

Plan Options

ARTA
BENEFIT PLANS

HEALTH, DENTAL, AND
TRAVEL BENEFITS



ARTA Offers the Health Benefit Plans of Choice

Our organizational mandate is to support 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 the age of 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, which is why 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. Choose the level and style of coverage that best suits your individual 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, Interruption, and Delay Insurance with \$10,000 per covered person per trip.



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

ARTA's paramedical coverage includes 13 practitioners, such as physiotherapists, chiropractors, and more.

Our combined annual paramedical maximum provides members with more coverage to use on the services that matter most to them.

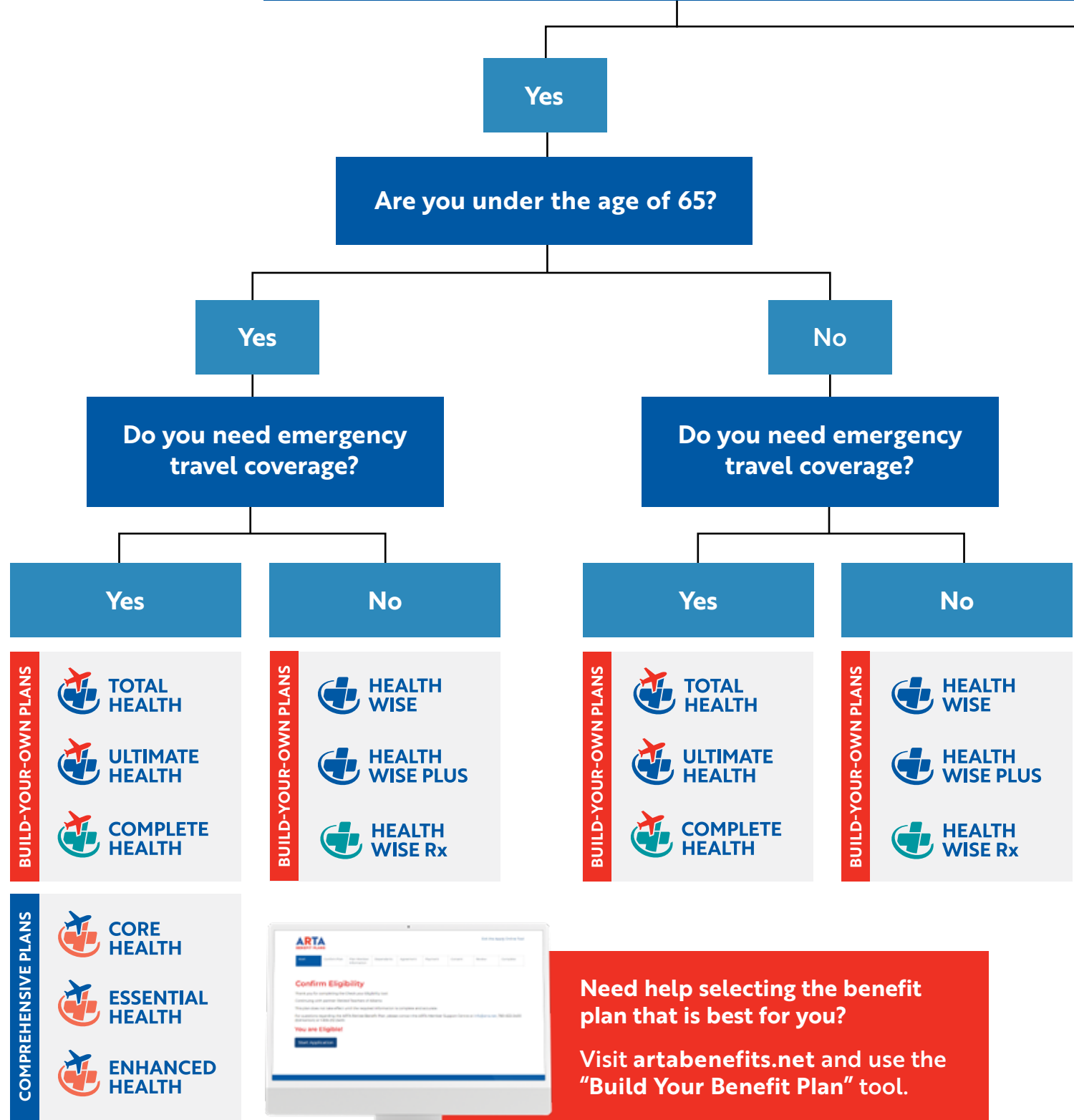
Choose the plan that best suits your lifestyle.

