

COMPARISON OF TOP-TIER PLANS AVAILABLE TO RETIRED TEACHERS

As of November 2023

	ARTAR + TRAVEL	ULTIMATE HEALTH™ HEALTH WISE PLUS + TRAVEL	ENHANCED HEALTH	Competitor 1	Competitor 2	Competitor 3
Coverage Provisions	Available to residents of Greater Edmonton Area; no termination age	Available to Canadian residents (excluding QC); no termination age	Available to Canadian residents (excluding QC); terminates at age 65	Available to residents of Alberta; Emergency Travel terminates at age 85	Available to Canadian residents (excluding QC); Emergency Travel terminates at age 85	Available to Canadian residents; no termination age
Annual EHC Maximum (excluding travel)	\$10,000	\$10,000	\$15,000	\$7,500	Annual inside limits for each benefit indicated	\$10,000
Prescription Drugs	100% coverage for all eligible medications dispensed by ARTARx Pharmacy (delivered to you for free), 80% coverage for acute need medications not dispensed by ARTARx Pharmacy, 50% coverage for maintenance medications not dispensed by ARTARx Pharmacy, 80% coverage for lifestyle medications (ED, hairloss, and weight management)	80% 50% coverage for lifestyle medications (ED, hair-loss, and weight management), to an annual maximum of \$150	80%	80%	100%, including ED medications (to an annual maximum of \$800)	80%
Dispensing Fee Cap	No fee cap	No fee cap	No fee cap	No fee cap	\$9 for drugs, \$13.50 for compounds	No fee cap
Annual Maximum	\$2,500	\$1,200 or \$2,000	\$5,000	\$3,000	Age 50-64: No maximum Age 65+: \$5,000	\$1,500
Diabetic Supplies	\$2,000 per year	\$1,750 per year	\$1,750 per year	Included under annual drug maximum	\$4,000 per year	\$300 per year
Extended Health	90% coverage, unless otherwise indicated	80% coverage, unless otherwise indicated	80% coverage, unless otherwise indicated	100%, with inside limits	100%, unless otherwise indicated	100% coverage, unless otherwise indicated
Paramedical Practitioners	Combined annual maximum of \$1,400	Combined annual maximum of \$1,400	Combined annual maximum of \$1,500	Psychologist - \$750/year Chiropractor, physiotherapist, and massage therapist - \$750 combined per year Podiatrist/chiropodist - \$300 combined per year Acupuncturist, homeopath, osteopath, and naturopath - \$650 combined per year Speech language pathologist - \$500/year	Acupuncturist, massage therapist, chiropractor, physiotherapist, and podiatrist/chiropodist: \$500 per year per practitioner Naturopath: \$200 per year Psychologist: \$1,000 per year	Acupuncturist, massage therapist, chiropractor, physiotherapist, osteopath, speech therapist, psychologist, naturopath, and podiatrist/chiropodist: \$400 per year per practitioner
	psychologist, master of social w naturopath, acupuncture, osteon Sample per visit allowances: Massage Therapist \$95		chotherapist, speech therapist,	Sample per visit allowances: Massage Therapist \$50 Chiropractor \$35 Physiotherapist \$50 Psychologist \$75 Acupuncturist \$50 Naturopath \$50	Sample per visit allowances: Massage Therapist \$75 Chiropractor \$50 Physiotherapist \$75 Psychologist \$180 Acupuncturist \$65 Naturopath \$20	Sample per visit allowances: Massage Therapist \$60 Chiropractor \$60 Physiotherapist \$60 Psychologist \$75 Acupuncturist \$60 Naturopath \$75
Member Assistance Plan	5 hours of individual and 5 hours assistance per year	s of couple counselling, virtual, te	lephone or in-person	12 sessions	No coverage	No coverage

