



telecommunication workers pension plan

Dear Plan Member

Re: Benefits Coverage

Please be advised that the Telecommunication Workers Pension Plan offers you the option of having your Medical, Extended Health and Dental premiums deducted directly from your pension cheque starting the day of your retirement.

Please note if your monthly pension payment is insufficient to cover the cost of the premiums you will not be offered the group benefits.

If you choose an option that will reduce your monthly payment and the reduced amount is insufficient to cover the monthly cost, some or all of your coverage will be terminated.

All Company coverage is terminated on the last day of your employment. Coverage will **NOT** be the same under our plan as you had with the Company.

We offer:

Medical Services Plan (**MSP**) – Basic coverage required by BC residents. You will need to show your carecard when you have occasion to visit a doctor or hospital. A new carecard is issued only upon request or when you attain age 65.

Basic Extended Health (**EHB**) – Includes drug reimbursement only for prescriptions that are recognized by Pharmacare.

Enhanced Extended Health (**ENEHB**) – No Pharmacare tie in; \$100 vision care every 24 months and hearing aids at \$400 every 60 months. Practitioner's limits are higher (see page 22 in the plan booklets).

For full coverage details, please be sure to read all the enclosed information brochures carefully.

Whichever Extended Health plan you choose, your coverage will be reimbursed at 80% of all eligible expenses, after a \$50 deductible. We do not have a direct payment plan and coverage is only valid in Canada. **You cannot upgrade or downgrade from one Extended Health Plan to another.**

Dental Plan coverage is offered on the basis that you will remain in the plan for a minimum of 2 years. Once 2 years have been completed, you are eligible to cancel the plan, on the understanding that your extended health coverage will also be cancelled. Your coverage is 80% Plan A, 50% Plan B with both Plan A & B combined to a \$1,000 maximum per person, per calendar year.

Please turn over

As of January 1, 2018 the monthly premiums for coverage are as follows:

MEDICAL (MSP) MAXIMUM		PACIFIC BLUE CROSS	BASIC EXTENDED HEALTH (EHB)	ENHANCED EXTENDED HEALTH (ENEHB)	DENTAL
1 Adult	\$37.50	Single	\$36.95	\$90.03	\$37.76
2 Adults	\$75.00	1 Dependent	\$75.69	\$185.05	\$75.58
	No premiums for children	2 or more Dependents	\$75.69	\$185.05	\$110.82

Enclosed are application forms for the benefit plans we offer as well as a Declination Form. Once you have decided on which plan/s you would like to choose, please complete the applications. **You must complete the Declination Form so that we know which plan/s you are selecting.** If you do not wish to avail yourself of any of these benefits we still require the Declination Form to be completed. Please include all the applications and Declination Form with your retirement paperwork and return to our office.

Also enclosed is an information pamphlet from BC Forum outlining alternative coverage that you may wish to investigate.

If you have any questions with respect to this matter please do not hesitate to contact our office.

Frequently asked questions with regards to TWPP Extended Health:

<u>Question</u>	<u>Answer</u>
Are eyeglasses covered?	Yes, only under our Enhanced Extended Health Plan.
Are hearing aids covered?	Yes, for adults, under the Enhanced Extended Health Plan. See brochure for children's coverage.
Am I covered out of Country?	No, not on either Extended Health Plan.
Can I use my Extended Health Card for direct payment through the Pharmacy?	No, we do not have the Direct Payment Plan.
Why is this coverage not the same as the Company Coverage?	TWPP provides Extended Health Coverage as a service to retirees. We do not set cost or coverage provisions. This is determined by Pacific Blue Cross.
Can I elect one of the Extended Health Plans without Dental coverage?	Yes
Can I elect just Dental coverage without either of the Extended Health Plans?	Yes