



Calgary Board of Education Retirees

Benefit Plan for: AMP, SMP, SUP

The information included in this document is specifically for retirees who belong to the following employee groups:

- Administrative Management Personnel (AMP)
- Senior Management Personnel (SMP)
- Superintendents (SUP)

Employees who are at least 55 years of age, have a minimum of 10 years of service at the time of retirement and who are enrolled in Sun Life benefits immediately before their date of retirement may choose to enrol in the Retired Employee Benefit Package. Below is an overall summary of the plan and coverage (additional details may be found in the Sun Life Benefits Booklet for Retired Employees). The premium cost is paid by the retiree (except as noted for Retired Senior Management Life Insurance).

1. Supplementary Health Care

Provision	Description
Deductible	\$25 per individual or family (does not apply to in province hospital)
Maximum	\$50,000 every 3 consecutive years for all supplementary health care
Reimbursement level	100% for hospital (in province) 80% for hospital (out of province but within Canada) 50% for psychologist and social worker 80% of all other eligible expenses
Prescription Drugs	80% after the deductible (Note that coverage with the Pay-Direct Drug Plan Card is not available under this plan)

Provision	Description
	For details, see the Sun Life Benefits Booklet
Covered expenses	Semi-private hospital Ambulance - If medically necessary — response and transportation, including air Home nursing care, no maximum Dental treatment – accidental injury Hearing Aids – \$250/lifetime Eye exams – \$25 every 2 years Medical equipment, including braces, crutches, etc. Mammary prostheses – \$200/year Artificial limbs and eyes, oxygen, plasma and blood
Vision care	No coverage
Out of Canada	No coverage
Emergency travel assistance	No coverage

Practitioner	Coverage
Physiotherapy	\$10 per visit, 30 visits per year
Massage Therapist	\$10 per visit, 30 visits per year
Speech Therapist	\$10 per visit, 30 visits per year
Chiropractor	\$10 per visit, 30 visits per year
Chiropodist	\$10 per visit, 30 visits per year

Naturopath	\$10 per visit, 30 visits per year
Podiatrist	\$10 per visit, 30 visits per year
Psychologist/Social Worker	\$400 per person per year

2. Dental Care

Sun Life Group # 25286

Limits – the Calgary Board of Education is using the current provincial Dental Fee Guide to define maximum reimbursement for dental services rendered.

Your dentist may charge you above these limits.

Charges over the fee guide are the responsibility of the retiree.

The following chart summarizes some of the frequently used dental care services (see the benefits booklet for additional information on yearly visit/service occurrence limits):

Provision	Description
Deductible	None
Reimbursement level	50% for basic 50% for major Orthodontic work is not covered
Maximum	<i>\$1,000 per person per year for all services</i>

3. Other Benefits and Costs

Provision	Description
<p>Retiree Life Insurance:</p> <p>Retired Senior Management Life Insurance:</p>	<p>\$5,000 up to age 65 100% Employee Paid</p> <p>100% Employer Paid</p> <p>Employees who retire with 10 years of service at a minimum of 55 years of age retain their existing CBE provided Life Insurance coverage to age 65. Starting at age 65, the life benefit is reduced based on age.</p> <p>Life Benefit Reduction:</p> <p>Schedule for retired members who attain:</p> <ul style="list-style-type: none"> • Age 65 - reduces to 50% of original amount in force prior to retirement • Age 66 - reduces to 40% of original amount in force prior to retirement • Age 67 - reduces to 30% of original amount in force prior to retirement • Age 68 - reduces to 20% of original amount in force prior to retirement • Age 69 - reduces to 10% of original amount in force prior to retirement • Age 70 - reduces to \$5,000
Accidental Death & Dismemberment	No coverage
Long Term Disability	No coverage
Health Spending Account (HSA)	No coverage

4. Contact Information

1. If you have questions about your coverage contact the Employee Contact Centre at:

403-817-7333
2. Benefit coverage is through Sun Life:
 - Contact the Sun Life Customer Care Centre at 1-800-361-6212 any business day between 8:00 a.m. and 8:00 p.m. (EST).
 - [sunlife.ca](https://www.sunlife.ca)