



asr TRUST
RETIREE HEALTH CARE

Quick reference guide

For CCI retirees and families



asrTrust.com

KEEP THIS GUIDE HANDY FOR FUTURE REFERENCE

Your asrTrust benefits overview

Here's a snapshot of what your plan provides.

EXTENDED HEALTH CARE

Your retiree health care plan provides a broad range of important health care coverage.

Drugs | Dental | Paramedical | Vision | Ambulance & restricted hospital | Long-term care
Home support service | Out-of-province/country emergency | Medical supplies & equipment



HEALTH CARE SPENDING ACCOUNT

You get \$500/year per person (up to a maximum of \$1,000 per family per year) to spend on eligible health-related expenses that are not covered (or are not fully covered) under your plan.



ADDITIONAL VALUABLE SUPPORT PROGRAMS & SERVICES

Carepath

Chronic disease management
& elder care support

Dietitian health coaching

Improve your health through
better food choices

Remember to file your claims promptly within 365 days of the date of the expense — and make use of your health care spending account (HCSA) each year!

Your health coverage

You and your eligible dependants are covered. Get more details about your coverage in your plan booklet.

HEALTH	COVERAGE
Prescription drugs (In Quebec, RAMQ is not required, but you must opt out with province)	100% of the cost of covered drugs prescribed by a physician \$2,500/year for medical cannabis prescriptions
Vision care Vision exams	100%; \$140/24 months
IOL Master exams	\$100/year
Eyeglasses/contact lenses/repairs	100%; \$350/24 months
Laser eye surgery	\$350/lifetime
Post-cataract surgery eye drops	\$250/lifetime
Paramedical Chiropractic, Massage Therapy, Naturopathy, Podiatry/Chiropody, Acupuncture, Osteopathy	\$500/year per practitioner; R&C* applied per visit
Physiotherapy	\$1,500 per year R&C* applied per visit
Speech Therapy	\$1,100/year; R&C* applied per visit
Mental health Registered Clinical Psychologist Master of Social Work Psychotherapist (provincially registered) Social Worker/Counsellor	\$750/year combined; R&C* applied per visit
Hearing aids	100%; R&C* per hearing aid
Cancer testing	CA-125 100% 1/year PSA \$15/year
Nutritional supplements	Lesser of \$500/year or 220 servings; with cancer treatment

*Reasonable & Customary (R&C) is a maximum amount that is covered. Contact GreenShield to find out the R&C for each benefit.

We all need a little help sometimes. You have a lot of financial protection for when you need it most.

OTHER HEALTH SERVICES	COVERAGE
Home support services Graduate Registered Nurse Registered Practical Nurse Personal Support Worker	100%; R&C* applied per hourly rate Up to \$100,000/year
Ambulance service	100% up to R&C*
Hospital	No semi-private coverage unless admitted to a rehabilitation or chronic care hospital
Long-term care	\$2,000/month
Emergency out-of-province/country medical	Pre-existing conditions must be stable
Travel assistance 1-800-936-6336 (toll-free in Canada & U.S.A.) 0-519-742-3556 (collect in other count)	24/7 pre-trip advice and emergency support while travelling

Medical equipment can get expensive. Make sure you remember to file claims for expenses like these...

OTHER HEALTH SERVICES	COVERAGE
Glucose monitoring systems (GMS)	\$4,000/year Criteria: insulin dependent
Insulin pump or injection devices	\$1,000/5 years
Custom foot orthotics	\$400; up to 2 pairs/3 years
Custom orthopedic footwear	One pair up to \$750/year
Other types of equipment: Check booklet for full details, limits and exclusions. Hospital beds, rails, wheelchairs, canes, bedpans, oxygen sets, ulcer and dialysis equipment, sitz baths, pacemaker monitor, blood pressure monitor, blood glucose meters, diapers, soft casts, reusable underpads for wheelchairs, geriatric chairs, bathtub rails, compression stockings, and more.	

Your dental coverage

Your comprehensive dental coverage can make a big difference to your wallet. Whether you just need regular check ups or a bigger procedure, keeping your teeth and gums healthy contributes to your overall health!

DENTAL	COVERAGE
Combined annual maximum	\$6,000/year
Basic preventative	100% up to the current year dental fee guide; Scaling up to 8 units with dentist; unlimited units with periodontist
Major restorative	100%; (bridges, dentures, crowns installation & replacement, implants, bone grafts)
Periodontics/endodontics	100%



Support programs

Included for you and eligible family members.

