b>Do I get Best Doctors® coverage?</b> Best Doctors is a medical diagnosis service to help you feel more certain about a medical diagnosis or treatment.  You can call toll-free or send an email to connect with a leading specialist for a second opinion. A Registered Nurse becomes your personal health ambassador to provide support, resources and answer questions.	Yes		
<b>Is there travel insurance?</b> Why not? It comes down to value. The CAAT Plan focuses on providing comprehensive benefit coverage to protect your long-term health care needs. Only 15% of retirees travel. Why pay for a benefit you may not use, or will use less frequently later in retirement?	No		



	CAAT	Other Plan	Other Plan
<b>Is there coverage for:</b>			
<b>Hearing aids</b>	Yes		
<b>Eyeglasses, contact lenses</b>	Yes, in Plan 1 only		
<b>Cataract lenses</b>	Yes		
<b>Orthopaedic shoes/orthotics</b>	Yes		
<b>Semi-private hospital stay</b>	Yes, in Plan 1 only		
<b>Private duty nursing</b>	Yes		
<b>Medical supplies</b>	Yes		
<b>Lab tests</b>	Yes		
<b>Walkers</b>	Yes		
<b>Scooter or electric wheelchair</b>	Yes, electric in Plan 1, manual in Plan 2		
<b>Comfort items</b>	Yes		
<b>Diabetic/colostomy</b>	Yes		
<b>Prosthetic equipment</b>	Yes		
<b>Ambulance</b>	Yes		
<b>Acupuncturists</b>	Yes		
<b>Audiologists</b>	Yes		
<b>Chiropractors</b>	Yes		
<b>Chiropodists</b>	Yes		
<b>Massage therapists</b>	Yes		
<b>Naturopaths</b>	Yes		
<b>Occupational therapists</b>	Yes		
<b>Ophthalmologists/optometrists</b>	Yes		
<b>Osteopaths</b>	Yes		
<b>Physiotherapists</b>	Yes		
<b>Podiatrists</b>	Yes		
<b>Psychologists</b>	Yes		
<b>Psychotherapists</b>	Yes		
<b>Social workers</b>	Yes		
<b>Speech therapists</b>	Yes		



## IMPORTANT

### Is coverage available any time I wish to apply?

You can only apply within 31 days of retirement and if your pension starts immediately upon your retirement.



# CAAT RETIREE

## BENEFITS PROGRAM – HIGHLIGHTS

Here's a high-level overview of the retiree benefit plans you can choose from.

NOTE: You must have provincial or territorial health care plan coverage in order to participate in the CAAT Extended Health Care and Dental plans.

LIFE INSURANCE		
Basic	\$10,000 lifetime (Academic retirees: coverage terminates at age 75)	
Additional	Units of \$5,000 up to \$490,000; coverage terminates at age 65	
EXTENDED HEALTH CARE		
	Plan 1	Plan 2
Deductible	No deductible	
Overall maximums	Unlimited unless stated otherwise	
Semi-private hospital	Reimbursement: 100% semi-private room coverage  Maximum: Reimbursement is unlimited in Canada  The plan also covers the cost of palliative care in a hospital or hospice	No coverage
Drugs	Reimbursement: 100% for generic drugs and 85% for brand name drugs and all other expenses.  Maximum: \$100,000 per person, per calendar year  Generic substitution applies	Reimbursement: 75% for generic drugs and 60% for brand name drugs and all other expenses.  Maximum: \$100,000 per person, per calendar year  Generic substitution applies
Hearing aids	Reimbursement: 100% Maximum: \$3,000 per person every three benefit years	
Vision	Reimbursement: 100%  Maximum: \$300 every 2 benefit years for adults and each benefit year for dependent children under 18	No coverage



