

# Plan Options

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**ARTA**  
BENEFIT PLANS

HEALTH, DENTAL, AND  
TRAVEL BENEFITS



# Why ARTA offers the Health Benefit Plans of Choice

Our organizational mandate is to support our members in pursuing engaged and active lifestyles. This is evident in the way our association is structured, the benefit plans we offer, and the ancillary services we provide. Whether you are an active employee without access to employer-sponsored group benefits, a retiree under age 65, or a retiree aged 65 and over, ARTA has a plan to fit your vibrant lifestyle.

## A financially sustainable, non-profit association.

ARTA puts members first, meaning all premiums paid into the Health Benefit Plans stay within the plan. This policy keeps rates low and allows us to make plan improvements, ensuring members always get the most out of their coverage.



# The Highlights



**Extended Health Care plan diversity** that covers a variety of lifestyles. You can choose the level and style of coverage that best suits your unique goals leading to and following your retirement, including options for single, couple, and family coverage.



**Emergency Travel Insurance coverage** for sudden and unforeseen medical travel expenses when you leave your province of residence. ARTA travel coverage is unique and does not include a termination age or a stability clause for pre-existing conditions.



**Trip Cancellation and Interruption Insurance** with \$10,000 per covered person per trip.



**Dental Care Options** with preventative, major restorative, and orthodontic coverage available.

**98.7%**  
of members **do not** hit  
their prescription drug  
coverage maximums  
because of coordination  
with the Alberta Coverage  
for Seniors Program

**Choose the plan that  
best suits your lifestyle.**



# Benefit Plan Options

You deserve a benefit plan that is as unique as your lifestyle. That’s why ARTA’s plan selection is designed with choice in mind. With so many options, you might not know where to start, but here are a few questions to keep in mind as you decide which benefit plan is right for you:





## Are you currently **without** a group benefits plan?



If you are new to the benefits world and not transitioning from an existing group benefits plan, there is an introductory plan available to cover your needs.

**Primary Health** offers basic coverage at an affordable rate, allowing you to get access to the benefits you need, while paving the way for you to transition to a more advanced plan when you become eligible after three years.

Primary Health includes a limited degree of travel coverage, but if you don’t see yourself travelling, you’re also eligible for **Health Wise, Health Wise Plus, and Health Wise Rx**.



All four of these plans are available without submitting medical evidence of insurability.


 **PRIMARY HEALTH** **HEALTH WISE**

 **HEALTH WISE PLUS** **HEALTH WISE Rx**  
(for residents within the Pharmacy Service Zone)



## Are you **under the age of 65** and transitioning from an existing group benefits plan?



Most seniors across Canada (those who are 65 years of age and over) have a portion of their benefits covered by their provincial or territorial government. But if you haven’t yet hit that magic age, you might need more coverage from ARTA. That’s where our **Comprehensive Plans** can help. **Core, Essential, and Enhanced Health** give you a greater degree of coverage while you’re still working, or if you retire before age 65. Each plan covers a bit of everything, including extended health care, dental, and travel.

 **CORE HEALTH** **ESSENTIAL HEALTH**

 **ENHANCED HEALTH**

You are also eligible to build your own plan, choosing from these four options (read more about them in the next column).

 **HEALTH WISE** **HEALTH WISE PLUS**

 **TOTAL HEALTH**  
(HEALTH WISE + TRAVEL) **ULTIMATE HEALTH**  
(HEALTH WISE PLUS + TRAVEL)

## Are you **age 65 or over** and transitioning from an existing group benefits plan?

If you are eligible to join ARTA, you can transition directly into ARTA’s **Build-Your-Own** plans. If you plan to stay close to home, **Health Wise** and **Health Wise Plus** offer the widest array of coverage for retirees of any age, and are built to work in tandem with provincial and territorial coverage for seniors. You can even add your choice of optional dental coverage, depending on your needs. If you are ready to see the world, you can access travel coverage through either **Total Health** or **Ultimate Health**.