Choosing Your Plan

ARTA’s plan selection is designed with choice in mind. With so many options available, you might not know where to start. Here are a few questions to help guide you on which benefit plan is right for you.

Start Here →

Are you currently covered by a group benefits plan, or has it been less than 60 days since you had group benefits coverage?



Need help selecting the benefit plan that is best for you?
Visit artabenefits.net and use the "Build Your Benefit Plan" tool.



Benefit Plans Snapshot

BUILD-YOUR-OWN PLANS

These plans give members the flexibility to customize their coverage. Choose whether to include emergency travel coverage, select a prescription drug maximum that suits your needs, and add optional dental coverage.

Health Wise Rx and Complete Health

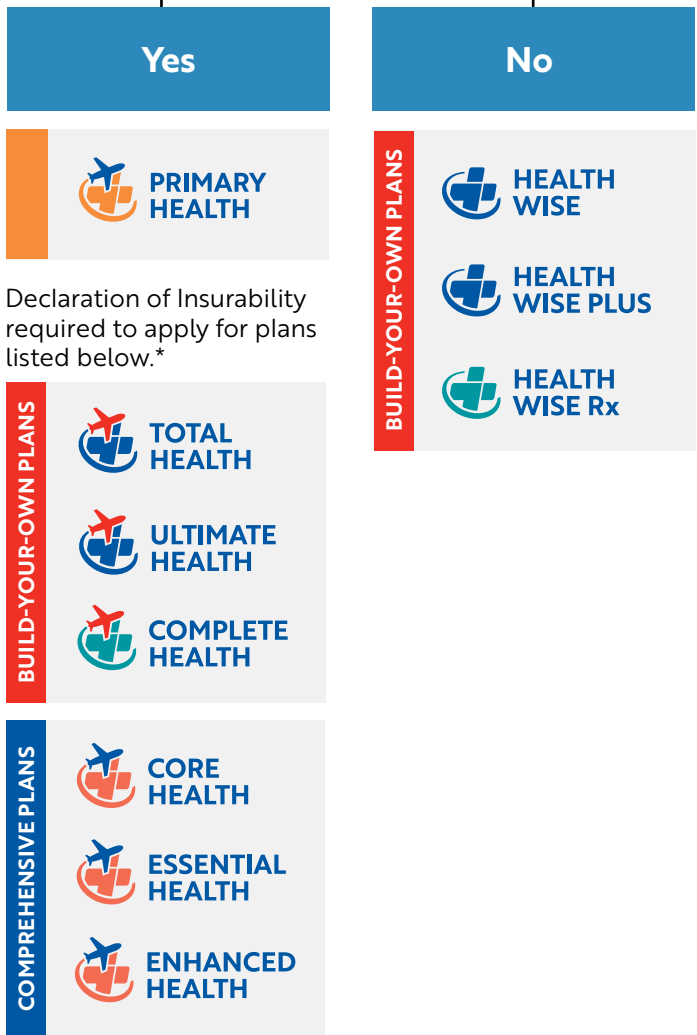
Plan members enrolled in one of these two specific plans commit to using the ARTARx pharmacy for their prescription needs and receive 100% coverage on prescriptions filled through the pharmacy. Anyone residing in the ARTARx Pharmacy Service Zone can sign up for one of these plans and take advantage of the many services the pharmacy offers.

