

# Merit Contractors Association

## Retiree Benefit Plan – Saskatchewan Residents



The Merit Contractors Association Benefit Plan includes a retiree plan for Hour Bank and Office Supervisory Plan Members that recently lost their coverage. The Retiree Benefit Plan is available to employees between ages of 55 and 89, who apply for the Retiree Plan within 90 days of their Hour Bank or Office Supervisory coverage ending.

With three Extended Health Care coverage levels to choose from, Optional Dental Care coverage, and the ability to enroll as single, couple or family, you have options to ensure your coverage needs are met well into retirement. A brief summary of benefits and rates are below – rates are subject to annual adjustment February 1<sup>st</sup>:

### Retiree Basic Health Coverage

Health Care Coverage Level	GOLD	SILVER	BRONZE
<b>Prescription Drugs</b>			
- Deductible	Nil	Nil	Equal to dispensing fee
- Reimbursement Level	80%	60%	60%
<b>Paramedical Services</b>			
- Reimbursement Level	100%	100%	Not Covered
- Annual Maximum	\$500 per specialty	\$300 per specialty	Not Covered
<b>Health Care Expenses</b>			
- Reimbursement Level	100%	100%	100%
- Ambulance (Ground & Air)	Included	Included	Included
- In-Canada Hospital	Semi-private room	Semi-private room	Semi-private room
- Home Nursing Care	\$10,000 every year	\$10,000 every year	\$10,000 every year
- Hearing Aids	\$1,000 every 5 years	\$1,000 every 5 years	\$1,000 every 5 years
- Custom Orthopedic Shoes	\$400 every year	\$400 every year	\$400 every year
- Custom Orthotics	\$350 every year	\$350 every year	\$350 every year
<b>Out-of-Country Emergency Care</b>			
- Maximum per Occurrence	\$1,000,000	\$1,000,000	\$1,000,000
- Trip Length Maximum	30 days	30 days	30 days
<b>All Other Expenses</b>			
- Reimbursement Level	100%	100%	100%

\*Note: reimbursement is subject to reasonable and customary maximums for the expenses incurred.

### Retiree Optional Dental Coverage

Optional Dental Care	Coverage	Includes	Annual Maximum
- Basic Services	80%	Exams, polishing, scaling and minor restorations	\$2,500
- Major Services	50%	Crowns, dentures and bridgework	(Combined)

\*Note: reimbursement is subject to the dental fee guide in effect in the province where services are rendered.

### Saskatchewan Retiree Basic Health Coverage Rates

Age Band	Gold			Silver			Bronze		
	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
55-59	\$164.68	\$316.11	\$473.65	\$123.22	\$235.67	\$353.04	\$88.38	\$171.26	\$256.38
60-64	\$156.59	\$313.00	\$469.03	\$117.30	\$233.50	\$349.74	\$83.41	\$169.00	\$253.01
65-69	\$189.05	\$359.15	\$538.21	\$141.24	\$267.57	\$400.89	\$102.06	\$195.16	\$292.24
70-74	\$195.76	\$374.34	\$561.02	\$146.31	\$278.98	\$418.01	\$105.51	\$203.21	\$304.33
75-79	\$204.17	\$391.73	\$587.12	\$152.59	\$291.90	\$437.38	\$109.91	\$212.54	\$318.33
80-84	\$213.35	\$409.40	\$613.60	\$159.41	\$305.05	\$457.07	\$114.79	\$222.10	\$332.64
85-89	\$209.04	\$401.67	\$602.01	\$155.94	\$298.83	\$447.74	\$113.63	\$219.99	\$329.48

### Saskatchewan Retiree Optional Dental Coverage Rates

Age Band	Single	Couple	Family
55-89	\$63.71	\$117.43	\$176.13

If you have any questions or concerns, or wish to receive additional information on the Merit Contractors Association Retiree Benefit Plan, please contact Merit Mercon Benefits at 780.455.5845 (Edmonton), 1.877.263.7266 (toll-free) or via email at [mercon@merconbenefits.com](mailto:mercon@merconbenefits.com).