Carepath chronic disease/cancer management

Carepath's Chronic Disease program connects you to a Nurse Case Manager who provides personalized support and expert health care system navigation.

From diagnosis through treatment and recovery, you and your family can receive assistance managing all types and stages of chronic disease, including cancer.

Carepath elder care support

This program connects you and your immediate family to a Nurse Case Manager who will help you understand your elder care choices and ensure you get the right care every time.

Then, you can coordinate with the other coverage available in the plan, such as in-home nursing and personal support workers or long-term care.



Health Care Spending Account (HCSA)

You get **\$500 per person every year up to a maximum of \$1,000 per family per year** to spend on health-related expenses that are not covered (or are not fully covered) under your plan.

There are a lot of expenses that are covered under the HCSA, such as:

- Out-of-pocket expenses for all benefits under your plan
- Paramedical claims that cost more than your plan's maximum coverage
- Expenses not covered by your plan, but are eligible for HCSA coverage, such as sign language interpretation services
- ...and so much more!

For a complete list of covered expenses, refer to subsection 118.2(2) of the *Income Tax Act*. Additional information can be found at canada.ca in the *Income Tax Folio S1-F1-C1: Medical Expense Tax Credit* section.

If you do not use all of your HCSA credits from one plan year (January 1 to December 31) they are carried forward to be used in the next plan year.

However, you must use those credits by December 31 of the second year or you will lose them.

How to make a claim using your HCSA

Out-of-pocket expenses remaining after you receive coverage for benefits covered by your plan (e.g., dental, vision)

When you submit your initial claim, select "YES" when answering the question: If your plan only covers part of the expense, do you want your spending account to cover the rest?

You can submit your claim online at greenshield.ca or by mailing your claim form to **GreenShield**.

Out-of-pocket expenses remaining after you receive coverage for benefits covered by your plan (e.g., dental, vision)

Make a direct HCSA claim online at greenshield.ca or by mailing your claim form to greenshield.ca.

Important! HCSA claims must be submitted by December 31 of the next benefit year (e.g., if your claim is from June 1, 2023, you must submit the claim by December 31, 2024).



Dietitian health coaching

Included for you and eligible family members.

This program focuses on improving your health by making better choices when it comes to your food.

It's offered as part of GreenShield's Change4Life® health management initiative, and is a service provided by registered dietitians at select Loblaws stores (and Provigo stores in Quebec).

To make an appointment and get started, go to dietitianservices.ca.



How to submit your claims

ONLINE

1. Log In to your GreenShield account at greenshield.ca (or register for one if you have not done so yet) and sign up for direct deposit to your bank account.
2. Select «Submit a Claim».
3. Choose the type of claim, enter your details, then click «Next Step».
4. Confirm, your claim information, scan or take pictures of your receipts and upload them if required.
5. Click «Submit».

Once you have registered for a GreenShield account, you can also submit claims on the GreenShield app from your mobile phone.

MAIL

1. Get a claim form from greenshield.ca or call 1-877-266-5494 to request one.
2. Complete the form and sign it.
3. Photocopy your documents for your records. Mail the form with the original receipts to the GreenShield address (listed on the form) and be sure to include your return mailing address.

Make sure to ask your health care provider/pharmacist if they are able to submit your claim directly to GreenShield on your behalf. Be sure to have your GreenShield benefit card on hand, so your health care provider/pharmacist has the information they need.

Key contacts

FOR...	CONTACT...
<ul style="list-style-type: none"> • Questions about your benefits and coverage • Specific information on your plan • Making claims • Accessing forms • Tracking your claims online • Address, dependant, and beneficiary changes • The death of a retiree, surviving spouse, or dependant • ...and more. 	<p>GreenShield Log In to greenshield.ca 1-877-266-5495 customer.service@greenshield.ca</p>
<ul style="list-style-type: none"> • Pre-trip travel advice & assistance • 24/7 emergency travel assistance questions 	<p>GreenShield Travel Assistance 1-800-936-6336 (toll-free in Canada & U.S.A.) 0-519-742-3556 (collect in other countries)</p>
<ul style="list-style-type: none"> • Chronic disease support • Cancer management support • Elder care support 	<p>Carepath by Bayshore Chronic disease/cancer support: 1-866-883-5956 Elder care support: 1-877-280-6506</p>
Improving your health by making better choices when it comes to food	<p>Change4Life Dietitian Health Coaching program by GreenShield At Loblaws or Provigo: dietitianservices.ca</p>
About asrTrust	asrTrust: asrTrust.com