COMPREHENSIVE PLANS

ARTA’s Comprehensive Plans have been designed for those people who are under age 65 and require more extensive coverage than that provided through ARTA’s Build-Your-Own Plans. While those plans are available at any age, ARTA’s Comprehensive plan coverage is similar to what you may have had while actively working through your employer-sponsored benefit plan. Once you turn 65, you can transition to a Build-Your-Own Plan, which complement most provincial seniors’ health plans.

PRIMARY HEALTH

Primary Health offers basic coverage at an affordable rate for members under the age of 65, giving you 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 and does not require a medical questionnaire if you are not coming off of a group benefits plan.



*Please refer to the Declaration of Insurability information at the end of this booklet for more information.

EXTENDED HEALTH COVERAGE

Per covered person

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

* Based on first paid claim.

† 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.

§ Please read the section on Provincial Coverage for Seniors.

DENTAL COVERAGE

Per covered person

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

*Unlimited dollar amount up to frequency limit as stated in contract.



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



Scan the QR code to learn more.

How to Choose your Dental Benefits

With a Comprehensive Coverage plan (Core Health, Essential Health, Enhanced Health, or Primary 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 Benefit Booklet located online at artabenefits.net.



Emergency Travel Insurance

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

- 

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

Maximum of \$5 million per trip per covered person
- 

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

Trip Cancellation, Interruption, and Delay Insurance
\$10,000 per trip for each covered person

Also included:

- Return of excess baggage up to \$500
- Hospital accommodations and physician 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 – \$500 per year)

Travelling longer than 92 days?

Contact ARTA for details on **Supplementary Travel Insurance** for trips up to 212 days.
1-855-444-2782
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.
Emergency Travel insurance is underwritten by SSQ Life Insurance Company Inc. Travel assistance services are provided by AXA Assistance.

Accessing Your Benefits Online

Access to MyARTA is included as part of your welcome package when you join the ARTA Benefit Plans.

Your MyARTA account provides access to a variety of self-serve features, such as accessing the ARTA Perks discount program, 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, receive hormonal health support 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	Counselling	Hormonal Health
• Instantly connect with a doctor licensed to practice within your province of residence for medical care from your phone, tablet, or computer - any time, 24/7. • Many health concerns can be treated by an online doctor, without the need to leave home. 	• Up to five hours of individual counselling and five hours of couples’ counselling is available annually, per person. • Quality counselling that supports members in all areas of their lives. • Sessions can be held by phone, online, or in-person, with same-day appointments available.	• Support for hormonal changes associated with aging, including symptoms of perimenopause, menopause, and andropause. • Personalized, nurse-led program that helps members understand how their hormones impact everyday health. • Hormonal health program offers hormonal screening with lab-based bloodwork, personalized care plans, and ongoing support.



A Pharmacy Designed for You!

ARTARx is a community pharmacy designed by retirees to meet the unique needs of seniors. Our pharmacy team provides one-on-one support to make managing your health simple and stress-free.

-  **Our pharmacy team** will work with you to create a health plan that fits your needs and lifestyle through our high standards of in-person care.
-  **Seasonal and travel vaccinations** to keep you safe and healthy, wherever life takes you.
-  **Medication organization tools** to make managing your prescriptions easier than ever.

For pharmacy locations, hours, and contact information, visit artarx.net.



**YOUR
HEALTH,
OUR
PRIORITY.**

Provincial Coverage for Seniors

Most Canadians age 65 and older qualify for government-sponsored health and drug benefits through their province or territory. These programs often help cover prescription drugs and may provide limited coverage for services such as vision care, hearing aids, or other health expenses. ARTA Benefit Plans are designed to work in tandem with these government programs, helping to fill coverage gaps and provide additional protection for expenses such as dental care, extended health benefits, and travel coverage.

Alberta Residents Age 65 or Older

If you are an Alberta resident age 65 or older, changes introduced under Bill 11 affect how certain prescription drug and health care claims are paid. Under these changes, the ARTA Benefits Plan is the first payor for prescription drugs listed on the Alberta Drug Benefit List.