PROVISION	ARTA® + TRAVEL	ULTIMATE HEALTH™ HEALTH WISE PLUS + TRAVEL	ENHANCED HEALTH	Competitor 1	Competitor 2	Competitor 3
Accidental Dental	\$5,000 per year	\$3,500 per year	\$3,000 per incident	\$3,000 per incident	\$1,000 per tooth	\$2,000 per injury
Vision Care	\$600 every 2 years, plus eye exam	\$550 every 2 years, plus eye exam	\$500 every 2 years, plus eye exam	\$500 every 2 years, including eye exam	\$300 every 2 years, including eye exam	\$300 every 2 years, plus eye exam
Hearing Aids	\$1,500 every 3 years	\$1,500 every 3 years	\$1,100 every 3 years	\$1,000 every 4 years	\$3,000 every 3 years	\$500 every 3 years
Hospital Room	100% coverage; private or semi-private room	100% coverage; private or semi-private room	100% coverage; private or semi-private room	Up to \$3,000 per year for private or semi-private room	100% coverage; semi-private room only	100% coverage for private or semi-private room
Respiratory Equipment (CPAP/BIPAP)	\$2,000 every 5 years	\$2,000 every 5 years	\$750 every 5 years	\$750 every 5 years	\$1,500 every 5 years	\$500 per year, including oxyger and oxygen supplies
Emergency Travel Insurance		ximum of \$5,000,000 per cover Emergency Travel, enabling you t		100% coverage, to a maximum of \$5,000,000	100% coverage, to a lifetime maximum of \$5,000,000	100% coverage to a maximum of \$2,000,000 per year
Trip Duration	92 days, with supplementary tra	avel available to cover single trips	s up to 212 days	90 days	100 days	90 days
Trip Cancellation Insurance	\$10,000 per incident per covere	ed person		No coverage	No coverage	No coverage
Stability Clause	No stability clause - covers all e	eligible sudden and unexpected r	medical emergencies	90 days	90 days	Under age 75: 180 days Age 75+: 365 days
COVID-19 Coverage	No coverage if a Level 4 travel a	advisory is in place		No coverage if a Level 4 travel advisory is in place	No coverage if a Level 3 or higher travel advisory is in place, or if a covered person tested positive in the 90 days prior to departure	No coverage if a Level 4 travel advisory is in place
Termination age	No termination age			Terminates at age 85	Terminates at age 85	No termination age
Other Benefits	ARTACares program provides medical second opinion services, health care system navigation, chronic disease support, and caregiving consultations			AD&D coverage available	Life and AD&D insurance up to age 65, subject to additional premiums	N/A
Dental Care	Optional	Optional	Included	Optional	Optional	Included
	80% Basic & Preventative	80% Basic & Preventative	80% Basic, Preventative, and Minor Restorative	80% Basic and Preventative	50% Basic & Preventative	80% Basic and Preventative services
	80% Minor Restorative (Periodontic & Endodontic)	80% Minor Restorative (Periodontic & Endodontic)	50% Major Restorative	50% Dentures	100% Major Restorative	50% Major services
	50% Major Restorative	50% Major Restorative	50% Orthodontic services	80% Periodontics	50% Orthodontics	2070 Flagor Scrivices
		,		50% Extensive (crowns, bridges, and implants)		
Annual Dental Maximums	unlimited (no maximum)	Basic & Preventative - unlimited (no maximum)	Basic, Preventative, Minor Restorative, and Major Restorative \$2,000 combined	\$2,000 combined	Basic & Preventative \$2,500 Major \$5,000	\$1,250 combined
	Minor Restorative \$750 Major Restorative \$1,600	Minor Restorative \$750 Major Restorative \$1,600	Orthodontic \$2,000 lifetime		Orthodontic \$3,000 lifetime maxiumum	
Annual Membership Fee	discount programs, ancillary ser	eachers), \$50 Affiliate Members. vices, contests, and scholarship ARTA Committees and Board of rograms	program for family members.	None	None	None
Referral/Discount Available	to other members. All premium:	de any built-in margins available s paid into the plan stay in the pl blan, and do not subsidize any ot	an for the betterment and	Yes	No	\$25 gift card for a referral

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