 **HEALTH WISE** **HEALTH WISE PLUS**

 **TOTAL HEALTH**  
(HEALTH WISE + TRAVEL) **ULTIMATE HEALTH**  
(HEALTH WISE PLUS + TRAVEL)



## Are you looking for **increased coverage levels** and are willing to use the ARTARx pharmacy for your prescription drug needs?

The **Health Wise Rx** and **Complete Health** plans are designed to give you additional coverage throughout your Extended Health Care - from prescription drugs, to vision, and much more.

Plan members enrolled on one of these two specific plans make a commitment to use the ARTARx pharmacy for their prescription needs and in return, they receive 100% coverage on prescriptions filled through the pharmacy.

Anyone in the ARTARx Pharmacy Service Zone can sign up for one of these plans and make use of all the services the pharmacy offers, but the plans will appeal most to those who juggle a large number of chronic medications – medications taken to manage long-term conditions.

 **HEALTH WISE Rx**











 **COMPLETE HEALTH**  
(HEALTH WISE Rx + TRAVEL)

Need help selecting the benefit plan that is best for you?

Visit [artabenefits.net](https://artabenefits.net) and use the “**Build Your Benefit Plan**” tool.

# EXTENDED HEALTH COVERAGE

Per covered person





	COMPREHENSIVE PLANS				BUILD-YOUR-OWN PLANS		
	 PRIMARY HEALTH	 CORE HEALTH	 ESSENTIAL HEALTH	 ENHANCED HEALTH	 HEALTH WISE  TOTAL HEALTH (HEALTH WISE + TRAVEL)	 HEALTH WISE PLUS  ULTIMATE HEALTH (HEALTH WISE PLUS + TRAVEL)	 HEALTH WISE Rx**  COMPLETE HEALTH** (HEALTH WISE Rx + TRAVEL)
Age restrictions (based on primary plan member)	UNDER 65	UNDER 65	UNDER 65	UNDER 65	ANY AGE	ANY AGE	ANY AGE
Overall coverage level	80%, unless otherwise indicated	100%, unless otherwise indicated	100%, unless otherwise indicated	100%, unless otherwise indicated	80%, unless otherwise indicated	80%, unless otherwise indicated	100% for drugs dispensed by ARTARx**, 90% for other EHC benefits
Overall maximum per calendar year	\$7,500	\$10,000	\$10,000	\$15,000	\$10,000	\$10,000	\$10,000
Prescription drugs maximum per calendar year for drugs on the ARTA Drug Benefit List. See Plan Text for details.	Year 1: \$600 Year 2: \$900 Year 3+: \$1,200	80%, to \$1,500	80%, to \$2,500	80%, to \$5,000	\$1,200 or \$2,000	\$1,200 or \$2,000 Defined Lifestyle Medications 50% to \$150/year	\$2,500 MAC pricing does not apply
Vision care maximum per 24 consecutive months	\$200	\$200	\$350	\$500	\$425	\$550	\$600
Hearing aids maximum per 36 consecutive months	Not included	\$700	\$900	\$1,100	\$1,300	\$1,500	\$1,500
Paramedical coverage such as chiropractor, physiotherapist, and massage therapist. Combined maximum per calendar year. See Plan Text for full list of covered practitioners.*	\$750	80%, to \$750	80%, to \$1,000	80%, to \$1,500	\$1,200	\$1,400	\$1,400
Accidental dental	\$2,000 per incident	\$2,500 per incident	\$2,500 per incident	\$3,000 per incident	\$3,500/year	\$3,500/year	\$5,000/year
Medical aids such as canes, splints, braces, walkers, breast prosthesis, and medical appliances (maximums noted in Plan Text)	Not included	Included	Included	Included	Included	Included	Included
Wheelchair and mobility scooter maximum per five (5) consecutive calendar years	Not included	\$1,500	\$1,500	\$1,500	Manual: \$2,000 Electric: \$5,000	Manual: \$2,000 Electric: \$5,000	Manual: \$2,000 Electric: \$5,000
CPAP/breathing monitor and accessories maximum per five (5) consecutive calendar years	Not included	\$500	\$500	\$750	\$2,000	\$2,000	\$2,000
Diabetic supplies, including blood glucose test strips and flash blood glucose monitors (for insulin-dependant diabetics) per calendar year	\$1,000	\$1,750	\$1,750	\$1,750	\$1,750	\$1,750	\$2,000
Private-duty nursing maximum per calendar year	Not included	\$1,500	\$2,000	\$2,500	\$3,000	\$3,000	\$3,000
Private or semi-private hospital room (\$150/day for semi-private, \$187/day for private)	Semi-private only 30 days per year	Semi-private or private 30 days per year	Semi-private or private 30 days per year	Semi-private or private 30 days per year	Semi-private or private 100% coverage, unlimited days	Semi-private or private 100% coverage, unlimited days	Semi-private or private 100% coverage, unlimited days
Home care maximum 10 days following invasive procedure	Not included	Not included	Not included	Not included	\$50/day	\$50/day	\$50/day
Orthopedic shoes	Not included	\$500 every 3 years	\$500 every 3 years	\$500 every 3 years	\$500 every 3 years	\$500 every 3 years	\$750 every 3 years
Foot orthotics	Not included	\$300 every 2 years	\$300 every 2 years	\$300 every 2 years	\$300 every 3 years	\$300 every 3 years	\$300 every 3 years
Compression garments such as support stockings and sleeves	\$500	\$500	\$500	\$500	\$500	\$500	\$500
Dental Coverage	Included	Included	Included	Included	Optional Add-On	Optional Add-On	Optional Add-On
Virtual Health Resources including virtual physicians and mental health counselling	Included	Included	Included	Included	Included	Included	Included
Emergency Travel Insurance	Included*	Included	Included	Included	Not included with Health Wise Included with Total Health	Not included with Health Wise Plus Included with Ultimate Health	Not included with Health Wise Rx Included with Complete Health