Please note the following coverage provisions:

- Prescription drugs listed on the Alberta Drug Benefit List are covered at 30% of eligible costs, up to a maximum of \$35 per prescription.
- Ambulance services are not covered by the ARTA Benefit Plans. Coverage for these services may be available through the Coverage for Seniors Plan.

Next Steps

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, and surviving spouses.

Partner Groups

Available to those who are vested to receive or are in receipt of an Alberta government sponsored pension plan or public sector pension plan for five or more years, and surviving spouses.

Also available to those who have met the eligibility requirements for the participating organizations listed on artabenefits.net/partners, and surviving spouses.

ARTA Membership Fees

ARTA is member-based, and the ARTA Benefit Plans are available to all ARTA members in good standing.

Regular Members	\$25 per year
Alberta retired teachers	Billed at \$2.09 per month
Affiliate Members	\$50 per year
Other education sector employees or public and private participating organizations	Billed at \$4.17 per month

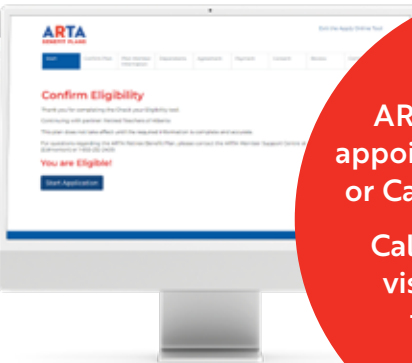
Note: Refer to the applicable organizational rate sheet for your specific ARTA membership requirements at artabenefits.net/benefitbooklets. Coverage is also available to the **surviving spouse of an eligible member**.

When to Apply

You can apply to join ARTA at any time. 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 and your dependants are required to fill out a declaration of insurability.

How to Apply

You can apply at artabenefits.net/apply or access a printable application form on artabenefits.net/benefit-booklets.



Questions?

ARTA offers in-person appointments in Edmonton or Calgary, or virtual visits.

Call 1-855-444-2782 or visit artabenefits.net to find out more.

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 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 form to determine eligibility. Coverage will begin the date your application is approved. Please contact the **Member Services Team** at **1-855-444-2782** 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.

Under the Primary Health Plan, coverage begins on the first day of the month following receipt of your application.

In order to select 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 communities included in the Pharmacy Service Zone, visit 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 on July 1, your annual maximums will be pro-rated by 50% for major and minor restorative maximums for dental plans A and B.

You will receive your benefit welcome package via email. To receive it by mail, please make the request 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 website (myarta.net).

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 (missions are not eligible). An over age dependant form is required to add your dependant to your benefit plan. Please contact the Member Services team for more information.

Effective Date of Coverage While Travelling

If you are outside your province of residence when your coverage takes effect, your 92-day emergency travel coverage period is calculated from the date you left your province. For example, if your coverage takes effect on May 1 but you left for Mexico on April 1, the 92-day period begins on April 1 and ends at midnight on July 1. However, expenses incurred from April 1 to April 30 are not eligible because your coverage was not yet in effect.

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 may also submit claims online through MyARTA Health Hub (myarta.net) or the MyARTA Health Hub app.

Claim payments will be reimbursed 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 at least ten days 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.
- 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, unless returning to work.
- The ARTA Benefit Plans are not available to residents of Quebec.
- If you are an applicant over the age of 75, you must submit medical evidence of insurability for coverage under one of the ARTA Benefit Plans that include emergency travel insurance.



About the Alberta Retired Teachers' Association

ARTA was founded in 1963 as a province-wide, non-profit organization dedicated to connecting retired teachers through social opportunities and advocating on issues affecting retirees. In 1995, ARTA further enhanced its support for members by launching the ARTA Benefit Plans.

Since then, ARTA has grown to over 34,000 members from a variety of professions and provides services including health and dental coverage, wellness information and activities, information on retirement, post-secondary scholarships, social activities, and exclusive 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
9:00 a.m. - 4:00 p.m. MT

Wednesday
10:00 a.m. - 4:00 p.m. MT