

Benefits | Pension | Pay and Incentives

Benefits Overview – Post-Retirement Extended Health Care Plan (51391) – For retired employees residing outside of Canada

As a retired employee eligible for our post-retirement Extended Health Care Plan, if you have decided to permanently move outside of Canada you must notify Canada Life immediately. Contact Canada Life at 1-866-716-1313 to provide your new address and the effective date of your move outside of Canada.

The information below summarizes some of the important information that is distinct to a resident outside Canada.

Extended Health Care Plan (EHCP)

As a retired employee covered under our post-retirement EHCP plan and residing outside of Canada, you will maintain similar coverage to what is offered to retired employees residing in Canada, including plan maximums and reimbursement levels, with some important differences.

1. Provincial Plan Replacement Coverage

If you are a retired Canada Post employee residing outside Canada and are **not** eligible to be insured under a provincial government health care plan (proof will be required), the EHCP provides for the following:

- a. Basic Coverage – Basic coverage is equivalent to the coverage provided under the Ontario Health Insurance Plan (OHIP) for eligible Canadians (excluding hospital coverage). The maximum covered expense for each eligible service is reimbursed at a rate three (3) times the amount that is allowed for that service under the OHIP fee schedule in effect on the date the expense was incurred.
- b. Hospital Coverage – Retired employees are not eligible for hospital coverage under this provision. However, based on your level of EHCP coverage, the amount covered by the plan for hospital coverage is reimbursed at 100%, up to the following maximums: Basic EHCP (\$60), Optional Hospital A (\$130), Optional Hospital B (\$200).

All expenses must be incurred in your country of residence. If rendered outside the country of residence, you will not be covered.

2. Drug Coverage

All eligible drugs are reimbursed at 80% and must be incurred in your country of residence. The Pay-Direct drug card does not work outside Canada. Therefore, purchase the drug(s) at the pharmacy and submit the expense(s) for reimbursement using the *Extended Health Care Plan claim form*. See below for instructions on how to claim.

3. Medical Coverage (Paramedical Services and Medical Supplies/Equipment)

The same services, supplies and equipment are covered if you are residing outside Canada, and all plan maximums and reimbursement levels apply. Refer to your Post-Retirement Benefits booklet for details.



All expenses must be incurred in your country of residence. If rendered outside the country of residence, you will not be covered.

4. Out-of-Country Coverage (Emergency Travel Coverage)

As a resident outside Canada, you are **not** eligible for emergency travel coverage. Therefore, all expenses incurred outside your country of residence will not be covered.

Dental Care Plan

Retired employees residing outside Canada are eligible for dental care coverage, but treatment must be rendered in Canada.

Premiums

The following monthly premiums apply, depending on the plan selected, and are subject to change on an annual basis:

1. Basic EHCP:	Single: \$54.18	Family: \$ 90.92
2. Basic EHCP + Optional Hospital A:	Single: \$69.57	Family: \$109.82
3. Basic EHCP + Optional Hospital B:	Single: \$99.92	Family: \$136.69
4. Dental:	Single: \$14.62	Family: \$ 28.20

You must maintain a Canadian banking account in order to be eligible for coverage. Contact Canada Life at the number provided below for additional information.

How to Submit Claims:

Paper Claim:

1. Pay the full amount of the expense.
2. Complete and sign a claim form. This claim form can be obtained from Canada Life (1-866-716-1313) or from your Canada Life account, **My Canada Life at Work (www.mycanadalifeatwork.com)**.
3. Send the completed claim form and all original receipts to Canada Life (address on claim form), ensuring that the form is signed by you, the Canada Post retired employee, even if the expense was incurred for a dependent spouse or child.
4. Approximately ten (10) business days later, you will receive an Explanation of Benefits statement from Canada Life indicating the type of expense(s) claimed, if the expense was eligible for coverage, and a cheque for the amount being reimbursed, if applicable.

Online Claim:

1. Pay the full amount of the expense.
2. Sign in to your Canada Life account at www.mycanadalifeatwork.com and follow the instructions to submit online claims.

For claims inquiries, call Canada Life at 1-866-716-1313 (select the Out-of-Country Claims department).

Note:

- All plan guidelines and maximums will apply and will be subject to all terms contained within the Plans.
- Covered expenses are payable in Canadian dollars.
- If Direct Deposit is selected for claims reimbursement, a Canadian bank account must be maintained.