\* See Emergency Travel Insurance page for more information.  
\*\* You must be a resident within the Pharmacy Service Zone to enrol in one of these plans.

# Dental Coverage

## DENTAL COVERAGE

Per covered person

	COMPREHENSIVE PLANS				BUILD-YOUR-OWN PLANS		
	 PRIMARY HEALTH	 CORE HEALTH	 ESSENTIAL HEALTH	 ENHANCED HEALTH	OPTION A	OPTION B	OPTION C
	AUTOMATICALLY INCLUDED IN THESE PLANS				OPTIONAL ADD-ON FOR 'ANY AGE' PLANS		
<b>Basic, preventative, and minor restorative:</b> Basic and preventative services include exams, x-rays, cleanings, fillings, extractions, etc. Minor restorative services include endodontics (root canals) and periodontics (gum inflammatory disease).	70%	80%	80%	80%	80%	80%	65%
<b>Major restorative:</b> Services include crowns, posts, inlays, onlays, bridges, dentures, and implants.	None	None	None	50%	50%	None	None
<b>Orthodontics</b> (Dependant children under age 18 only)	None	None	None	50%, \$2,000 lifetime maximum	None	None	None
<b>Overall maximum per calendar year</b>	\$750 Combined	\$1,000 combined	\$1,750 combined	\$2,000 combined	Unlimited Basic, \$750 for Minor restorative, and \$1,600 for Major restorative	Unlimited Basic, \$750 for Minor restorative	Unlimited Basic, \$750 for Minor restorative
<b>When can I change my coverage level?</b>	Dental is included in comprehensive plans and can only be changed by changing your overall coverage.				You may upgrade your coverage anytime, but you must wait 24 months to lower or opt out of coverage.		



# How to Choose your Dental Benefits

If you chose a Comprehensive Coverage plan (Primary Health, Core Health, Essential Health, or Enhanced Health), your dental coverage is automatically included at the levels above and no further decisions are required on your part.

Optional add-on dental plans can be selected as stand-alone dental coverage without an Extended Health Care Plan.

For Build Your Own Benefit Plans (Health Wise, Health Wise Plus, Health Wise Rx, Total Health, Ultimate Health, or Complete Health), you can select any of the three options of dental coverage, or you can select no dental coverage.

For complete plan details and benefit provisions, please refer to the Plan Text located online at [artabenefits.net](http://artabenefits.net).

