



Considering the Retiree Benefits Program?

Here's what you should know...

- ❖ Enrollment is only available at the time of declaring retirement. There can be no break in coverage; ie, benefit coverage must be continuous.
- ❖ The member assumes 100% of the premiums to retain coverage; therefore, there is no cost-sharing with your former employer. Premium contributions in arrears may lead to cancellation of the retiree policy. It is your responsibility to ensure that your account is always paid up-to-date.
 - Premiums continue to be paid over 10 months (September 1st – June 1st) for 12 months of coverage (September 1st – August 31st).
- ❖ The member submits payment directly to the Benefit Administration office, using post-dated cheques. Members have the option to pay the premiums in full with one lump-sum cheque in September of each year.
- ❖ The retiree plan provides coverage for **only** Dental and Extended Health benefits. The benefit booklet, outlining the retiree benefit coverage, can be found online at www.cisva.bc.ca
 - **Dental:** coverage for dental benefits remains the same as when you were employed.
 - **Extended Health:** there are two provisions under this benefit that differs from the previous coverage (as an active employee):
 - 1) Out-of-Province/Country coverage is reduced to \$100,000 (per insured person) per calendar year for emergency, unforeseen expenses; and,
 - 2) Great-West Life will only cover the first 30 days of your trip.
- ❖ Benefits may be selected for single, couple or family coverage for either Dental and/ or Extended Health benefits. Please note that if you opt-out of either the Dental and/or Extended Health benefits, as a result of dual coverage through your spouse's plan, you cannot re-enroll at a later date unless your spouse has lost their coverage.
- ❖ Enrollment is renewed on an annual basis (June of each year) and available for lifetime. Please be aware of applicable deadlines. Speak to your Benefit Rep. at your School/Parish to receive further instruction on how to report your retirement.
- ❖ Claim submission and eligibility inquiries should be directed to Great-West Life at 1-800-957-9777.
- ❖ Refer to the Retirement Benefit **Enrollment Form** to review rates/fees and complete/submit your application form.
- ❖ The Benefit Administration Office will issue tax receipts in February of each year for premiums paid in the previous tax year.



Please feel free to contact Stephanie Bird (604.683.9310) or April Baytan (604.683.9331, ext. 415) at the Benefit Administration Office with any other questions or concerns.