

A Glance of TRIUMF Retiree Group Benefit Plan

Extended Health

1. Plan Maximum:
\$100,000 payable for a member / dependent (life time)
2. Deductible:
\$ 5.00 per prescription
3. Reimbursement:
Pharma Care approved Drugs 80%
Non-Pharma Care Drugs 50%
(Prescription Drug maximum: \$2000 for member /dependent per calendar year)

Travel Vaccines 50%
Semi-Private Hospital Room 100%
Other Eligible Expenses 80%

Out-of -Province Emergency: 100%
4. Late Applicant: Must have coverage through other Extended Health Plan for at least 6 months.

Dental Care

1. Plan A (Basic Services): 70% per calendar year
2. Plan B (Major Services): 50% per calendar year
3. Plan Maximum: \$1500 per member / dependents
4. Late Applicants: \$250 per person for all dental services for first 12 months of coverage

Eligibility:

1. A resident of British Columbia
2. Affiliated with TRIUMF
3. Covered under BC Medical Services Plan

You will become eligible for retiree coverage the day after your coverage terminates under your current plan provided you apply for benefits within 31 days from the date of eligibility. There is no waiting period for your Group Plan. Your dependents become eligible for coverage on the date you become eligible or the date they first become your dependent, whichever is later. You must apply for coverage for yourself in order for your dependents to be eligible.

Survivor Continuation of Coverage

In the event of your death while covered by this plan, coverage will continue for your eligible covered dependents until the earliest of the following dates, without payment of rates:

- a) 6 months after the date of your death;
- b) the date your dependent ceases to be a dependent other than as a result of your death
- c) the date the contract is terminated
- d) the date your dependent becomes eligible for coverage under a similar group plan.

FAQ

1) Am I eligible to enroll the Retiree Group Benefit?

You are eligible to enroll the benefit within 30 days from your retirement. An eligible applicant must be a BC resident with a valid BC MSP coverage.

2) After I retired, I will enroll in my spouse's/partner's benefits plan, do I need to enroll in the Retiree Benefit Plan as well?

If your spouse/partner's benefits allows for double coverage, then you can enroll your spouse/partner and your dependents in TRIUMF's Retiree Benefit Plan. If you have any questions please contact Shirley Tang at 604-222-7360.

3) I opted-out from the Retiree Group Benefit when I retired from TRIUMF, can I join the group benefit now? Am I still eligible?

Yes, you can still join the group benefit. For extended Health Benefit, you must provide evidence proves that you had Extended Health Care coverage through other insurance carrier for the past 6 months prior to your enrollment. For Dental Care Benefit, your coverage is limited to \$250 / person for all dental services for the first 12 months.

4) I submitted my benefits enrollment/change forms – when will I get confirmation?

You will receive your group member ID card within 4 weeks after you submitted the application/change request. If you have coverage for more than one dependent, you will be issued two cards in your name, as you are the primary plan member.

5) Who should I contact if I have questions about my coverage / claim?

If you have any questions or concerns about your retiree benefit coverage and claims, please contact Shirley Tang at 604-222-7360, or you can e-mail her: stang@triumf.ca

6) If MSP does not cover a medical procedure, will this automatically be covered by the Retiree Benefit health plan?

No. MSP will cover most medical procedures, but it does not cover everything. For more details, please visit the MSP website.

7) I lost my Blue Cross Member ID card, how do I get another one?

Please contact Shirley Tang for a replacement card.

8) What's the monthly premium cost for benefit?

Premium rates for group members under 70 years of age are different from the rates for those who are 70 and above. Please refer to the Premium Table for more details.

9) How do I sign up for the Retiree Benefit?

Enrollment forms are available on TRIUMF website:
<http://www.triumf.ca/human-resources/retiree-benefits>
Or you can contact Shirley Tang at 604-222-7360.

TRIUMF Retiree Group Benefit Annual Review

New Premium Rate effective January 1, 2015;

1) Extended Health Benefit:

Policy #2937 (Retirees Age 70 or older)				
	Current	Renewal	Negotiated	% Change
Single	\$69.83	\$73.09	\$73.09	4.7%
Couple	\$139.36	\$145.08	\$145.08	4.1%
Family	\$179.20	\$186.91	\$186.91	4.3%

Policy #2936 (Retirees Under Age 70)				
	Current	Renewal	Negotiated	% Change
Single	\$60.33	\$63.35	\$63.35	5.0%
Couple	\$117.68	\$122.86	\$122.86	4.4%
Family	\$157.52	\$164.68	\$164.68	4.5%

2) Dental Care:

Dental Care Rates for ALL Retirees				
	Current	Renewal	Negotiated	% Change
Single	\$56.19	\$52.05	\$50.85	-9.5%
Couple	\$115.23	\$106.75	\$104.28	-9.5%
Family	\$161.29	\$149.42	\$145.97	-9.5%

According to the claim history of 2014, our claiming activity for Dental services dropped and as a result the rates for all Retirees decrease by 9.5%.

The Extended Health benefit performed well again this year and Blue Cross presents a less than inflationary adjustment. Pacific Blue Cross requires an adjustment of 4.5% to 5.0% for the monthly premium for Retirees in Policy #2936 (**under 70**) and 4.1% to 4.7% for Policy #2937 (**70 & over**). The rate adjustment varies depending on Retiree status (i.e. single / couple / family coverage).