



## **RE: Benefit Plan for Retired Association of the Chemical Profession of Alberta (ACPA)**

ACPA is pleased to announce a new retiree benefits plan for eligible ACPA retired members.

ACPA has worked with the Alberta Retired Teachers' Association (ARTA) to make the ARTA Retiree Benefits Plan available to eligible ACPA retirees (present and future).

From September 1, 2016 to November 30, 2016, ACPA retirees have the opportunity to enroll in the ARTA Retiree Benefits Plan, which includes health and/or dental benefits. Coverage is guaranteed regardless of your health or previous medical conditions.

The plan is customizable so that it may best meet your and your family's coverage needs. You may choose from:

- Four Extended Health Care options (each option includes two prescription drug plan maximum options).  
**Two of the Extended Health Care plans include:**
  - **100% coverage for Emergency Travel Insurance for sudden and unforeseen emergencies**
  - **Coverage is for 92 days per trip, with the opportunity to add single trip supplementary coverage for to a total of 212 days**
  - **Trip cancellation and interruption insurance coverage**
  - **\$2 million lifetime maximum**
- Three Dental Care options
- Additional Trip Cancellation/Interruption/Delay/Baggage Loss Insurance

The plan summary included in this package details the available coverage and costs. For more information you can look at the Plan Texts and contracts at [www.arta.net](http://www.arta.net).

Participation in the plan is **voluntary** and available to ACPA retirees and their families who meet the following criteria:

- Retired member of ACPA, or ACPA member in good standing for at least five (5) years;
- Age 55 or older;
- A permanent resident of Canada;
- Covered by provincial/territorial health care in your province/territory of residence including any provincial health and drug plans for which you are eligible; and
- ARTA member in good standing

A spouse of a deceased ACPA member/employees who would have met the above criteria is eligible to participate in the ARTA Retiree Benefits Plan.

Coverage is effective on the first of the month following the date we receive your application. Your monthly premiums are paid via automatic monthly bank withdrawal and your claims are deposited automatically by direct deposit.

The plans renew annually each September 1 and rates are subject to change.

You must join ARTA as an affiliate member to participate in the ARTA Retiree Benefits Plan. Affiliate membership in ARTA costs \$50 per year, or \$4.17 per month, payable with your monthly benefits premiums.

As an affiliate member of ARTA you will have access to:

- the ARTA Affinity Program, providing discounts on travel, fitness etc.
- wellness information and activities
- advocacy
- scholarships for family members
- ARTAFacts e-newsletter and quarterly *news & views* magazine

**If you are currently actively employed**, you do not need to join the ARTA Retiree Benefits Plan during this one-time open enrollment period – you may join the ARTA Retiree Benefits Plan following termination of coverage through your employer's group benefits plan once you retire, as long as you submit your application to ARTA within 60 days of losing group benefits coverage.

Check out our website at [www.arta.net/partners/acpa](http://www.arta.net/partners/acpa).

If you have questions about the plan, or your eligibility to participate, contact ARTA at 1-855-212-2400, or by email at [info@arta.net](mailto:info@arta.net).

The availability of the plan is intended to facilitate a contract of insurance coverage, if desired, between eligible Association of the Chemical Profession of Alberta (ACPA) members/employees and the insurance provider. ACPA is not party to such contracts and makes no representations of its own concerning the extent of coverages provided by the contracts. The included summaries and coverage are provided exclusively by ARTA, and ACPA is not responsible in any way for the accuracy or extent of such summaries of coverage. The applicable terms of insurance coverage are governed exclusively by the insurance plan texts issued by the insurance provider.