Retirement Benefits Information Package
for regular Faculty & Librarians

The following outlines important information regarding University benefits at retirement.

University Pension Plan

For details regarding your University Pension Plan please contact the Pension Office, by phone at (250)721.7030 or by email, pensions@uvic.ca

Part 1: Information on Benefits, Life Insurance

Extended Health and Dental Care Plans

If you have Extended Health Benefits and/or Dental Care coverage through the University, your group coverage with Pacific Blue Cross will terminate at the end of the month in which you retire.

You have 60 days following the termination of your UVic plan to apply for the voluntary retiree benefit plan coverage.

1. Pacific Blue Cross offers a voluntary retiree extended health and dental care benefit plan. Administration and enrolment are done by Pacific Blue Cross; please direct your application form to them. Apply using attached enrolment form. Send directly to PBC.

2. The UVic Retirees Association (UVRA) offers benefit options for coverage under their group extended health, dental and travel plans. You must join their association to enrol in their benefit plan which is offered through Johnson Inc. Link to website uvra@uvic.ca or phone 250-472-4749. Apply directly http://web.uvic.ca/retirees/benefits-proposal.html

3. As members of the College and University Retiree Associations of Canada (CURAC), the UVRA has also obtained access for participation in the RTOERO benefit plans. Individuals permanently residing in Canada who have worked in any capacity at a Canadian University may apply as an associate member to participate in the plans offered. Link to website https://www.rto-ero.org/ or phone 1-800-361-9888 for information on membership and benefit plan coverage. Apply directly https://www.rto-ero.org/group-insurance-plans

To assist with your decision making, access the comparison document illustrating common features of the three coverage options in **Part 3** of this document. The summary is not intended to be comprehensive of all details of coverage.

Group Life Insurance Plans *Early Retirement Only (Under age 65)*

Basic Group Life Insurance coverage will terminate at your retirement date. During the 31 days following your retirement you can apply for a conversion option to purchase an individual life policy. The conversion option is mainly to provide continued coverage for persons who would not otherwise qualify for individual insurance. As a result, the conversion rates are considerably higher. Please contact Pacific Blue Cross directly for conversion information and rates @ 1-888-275-4672 or by emailing conversion@pac.bluecross.ca

If you currently have Optional Group Life Insurance, you are entitled to continue your University Group Policy up to your normal retirement date (end of the month in which you turn 65). To arrange payments of your premium, please contact the Benefits Manager at 250.721.8089. If you choose not to continue Optional Group Life Insurance, your coverage will cease on your retirement date.

Normal or Deferred Retirement (Age 65+) Your Basic Group Life Insurance and any Optional Life Insurance coverage will terminate at your retirement date.

Professional Development Accounts

Your professional development account allocations and balances are available for viewing on your Employee Services Dashboard. For more information on professional development expenses and/or leave, please refer to the Collective Agreement between the University of Victoria faculty Association and the University of Victoria.

Part 2: Information for University of Victoria retirees

UVic ONEcard

With the new UVic ONEcard, retired University staff and faculty maintain access to the Athletics and Recreation facilities as well as Library privileges. Please visit the ONECard office after your retirement date for your UVic Affiliate card which will entitle you to ongoing privileges.

NetLink ID

Your NetLink ID will remain active and will enable you to login to UVic Employee Services Dashboard and access your personal information including your tax forms.

UVic email

The use of UVic email for Emeritus retirees (faculty/librarians) is permitted per UVic Policy IM7200 and the UVic Emeritus Guidelines

Retirees Recognition – Don’t miss out!

Each year – typically in the spring or summer – the university celebrates our retiring faculty and staff. Information about the year’s recognition activities is sent by email in March. To receive information about your retiree celebration please ensure you **add a non-UVic email** to your personal profile.

University Club

If you have been a member of the University Club for at least five years, you may apply to continue as a retired member for a reduced annual fee. Any UVic employee who would be eligible for a Regular membership and has not been a member before is eligible for a one year free membership! Please contact the University Club (250) 721 7933, for further information.

Retirees' Association

UVRA is a volunteer group which depends on the efforts of and suggestions from their members. http://web.uvic.ca/retirees/ .Continued access to Employee & Family Assistance Program is included in membership in the UVic Retirees Association.

