

**To: Voluntary RRC Retiree Group Benefits Plan Members**

**From: Human Resource Services**

**Re: Renewal – Effective June 1, 2021**

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We hope you are enjoying your retirement! Red River College is committed to offering our retirees a comprehensive and sustainable benefits plan. As a Red River College Retiree, you benefit from a group plan which typically provides the advantages of no medical evidence and lower rates. Our plan renews with Canada Life on June 1, 2021.

### **ACTION REQUIRED**

Effective August 1, 2020, the RRC Retiree Group Benefits plan committed to being paperless. By sending out communications by email, we are doing our part for the environment and ensuring that plan members receive important plan information in a timely manner.

For those that are receiving this notice by mail, we encourage you to fill out the online form with your current email address and phone number to ensure you receive all future communications and important plan notices. Please provide your contact information to HUB by going to the link below and completing the online form by June 30, 2021:

<https://www.surveymonkey.com/r/RRCRetirees2021>

*Note: when you have a change in your contact information (email address or phone number) please email HUB International at [RRCretiree@hubinternational.com](mailto:RRCretiree@hubinternational.com) as soon as possible.*

### **RENEWAL RATES**

Our plan is reviewed with Canada Life on a yearly basis as our claims experience and inflation impact our Health and Dental benefit costs. Health benefits are impacted by inflation as healthcare costs rise 12% – 15% annually due to the introduction of new prescription drugs and advances in medical technology. Dental rates are also subject to inflation pressure from increases in Dental fee guides, which move upward by 3% – 5% across Canada each year.

Additionally, last year, in response to the impact of the COVID-19 pandemic on Health and Dental benefits plans, Canada Life offered a premium credit adjustment to plan sponsors. The Red River College Retiree benefits plan incorporated this credit into the 2020 renewal rates to help temper the premium rate increases from the renewal for our plan members. This credit adjustment was not offered by Canada Life for our 2021 renewal.

Due to the above factors, our plan will experience an increase in monthly premium costs for all options. While premium rates have increased, we are pleased to announce that our benefits consultant, HUB International, was able to negotiate an overall 50% lower increase amount than what was initially

proposed by Canada Life. These savings have been passed to our plan members in the way of lower monthly premium increases.

The new monthly rates **effective June 1, 2021** are as follows:

Option	Coverage	Single	Couple	Family
1	Ambulance/Hospital	\$23.04	\$44.88	\$46.86
2	Ambulance/Hospital & Extended Health	\$74.94	\$136.18	\$137.55
3	Ambulance/Hospital & Extended Health & Dental	\$104.43	\$194.99	\$205.39
4	Enhanced Coverage	\$173.86	\$324.87	\$344.96

*\* Note that any applicable provincial taxes will be applied to the above rates*

Based on the Option you are currently enrolled in, your monthly debited amount will be automatically updated, effective June 1, 2021. If there are insufficient funds in the account to cover the monthly withdrawal, benefits will cease at the end of the month in which the last successful premium was received. A fee may be assessed to reinstate coverage and/or you may be required to submit medical evidence of good health.

Further details regarding the Red River College Retiree Benefits Plan, including a Benefits Booklet, can be found on the portal website at: [hubinternational.com/rcretirees](http://hubinternational.com/rcretirees).

Should you have any questions, please contact our benefits consultant, HUB International at [RRCretiree@hubinternational.com](mailto:RRCretiree@hubinternational.com) or toll-free at 1-844-984-9456.

## **FREQUENTLY ASKED QUESTIONS**

### **How do I know what Option I am in?**

If you are unsure of the Option that you are currently in, please contact HUB International at [RRCretiree@hubinternational.com](mailto:RRCretiree@hubinternational.com) or toll-free at 1-844-984-9456.

### **Where can I find out more information about my benefits?**

You can view the Benefits Booklet and other information on the portal website at: [hubinternational.com/rcretirees](http://hubinternational.com/rcretirees). Alternatively, you can access your Benefits Booklet on the Canada Life plan member website called GroupNet.

### **Do I need to provide my banking information?**

No, deductions will be automatically debited from the bank account currently on file. If a change in your banking information is required, please contact HUB International for the applicable form or visit: [hubinternational.com/rcretirees](http://hubinternational.com/rcretirees).

### **When will premium be debited with the new rates?**

Premium payment with the new rates will be withdrawn on the first business day of June.

### **Can I change my Option?**

You may reduce your coverage at any time, but you cannot choose a higher Option at a later date.

**If I terminate my Retiree coverage, can I join again at a later date?**

No, you will not be allowed to rejoin the Voluntary RRC Retiree Group Benefits Plan if you terminate coverage.

**What happens if I move or my dependents change?**

Notification of any change needs to be received within 60 days of the change. Please contact HUB International for the applicable form or visit: [hubinternational.com/rrcretirees](https://hubinternational.com/rrcretirees).

Note, if you move outside of Manitoba, your coverage continues provided you are covered under the government health plan of your new province of residence, however all Health and Dental benefits will be paid at Manitoba rates. Ontario premium tax will be applied to Health and Dental rates if you reside in the province of Ontario.

**Can I apply for additional Travel Health Coverage?**

The Emergency Out-of-Province/Country benefit only covers you in the event of an emergency to a maximum of \$2,500 per calendar year. If you will be traveling and require additional coverage, you can contact our benefits consultant, HUB International at [Emerge@hubinternational.com](mailto:Emerge@hubinternational.com) or phone **1-866-756-3281**, to receive more information on your Travel Health options.

For more Frequently Asked Questions and access to additional benefit information, please visit: [hubinternational.com/rrcretirees](https://hubinternational.com/rrcretirees).