Payment for dental plan expenses will be based on the current Alberta Dental Association (ADA) Dental Fee Guide.

You can also enrol in a Dental Plan without enrolling in an Extended Health Care Plan.





# Emergency Travel Insurance

ARTA's Emergency Travel Insurance has **no termination age** and **no stability clauses for pre-existing conditions\*** Included in plans as listed in the comparison chart.

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**100% coverage** for sudden and unforeseen eligible emergency medical travel expenses when you leave your province of residence
- 

**Lifetime maximum of \$5 million** per covered person
- 

**92 days of coverage per trip:** resetting when you return to your province of residence
- 

**Trip cancellation/interruption** (\$10,000 per trip per covered person)

**Also includes:**

- Return of excess baggage up to \$500
- Hospital accommodations and physicians' services
- Private-duty nursing (\$5,000 per calendar year)
- Drug, diagnostic services, aids, and appliances
- Emergency transportation (ground and air)
- Return of dependant children/animal companion/vehicle
- Repatriation of deceased member
- Paramedical services (three practitioners – \$250/year)

## Travelling longer than 92 days?

Contact ARTA for details on **Supplementary Travel Insurance** for trips up to 212 days.  
**1-855-444-ARTA (2782)**  
**info@arta.net**


\*The Primary Health Benefit Plan travel insurance is designed for those who did not previously have employer-sponsored benefit coverage. It includes 15 days per trip, with a 90-day stability clause, and with no Supplementary Travel Insurance option available.


For more information on travel coverage, please visit [artabenefits.net/travel](http://artabenefits.net/travel).


Emergency Travel insurance is underwritten by SSQ Life Insurance Company Inc. Travel assistance services are provided by AXA Assistance.


# A Pharmacy Designed for You!

**ARTARx** is a local community pharmacy, designed by retirees, to meet the needs of seniors in our community! The team at ARTARx offers a worry-free and individually tailored approach to health management.

 **Free prescription delivery** within the Pharmacy Service Zone

 **Seasonal and travel vaccinations** to keep you safe and healthy as you explore the world

 **Access medication organization tools**, including medication pouching or medication synchronization, making it easy to manage your prescriptions

 **Our pharmacy team** will work with you to create a health plan that fits your needs and lifestyle

## YOUR HEALTH, OUR PRIORITY.

For pharmacy locations, hours, and contact information, visit [arta.net/location-and-hours](http://arta.net/location-and-hours).



## Visit us today!

You can also book an appointment to set up your first in-person consultation with our dedicated pharmacy team.



# Accessing Your Benefits Online

Access to MyARTA will be provided as part of your welcome package when you join the ARTA Benefit Plans.

Your MyARTA account provides you with access to a variety of self-serve features, such as accessing your ARTA Perks discount program, printing your ARTA Member ID card, and accessing the MyARTA Health Hub. The MyARTA Health Hub allows you to submit claims for covered products and services, view your claims history, check coverage availability, schedule online medical appointments, access mental health counselling, and a variety of other resources.

You can also access your ARTA benefits on the go with the ARTA Benefits MyARTA Health Hub mobile app, available for iOS and Android phones and tablets.



## Virtual Health Resources included in all ARTA Extended Health Care Plans

### Telemedicine

Living in a community with limited access to medical services? Waiting hours in an emergency room just to fill a prescription? Instantly connect with a Canadian-licensed doctor for medical care from your phone, tablet, or computer – any time, 24/7. Online doctors in Canada can treat many conditions without you ever having to leave home, including allergies, asthma, a cold, the flu, infections, pink eye, sore throat, and many more. The average wait time to speak with a doctor is less than 10 minutes.



### Counselling

Maintaining your mental health is just as important as maintaining your physical health. That's why ARTA's Extended Health Care benefit plans include access to GreenShield Health to give members access to quality counselling that can support them in all areas of their lives. Whether you're going through a crisis, not feeling yourself, or just need someone to talk to, you can utilize this online service to receive help during life's tough moments.

Sessions can be held by phone, online, or in-person with same-day appointments available. Up to five hours of individual counselling and five hours of couples' counselling is available annually, per person. Health coaching, life/transition coaching, and financial/legal services are also available.