Telus Health (formerly LifeWorks) Employee Assistance Program

Continued access to Employee & Family Assistance Program is included in membership in the UVic Retirees Association. http://web.uvic.ca/retirees/ Telus Health provides free, confidential counseling assistance and can be contacted 24 hours a day, 7 days a week. 1-844-880-9142

United Way

UVic is a proud supporter of the United Way. To continue your donation or to become a new donor to the United Way, please visit their E-Pledge site at: http://uwgv.ca

Planned Giving

If you are considering giving back to the University, thank you! As a faculty member, you have seen where support is needed most and UVic retirees are one of the largest groups to leave legacy gifts to the university. Some of these gifts, also called "planned gifts", can provide you with income and reduce your taxes. However, perhaps their greatest benefit is the lasting impact they will have on tomorrow's leaders, thinkers and doers. The university's Planned Giving office would welcome an opportunity to help you design a legacy gift. legacydev@uvic.ca

Part 3: Comparison of the voluntary options for benefit coverage.

1. The voluntary **Pacific Blue Cross Plan** for UVic retirees (which is administered entirely through PBC).

2. The independent plan sponsored through the UVic Retirees Association, commonly referred to as the "**Johnson-UVRA Plan**". *Please note: you must become a member of the UVRA to access this coverage*.

3. The nation-wide **RTOERO** plan (Teachers**,** school and board administrators**,** educational support staff, childhood educators, childcare professionals and college and university faculty are eligible). *Please note: you must become a member of the RTO to access this coverage*.

How to apply:

All applications are to be directed to the individual carrier.

Pacific Blue Cross Voluntary Benefit Plan for UVic Retirees *(Paper application form)*

Johnson-UVRA Plan through UVic Retirees Association http://www.johnson.ca/uvra/en/bc

RTOERO https://www.rto-ero.org/group-insurance-plans

Retiree Benefit Plan Options: Extended Health Care Comparison

	PBC Extended Health Care Plan for UVic Retirees	**RTOERO Extended Health Care Plan**	**Johnson Inc. UVRA sponsored Extended Health Care Plan**
Plan Reimbursement	80% (1st $5,000 per person per calendar year); 100% thereafter	80%	80%
Deductible	**Option 1**: $1,000 per family per calendar year **Option 2:** $100 per family per calendar year	None	None
Lifetime Maximum	$100,000	None	$200,000
Prescription Drugs	Covered -PharmaCare Low Cost Alternative (LCA) & Reference Drug Program (RDP) pricing	$3,400 per calendar year -Reimbursed at 85% -Direct Pay Drug Card - Mandatory Generic Substitution pricing -Dispensing Fees: Not Covered Compounding fees: Not Covered	**Option A:** $2,000 per household per calendar year **Option B**: $4,000 per household per calendar year -Direct Pay Drug Card -Mandatory Generic Substitution pricing -8% mark-up limit -$10 dispensing fee cap per script Vaccines ($100 per calendar year)
Accidental Dental	Covered	$1,000 per incident	$1,000 per calendar year
Ambulance Services	Covered	Covered	Covered
Hearing Aids	Not covered	$1,100 per 3 calendar years	$600 per 3 calendar years
Medical Aids and Appliances	Covered (some limits apply) - Orthopedic Shoes: $500 per calendar year -Orthotics: $250 per calendar year	Covered (some limits apply) -Orthopedic Shoes & Orthotics: Combined $500 per 2 calendar years	Covered (some limits apply) - Orthopedic Shoes: $500 per 3 calendar years -Orthotics: $300 per 3 calendar years
Paramedical Services (ie. Massage, Physio, Chiro)	Combined services max of $300 per calendar year per person	Combined services max of$1,300 per calendar year per person	Combined services max of $1,000 per calendar year per person
Vision care	Not covered	$400 per 2 calendar year	$400 per 2 calendar year
Eye Examinations	Not covered	$150 per 2 calendar years	$100 per 2 calendar years
Travel	Out-of-Province & Out-of-Country -reimbursed at 100% **- included in lifetime maximum** - multiple trip plan (up to 90 days per trip) (*An independent source (Canadian Snowbirds Association) recommends a minimum of $1,000,000 of travel insurance coverage.)	Out-of-Province & Out-of-Country -reimbursed at 100% -$10,000,000 per trip -unlimited number of trips (up to 93 days per trip outside province of residence per trip) -trip cancellation / interruption ($6,000 per trip) -90-day stability clause	PRESTIGE TRAVEL PLAN [OPTIONAL ADD-ON]: Out-of-Province & Out-of-Country -reimbursed at 100% -$5,000,000 lifetime maximum -multiple trip plan (up to 62 days per trip) -trip cancellation / interruption ($8,000 per trip)

