

RETIREE INSURANCE PLAN SUMMARY

September 1, 2022 – August 31, 2023

Eligibility

You are eligible for retiree insurance if you are age 55 or older, covered by the Provincial Health Plan, **and** meet **one** of these criteria:

1. You were covered with health and dental under the Christian Education Health Plan for at least 3 years immediately prior to your retirement, with no gap in coverage as an active employee and coverage as a retiree. –or–
2. You were covered with health and dental under the Christian Education Health Plan for less than 3 years immediately prior to retirement, or there is a gap in your coverage as an active employee and coverage as a retiree, with satisfactory evidence of insurability. –or–
3. You were covered, but waived health and dental, under the Christian Education Health Plan immediately prior to your retirement or there is a gap in your coverage as an employee and coverage as a retiree, with satisfactory evidence of insurability. - or -
4. You are receiving a retirement benefit under the Christian Education Pension Plan, with satisfactory evidence of insurability.

Spouses (Survivor Extended Benefit)

- Spouses of deceased retired employees, who were covered under the Retiree Plan (i.e. family coverage) can continue health and dental coverage in the Retiree Plan as long as they are age 55 or older and covered under the Provincial Health Plan.
- Spouses of deceased active employees, who were covered under the Insurance Plan for active employees (i.e. family coverage) are eligible to convert to the Retiree Plan, provided the deceased employee was age 55 or older and had a minimum of 3 years in the Plan, and the surviving spouse was 55 or older at the date of death and is covered under the Provincial Health Plan. Spouses of any age could choose the Christian Education Health Plan for active employees (health and dental coverage) – 2 year limit.
- All requests for the Survivor Extended Benefit must be submitted within 31 days of the date of death. The survivor benefits (health and dental) for the Retiree Plan can be extended for life.

Selecting a Plan Option

- If you select Retiree Option 1, you can move to Retiree Option 2 at any September 1. However, if you transition to Option 2, you may not switch back to Option 1; and, the annual/lifetime maximums do not start over.
- Alternatively, if you start with Option 2, you may not select Option 1 in the future.
- As always, if you terminate coverage from either option, you can't re-join the Retiree Plans.

Plan Book

- The Master Policy Plan Book issued by Manulife governs all plan provisions. A copy can be found online at christianeducationbenefitsolutions.ca. Select "Menu", then "Resources", then search "Plan Book".

RETIREE OPTION 1

RETIREE OPTION 2

Life Insurance

Employee Basic Life	<p>0-4 consecutive years plan participation immediately prior to retirement - \$5,000 at less than age 62, reduced by \$1K each year to \$1,000 for age 65.</p> <p>5-9 consecutive years plan participation immediately prior to retirement - \$10,000 at less than age 62, reducing by \$1,000 per year at age 62, to \$1,000 at age 70.</p> <p>10+ consecutive years plan participation immediately prior to retirement - \$15,000 at less than age 62, reducing by \$1,000 per year at age 62, to \$1,000 at age 75.</p> <ul style="list-style-type: none"> • No termination age
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Health & Vision Coverage

Deductible	• \$15 single/\$30 family (not applicable to hospital, drugs or out-of-country)	• \$100 single/\$200 family (applicable to all components)
Annual Out-of-Pocket Max	• Not applicable	• \$500 per family
	(not applicable to vision care, out of country emergency and referral)	
Overall Maximum	• \$10,000 per year, \$50,000 lifetime for all, except out-of country	
	• No maximum for hospital	• No out-of-country coverage
	• \$1,000,000 lifetime for out-of-country	

Drug Coverage and Deductible	<ul style="list-style-type: none"> • Pay Direct Drug Card • Prescription Drug Formulary – prescription by law • \$9 dispensing fee cap (the Plan pays the first \$9) • Fertility drug to \$15,000 lifetime; Smoking Cessation products to \$500 lifetime 	
Reimbursement Level – Drugs	• 100%	• 80%
Reimbursement Level – Other	• 100%	• 80%
Hospital	• Semi-private	• Semi-private • \$200 per day maximum
Private Duty Nursing	• \$25,000 lifetime	• \$15,000 lifetime
Hearing Aids	• \$750 every 5 years	• \$300 every 5 years
Orthotics	<ul style="list-style-type: none"> • Orthotics only: 1 pair every 24 months for those 18 and over, 1 pair every 12 months for those under 18 (maximum \$500 per pair) 	
Accidental Dental	• Unlimited	
Paramedical services	<ul style="list-style-type: none"> • \$500 maximum per year per practitioner (physiotherapist, psychologist/ Master of Social Work, speech therapist) • \$300 maximum per year per practitioner (massage therapist, chiropractor, naturopath, osteopath, podiatrist) 	• No coverage
Emergency out of province and travel assistance	<ul style="list-style-type: none"> • 100% • 90 day maximum per trip • Must return to province of residence for at least 1 day to be eligible for another 90 days 	• No coverage
Out-of-province referral	• 50% • Maximum \$3,000/3 years	• No coverage
Vision Care	<ul style="list-style-type: none"> • \$150*/24 months for adults (every 12 months for children age 18 and under) • includes eye examinations, glasses, contact lenses and laser eye surgery 	• No coverage

Dental Coverage

Deductible	• \$25 single, \$50 family (for basic services only)	• \$50 single, \$100 family (for basic services only)
Combined Maximum (except orthodontia)	• \$2,000 per Plan Year	• \$1,000 per Plan Year
Dental Recall Examination Includes x-rays, cleanings	• Every six months	• Every nine months
Preventive & Diagnostic	• 100%	• 80%
	• Includes oral exams, prophylaxis, x-rays, fluoride treatments, extractions, plastic fillings, anesthetics, oral surgery, relining and rebasing dentures	
Minor Restorative	• 100%	• 80%
	• Includes endodontic and non-surgical periodontics	
Major Restorative	• 50%	• 50%
	• Crowns, Bridgework, Dentures (includes surgical periodontics)	
Orthodontics	• No coverage	
Dental Fee Guide	• 1 year lag	

Maximums are **per insured**, except for Life.

Premium Cost Per Month - Effective September 1, 2022

	RETIREE OPTION 1	RETIREE OPTION 2
ALBERTA		
Single	\$208	\$147
Family	\$414	\$291
BRITISH COLUMBIA		
Single	\$208	\$147
Family	\$414	\$291
MANITOBA		
Single	\$209	\$147
Family	\$414	\$290
ONTARIO*		
Single	\$241	\$169
Family	\$478	\$336
PRINCE EDWARD ISLAND		
Single	\$209	\$147
Family	\$415	\$291
SASKATCHEWAN		
Single	\$206	\$145
Family	\$409	\$287

* Ontario rates include the 8% Retail Sales Tax

Premiums Qualify as Eligible Medical Expenses for Tax Deduction Purposes

Premiums that retirees pay for the Retiree Plan qualify as eligible medical expenses under the Income Tax Act and, therefore, may allow a medical expense tax credit on your income tax return. Please see your tax advisor for more information on the medical expense tax credit and related items.

Plan Administration

The Plan is administered by a Board of Trustees. The day to day administration and operation is carried out by the Christian Education Employee Benefits Team.

Underwriter

All benefits are underwritten by Manulife Financial. Manulife also serves as the claim administrator.

Contact us to Enroll in the Plan or Request More Information

CHRISTIAN EDUCATION HEALTH PLAN

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