# Next Steps

## ARTA Benefit Plans Membership and Eligibility

ARTA is member-based, and the ARTA Benefit Plans are available to all ARTA members in good standing. Membership fees are \$25.00 per year (billed at \$2.09 per month for plan participants) for regular members (retired teachers), and \$50.00 per year (billed at \$4.17 per month for plan participants) for affiliate members (other education sector employees or public and private participating organizations).

**Note: refer to the applicable organizational rate sheet for your specific ARTA membership requirements.**

Coverage is also available to the surviving spouse of an eligible member.

If you have membership eligibility questions, please contact the **Member Support Centre** at **1-855-444-ARTA (2782)**.

## Which sector do I fall in?

### Education Sector

#### Regular Education Sector Member

Available to Alberta teachers who have contributed to the Alberta Teachers' Retirement Fund (ATRF) for five or more years, and surviving spouses.

#### Affiliate Education Sector Member

Available to educators or support staff who have contributed to an Alberta government-sponsored pension plan for five or more years **OR** who have made matching contributions to their employer-sponsored retirement savings plan for at least 50 months over a consecutive five-year period.

### Public & Private Sector

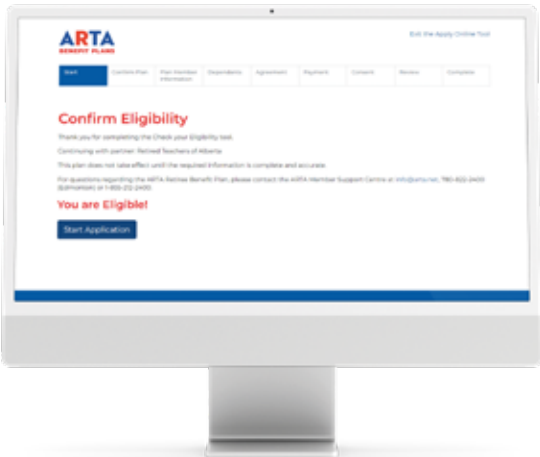
ARTA membership is available to those who have contributed to an Alberta government sponsored pension plan or a public sector pension plan for five or more years, as well as approved professionals listed on [artabenefits.net/partners](https://artabenefits.net/partners).

## When to Apply

If you know you want to join ARTA, you can apply at anytime. However, if you want to join an ARTA Benefit Plan that includes emergency travel coverage, it is important to apply within sixty days of losing your employer-sponsored benefits plan. If you apply outside of the sixty-day window or are aged 75 or over, you are required to fill out a declaration of insurability.

## How to Apply

You can apply at [artabenefits.net/apply](https://artabenefits.net/apply) or access a printable application form on [artabenefits.net/benefit-booklets](https://artabenefits.net/benefit-booklets).





## Enrolment

You are automatically eligible to enrol in an ARTA Benefit Plan if ARTA receives your application within 60 days of termination from an employer-sponsored group benefits plan (either as an employee or eligible dependant).

If you wish to apply for a plan that includes Emergency Travel Insurance more than 60 days after your employer-sponsored benefit plan terminates or if you are age 75 or over (not including Primary Health), you must complete a Declaration of Insurability to determine eligibility. Coverage will begin the date your application is approved. Please contact the **Member Support Centre at 1-855-444-ARTA (2872)** to obtain a Declaration of Insurability form.

Coverage under ARTA's introductory plan, Primary Health, as well as Health Wise, Health Wise Plus and Health Wise Rx, are always available without medical evidence of insurability.

If you have selected the Primary Health plan, coverage begins on the first day of the month following receipt of your application.

If you have selected the Health Wise Rx or Complete Health plans, you must reside within the service zone of an ARTARx pharmacy location. For an up-to-date list of the pharmacy service zone, visit [artabenefits.net/artarx](http://artabenefits.net/artarx).

If you wish to enrol in a dental plan more than 60 days after your employer-sponsored group benefits plan terminates, your maximums will be pro-rated based on the current calendar year. For example, if you enrol in dental coverage in July, your annual maximums will be pro-rated by 50%.