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Retiree Benefit Plan Options: Dental Care Comparison

	PBC Dental Care Plan for UVic Retirees	**RTOERO Dental Plan**	**Johnson Inc. UVRA sponsored Dental Plan**
Basic & Preventative	70%	85%	80%
Minor Restorative	70%	80%	80%
Major Restorative	50%	50%	Basic Plan: not covered Enhanced Plan: 50%
Plan Maximums	Combined $1,500 per calendar year	**Basic & Preventative**: no maximum **Endodontics & Periodontics**: $850 per calendar year **Major Restorative:** Crowns, posts, inlays & onlays: $800 per calendar year **Bridges & dentures:** $800 per calendar year **For late applicants, the maximum benefit payable during the first 12 months of coverage is limited to $500 per insured**	**Basic & Preventative**: no maximum Minor Restorative: $750 per calendar year **Major Restorative:** Crowns, posts, inlays & onlays: $700 per calendar year **Bridges,dentures & implants:** $700 per calendar year For late applicants, in the first calendar year of coverage only, the maximum amounts payable for Minor and Major Restorative are pro-rated.
Recall Exams	1 per 9 months	1 per 9 months	1 per calendar year
Complete Exams	2 per lifetime	1 per 3 calendar years	1 per 3 calendar years
Scaling & Root Planing	8 units per calendar year	8 units per calendar year (Endodontics & Periodontics: $850 per calendar year)	8 units per calendar year
X-rays	$50 combined maximum per calendar year Panoramic: 1 per 5 years Complete: 1 per 3 years	Panoramic: 1 per 3 calendar years Complete: 1 per 3 calendar years	Panoramic: 1 per 3 calendar years Complete: 1 per 3 calendar years
Endodontics (eg. root canals)	1 per tooth per lifetime	Covered (Endodontics & Periodontics: $850 per calendar year)	1 per tooth per 5 calendar years (Minor Restorative: $750 per calendar year)
Fillings	Amalgam equivalent on permanent molars & all primary teeth	Amalgam equivalent on molars	Amalgam equivalent on molars

*This summary does not constitute a contract/certificate of insurance. For complete plan details and limits, please refer to the governing documents for each plan.

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Retiree Benefit Plan Options: Monthly Premiums

PBC Option 1 ($1,000 annual deductible)	**PBC Option 1** ($1,000 annual deductible)		**RTOERO** Extended Health	**RTOERO** Extended Health	**RTOERO** Extended Health		**Johnson Option A** ($2,000 drug max per year**)**	**Johnson Option A** ($2,000 drug max per year)	**Johnson Option A** ($2,000 drug max per year)
Single $35.04	**Couple** $79.52		**Single** $110.34	**Couple** $220.71	**Family** $264.87		**Single** With Travel $157 Without travel $117	**Couple** With Travel $278 Without Travel $199	**Family** With Travel $363 Without Travel $268
Option 2 ($100 annual deductible)	**Option 2** ($100 annual deductible)		**Add-on Semi Private Hospital Plan & Convalescent Care**	**Add-on Semi Private Hospital Plan & Convalescent Care**	**Add-on Semi Private Hospital Plan & Convalescent Care**		**Option B** ($4,000 drug max per year)	**Option B** ($4,000 drug max per year)	**Option B** ($4,000 drug max per year)
Single $122.94	**Couple** $221.27		**Single** $16.21	**Couple** $32.37	**Family** $38.05		**Single** With Travel $247 Without travel $207	**Couple** With Travel $429 Without Travel $350	**Family** With Travel $567 Without Travel $472
Add-on dental	**Add-on dental**		**Add-on dental**	**Add-on dental**	**Add-on dental**		**Add-on dental**	**Add-on dental**	**Add-on dental**
Single $66.62	**Couple** $126.56		**Single** $65.60	**Couple** $129.36	**Family** $161.31		**Single** Basic $54 Enhanced $65	**Couple** Basic $107 Enhanced $131	**Family** Basic $125 Enhanced $154

Premiums subject to change annually.