## EXTENDED HEALTH CARE

### Plan 1

### Plan 2

<b>Paramedical</b>	Reimbursement: 85%	Reimbursement: 65%
	Maximum: \$1,500 per person per calendar year for all practitioners combined	Maximum: \$750 per person, per calendar year for all practitioners combined
<ul style="list-style-type: none"> <li>• Acupuncturist</li> <li>• Audiologist</li> <li>• Chiropracist</li> <li>• Chiropractor</li> <li>• Massage therapist</li> <li>• Naturopath</li> <li>• Occupational therapist</li> <li>• Ophthalmologist or optometrist</li> <li>• Osteopath</li> <li>• Physiotherapist</li> <li>• Podiatrist</li> <li>• Psychologist</li> <li>• Psychotherapist</li> <li>• Social worker</li> <li>• Speech therapist</li> </ul>	Includes one X-ray per applicable specialty, per calendar year	Includes one X-ray per applicable specialty, per calendar year
<b>Cataract lenses</b>	Reimbursement: 85%	Reimbursement: 85%
	Maximum: \$950/eye/lifetime	Maximum: \$200/eye/lifetime
<b>Orthopaedic shoes or orthotics</b>	Reimbursement: 85%	
	Includes custom-made orthopaedic shoes or custom-made orthotics. The plan will reimburse up to a combined maximum of 3 pairs for persons under 8 years old, 2 pairs for persons between 8 and 18 years old and 1 pair for persons aged 18 and above in a calendar year	
<b>Private duty nursing</b> (out of hospital)	Reimbursement: 85%	
	Maximum: \$25,000 per claimant per calendar year	
<b>Medical supplies</b>	Reimbursement: 85%	
	Eligible expenses include: <ul style="list-style-type: none"> <li>• Wigs required as a result of an illness or following chemotherapy</li> <li>• Oxygen and its administration</li> <li>• Casts, splints, braces, trusses or crutches</li> </ul> Includes 50% reimbursement for medically necessary insulin infusion pumps up to a maximum of \$2,500 per person every 10 years	
<b>Diagnostic services</b>	Reimbursement 85%	
	Lab tests performed in a commercial lab	
<b>Walkers</b>	\$150 every 5 years	No coverage
<b>Scooter or electric wheelchair/manual wheelchair</b>	\$6,000 every 5 years	Manual wheelchair coverage only
<b>Comfort items</b>	Reimbursement: 85%	
	Expenses include: <ul style="list-style-type: none"> <li>• Elevated toilet seat, shower chair, bed, bathtub and toilet rails, commode</li> <li>• Outdoor wheelchair ramp: Once per lifetime up to \$2,000</li> </ul>	
<b>Diabetic/Colostomy supplies</b>	Reimbursement: 85%	

## EXTENDED HEALTH CARE

### Plan 1

### Plan 2

<b>Prosthetic equipment</b>	<p>Reimbursement: 85%</p> <ul style="list-style-type: none"> <li>Artificial eyes and limbs (excluding myoelectric and microprocessor appliances) including repairs and replacement when medically necessary</li> <li>External breast prosthesis and surgical bras up to \$600 per person per benefit year</li> </ul>
<b>Ambulance</b>	<p>Reimbursement: 85%</p> <p>Medically necessary transportation in a licensed land ambulance</p> <p>For transportation in a licensed air ambulance, the plan will reimburse up to a maximum of what would have been payable for a local land ambulance trip</p>
<b>Best Doctors®</b>	<p>Best Doctors helps you navigate the health care system, helping you get the right diagnosis, the right treatment and peace of mind.</p> <p>Best Doctors provides:</p> <ul style="list-style-type: none"> <li>A second expert review, by one of 50,000 physicians who rank in the top 5% of practicing physicians worldwide, bringing greater certainty to your diagnosis and treatment plan</li> <li>Help finding the right specialists, near you</li> <li>A variety of tools and resources on your condition</li> <li>Written answers to your questions through <i>Ask the Expert</i></li> </ul>

## DENTAL

Covered Services	Plan 1	Plan 2
<b>Basic &amp; Preventive</b>	100%	No Coverage
<b>Endodontic, Periodontal &amp; Dentures</b>	100%	100%
<b>Crowns, Bridges, Inlays &amp; Onlays</b>	50%	50%
<b>Orthodontia</b>	50%	No Coverage
<b>Plan Maximums</b>		
<b>Calendar Year</b>	\$2,000 – Basic, Endodontics, Periodontal & Dentures plus \$2,000 – Crowns, Bridges, Inlays & Onlays	\$2,000 all covered services combined (excludes Basic, Preventive and Orthodontics)
<b>Lifetime</b>	\$2,500 – Orthodontics	N/A

NOTE: The College Employer Council may amend these plans from time to time.

This brochure is only a summary of the CAAT Retiree benefits program, and is not a legal document. Any decisions to pay a claim will follow the group contract.



### IMPORTANT!

#### ONE chance to get this key coverage

You have only **ONE** opportunity to get CAAT Retiree Benefit coverage – and that's **at the time of your retirement**.

To be eligible, your College Benefits Administrator must receive your application within **31 days** of your retirement date!

To sign up for benefits, please contact your College Benefits Administrator.

Benefits are underwritten by Sun Life Assurance Company of Canada.

College Employer

**Council / Conseil**  
des employeurs des collèges

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