Your benefit welcome package will be sent to you via email. If you wish to have your package sent by mail, please indicate this on your application form. Once you are successfully enrolled and your benefit plan is active, your Member ID card will be available on the MyARTA ([myarta.net](http://myarta.net)) member website

## Dependants

This plan allows you the flexibility to choose single, couple, or family coverage. Couple coverage may include you and your spouse, or you and a dependant child.

Your dependant children may include natural children, legally adopted children or children living with the adopting parents during period of probation, stepchildren, children under legal guardianship, and foster children of the member or the member's spouse. To be considered a dependant, the child must be unmarried, not employed on a regular and full-time basis, and under 21 years of age. A child up to age 25 will be considered a dependant if in full-time attendance at an accredited school, college, or university and dependent on you for support, including students attending school outside their normal Province of Residence. An over age dependant form is required to add your dependant to your benefit plan. Please contact the ARTA Member Support Centre for more information.

## Effective Date of Coverage if you are Travelling

If you are not in your province of residence on the date your coverage is effective, the 92-day emergency travel coverage begins the date you left your province of residence. For example, if your coverage is effective May 1 but you left for Mexico on April 1, your 92-days start on April 1 and you will have base emergency travel coverage until July 2.

## Premium Payments

Your ARTA Benefit Plan coverage starts the day after your current coverage terminates. **Premiums are payable from the date your ARTA Benefits Plan coverage begins, regardless of the date your application is received.**

Bank deductions are withdrawn on the tenth day of each month for coverage during the current month. For example, January 10 deductions are for January coverage. Provincial sales tax is added to your premiums where required by law.

## Direct Bill or Electronic Claims Submission

Most health care professionals offer direct billing services to the ARTA Benefit Plans.

You can also submit claims directly online through MyARTA Health Hub or the MyARTA Health Hub mobile app.

Claim payments will be made directly to your bank account.

## Plan Renewal

The ARTA Benefit Plans monthly premium rates are subject to change on November 1 each year. You will receive advance notice of any changes to rates or benefits.

## Coverage Termination

Coverage terminates for you and your dependants on the last day of the month following:

- The date you request;
- The date you no longer make payments;
- The date you are no longer eligible for coverage;
- The date you are no longer an ARTA member;
- The date of your death;
- The date you are no longer a resident of Canada; or
- The date you enter the armed forces of any country.

## Important Items of Note

- The Benefit Booklet will prevail for discrepancies between this document and the Benefit Booklet.
- For complete plan details and benefit provisions, please refer to the Benefit Booklet located online at [artabenefits.net/benefit-booklets](http://artabenefits.net/benefit-booklets).
- Please see the benefit booklet for minimum participation requirements related to each specific plan or option.
- Once coverage is terminated you may re-join one year after the date of cancellation.
- The ARTA Benefit Plans are not available to residents of Quebec.
- If you are age 75 or over, you must submit medical evidence of insurability for coverage under one of the ARTA Benefit Plans that include emergency travel insurance.



On average, members who make **paramedical claims** use 1.58 practitioners.

Combining **paramedical** into one category allows members to **maximize** reimbursements when using such services.





## About the Alberta Retired Teachers' Association

ARTA was established in 1963 as a province-wide, non-profit organization. Its goal was to offer social activities to its members and look at issues affecting retired teachers. In 1995 the ARTA Benefit Plans were added to its list of services for retired teachers.

Since then, ARTA has grown to over 30,000 members from a variety of professions and provides services such as: healthcare and dental coverage plans, wellness information and activities, information on retirement, post-secondary scholarships, social activities, and preferred discounts with various partners.



### Contact Us

1-855-444-2782 (Toll Free)  
info@arta.net  
arta.net  
artabenefits.net

### Locations

**ARTA Edmonton (Head Office)**  
15505 137 Ave NW  
Edmonton, Alberta T5V 1R9

**ARTA Calgary**  
Suite N125, 6815 8 Street NE  
Calgary, Alberta T2E 7H7

### Hours of Operation

**Monday, Tuesday, Thursday, Friday**  
9:00am - 4:00pm MT

**Wednesday**  
10:00am - 4:00pm MT