Part 4: Considerations when selecting voluntary retiree benefit coverage through the University of Victoria

Is acceptance guaranteed?	**Yes. All 3 plans will accept you if you enroll within 60 days after your UVic employee coverage has ended.**
Is there a Lifetime Maximum that could be a concern?	**Both the PBC and Johnson-UVRA plans have lifetime maximums. Once you reach that maximum level, your coverage ends.**
Is there a deductible?	**The PBC plan has 2 different annual deductibles; $100 or $1,000. The monthly premiums differ based on which deductible you have chosen.**
Is there an annual membership fee?	**The RTOERO plan has an annual membership fee. Please consult with the carrier as this amount is subject to change.**
Do monthly premiums change?	**Benefit plans are reviewed on an annual basis by the carriers. Premiums are based on group usage of the plan benefits and are subject to change annually. This could result in an increase – or decrease – to monthly premiums.**
Do premiums increase as I get older?	**The monthly premiums in these plans are not age-banded and will not increase based on your age.**
Can I change plans?	**Both the Johnson-UVRA and the RTOERO plan will allow you to join within 60 days of ending your group coverage with another plan. It is important to confirm coverage with your new carrier before ending coverage with your old plan.**
Can I move freely between coverage options (single, couple, family, add or drop coverage)?	**Consult directly with each insurer to confirm conditions of coverage for your dependent(s).**
Can I enrol under more than one plan?	**If you are covered under more than one insurance plan simultaneously, benefit payments from all plans will be coordinated. The total reimbursement cannot exceed the actual expense incurred.**
Is coordination of benefits allowed if my spouse has coverage elsewhere?	**Coordination of benefits is allowed under the 3 benefit plans.**
Can I cover my children or student dependents and not just my spouse?	**Dependent children and students can be covered under the Johnson-UVRA and RTOERO plans but not the PBC plan.**
Can I live anywhere in Canada and retain my coverage?	**Consult directly with each insurer to confirm residency requirements.**
Do I really need vision care included in coverage or is this something that I can budget for?	**The PBC plan does not include vision care. Budgeting for glasses/contact lenses would be necessary.**

How do I know if the prescription coverage will be adequate?	**Each plan offers coverage for prescription drugs. Additionally, under the BC Fair PharmaCare program, some prescription costs and medical supplies are subsidized, based on net income.** **https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan**
Will my current prescription drug be covered under a Retiree Benefit plan?	**Before choosing a retiree plan, contact the carrier(s) directly to ensure your prescription is eligible.**
I plan on travelling. Do I need travel coverage? Will this become harder to purchase as I age?	**Travel insurance is included in the RTOERO plan and is an optional add-on to the Johnson-UVRA plan on a monthly basis. Purchasing separate travel insurance would be necessary with the PBC plan however they do offer a discount for PBC members.**
Should I also get add-on dental coverage or is this something that I can put aside money for and pay out of pocket at the time of service?	**Consult with your dentist prior to retirement on what your future dental needs might be. If only regular hygiene or maintenance appointments are anticipated, some retirees opt not to purchase dental insurance.**
Will I need paramedical coverage (chiropractor, physio, massage, acupuncture)?	**It can be difficult to predict future needs but if you are currently using paramedical treatments, you may wish to select a plan that includes this.**
Are vaccinations included?	**Vaccinations are covered by the Johnson-UVRA and RTO plans, but it is best to consult with the carrier for complete details.**
Does the plan offer coverage for a surviving spouse for their lifetime?	**All 3 plans offer survivor benefit coverage.**

The above is intended as a general guideline and is not comprehensive of all plan details. When in doubt, consult directly with the insurer.

Congratulations on your retirement!

Further information

Retiree Checklist for Faculty, PEA and ME

Voluntary Extended Health and Dental Plan Options for UVic Retirees

PBC Voluntary Retiree Plan application form.

United Way Donation form.pdf

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