



This document provides a simplified explanation of the key benefits of the asrTrust retiree benefits program. When this information provided in this document differs for the legal documents that govern the program, the legal documents will rule in all cases. The Trustees of asrTrust reserve the right to amend or change the benefits program at any time and may be required to do so because of changes to materials you can expect from Green Shield Canada (our claims administrator). If you have any questions regarding your benefits coverage you may visit the website at <http://gm.asrtrust.com/> or call 1-877-266-1133, by selecting prompt 1.

	CURRENT (Active)	ASRTRUST (Retiree)
<b>Prescription Drugs</b>		
Reimbursement	<ul style="list-style-type: none"> <li>90% of eligible expenses</li> <li>100% after you incur \$310 in out-of-pocket expenses (combined personal and family) each year</li> <li>Coverage limited to: The cost of the lowest-priced generic drug (or brand name drug if lower) Drugs listed on the "Controlled Drug Formulary" or by Special Authorization</li> </ul>	<ul style="list-style-type: none"> <li>80% of eligible expenses</li> <li>100% after you incur \$500 in out-of-pocket expenses (combined personal and family) each year</li> <li>Coverage limited to: The cost of the lowest-priced generic drug (or brand name drug if lower) Drugs listed on the "Controlled Drug Formulary" or by Special Authorization</li> </ul>
Dispensing fees (charged by the pharmacists to fill your prescription)	<ul style="list-style-type: none"> <li>90% of the actual dispensing fee, to a maximum of \$9 per prescription</li> </ul>	<ul style="list-style-type: none"> <li>80% of the actual dispensing fee, to a maximum of \$7 per prescription</li> </ul>
Over the Counter Drugs	<ul style="list-style-type: none"> <li>Eliminated effective January 1, 2013 (other than certain life-sustaining drugs.</li> </ul>	<ul style="list-style-type: none"> <li>Eliminated (laxatives and shampoo retained for members suffering certain severe conditions)</li> </ul>

Government Registration	<p><b>Note: Your retiree drug plan is designated to supplement the government-paid benefits available to you.</b></p> <ul style="list-style-type: none"> <li>In Ontario, registration is automatic when you turn age 65. In some other provinces, including Quebec, you must register for coverage under your provincial government plan once you turn age 65.</li> <li>Until this registration is complete, your drug claims under the asrTrust program may be withheld.</li> </ul>	
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<b>Dental Care</b>		
Maximum Benefit	<ul style="list-style-type: none"> <li>\$2,800 per person each benefit</li> </ul>	<ul style="list-style-type: none"> <li>\$1500 per person each benefit year (October 1-September 30)</li> </ul>

	year (October 1-September 30) for basic services, crowns and major services combined	for basic services, crowns and major services combined
Fee Guide	<ul style="list-style-type: none"> <li>1 year lag effective Jan 1, 2017</li> </ul>	<ul style="list-style-type: none"> <li>3 year lag effective January 1, 2013</li> </ul>
Basic Services	<ul style="list-style-type: none"> <li>100% of eligible dental expenses</li> </ul>	<ul style="list-style-type: none"> <li>80% of eligible dental expenses</li> </ul>
Crowns	<ul style="list-style-type: none"> <li>100% of dental expenses</li> </ul>	<ul style="list-style-type: none"> <li>50% of eligible expenses</li> </ul>
Major Services	<ul style="list-style-type: none"> <li>50% of eligible expenses</li> </ul>	<ul style="list-style-type: none"> <li>50% of eligible expenses</li> </ul>
Orthodontic	<ul style="list-style-type: none"> <li>50% of eligible expenses – to a lifetime maximum of \$3600 per covered dependent under age of 21</li> </ul>	<ul style="list-style-type: none"> <li>Eliminated</li> </ul>
Dental Implant's	<ul style="list-style-type: none"> <li>50% of eligible expenses for a standard implant ology including the structure, installation, and crown ( initial and replacement)</li> </ul>	<ul style="list-style-type: none"> <li>50% of eligible expenses for a standard implant ology including the structure, installation, and crown ( initial and replacement)</li> </ul>

VISION CARE		
Reimbursement	<ul style="list-style-type: none"> <li>Routine eye exams up to \$85 every 24 months (if your provincial health care plan excludes coverage)</li> <li>Plan maximum depends on lens type )once every 24 months per person) <ul style="list-style-type: none"> <li>-\$220 for single vision lenses and frames</li> <li>-\$275 for bi-focal lenses and frames</li> <li>-\$345 for multi-focal lenses and frames</li> <li>-\$230 for contact lenses</li> <li>-\$345 for laser eye surgery (one time)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>80% for routine eye exams up to \$120 every 24 months (if your provincial health care plan excluded coverage)</li> <li>80% of eligible expenses to a maximum of \$350 for <ul style="list-style-type: none"> <li>-All types of lenses and frames per person, every 24 months</li> <li>-Laser eye surgery (limited to once course of treatment – both eyes- per person, per lifetime)</li> </ul> </li> </ul>
Paramedical Services		
Reimbursement/ Maximum	Benefits are per covered person: <ul style="list-style-type: none"> <li>Chiropractor:\$25 per visit to a maximum of \$465 each benefit year</li> <li>Chiropodist/Podiatrist: \$11.45 per visit to a maximum of \$325 each benefit year</li> </ul>	80% of eligible expenses to an annual maximum of\$300 for all paramedical services providers <ul style="list-style-type: none"> <li>Dietician</li> <li>Acupuncturist</li> <li>Physiotherapist</li> <li>Osteopath</li> </ul>

	<ul style="list-style-type: none"> <li>• Massage Therapist: \$45 per visit to a maximum of \$200 per benefit year</li> <li>• Naturopath: \$25 per visit to a maximum of \$325 per benefit year</li> <li>• Registered Clinical Psychologist or Mast of Social Work (MSW) \$50 per visit to a maximum of \$625 per calendar year</li> <li>• Speech Therapist: Up to \$1,100 per calendar year (including up to \$125 for initial assessment)</li> </ul> <p><b>Note: Dr.'s referral needed!</b></p>	
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<b>Health Supplies and Services</b>		
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Reimbursement	<ul style="list-style-type: none"> <li>• 100% of eligible supplies appliances and durable medical equipment</li> <li>• Subject to plan limits and restrictions</li> </ul>	<ul style="list-style-type: none"> <li>• 80% of eligible supplies, appliances and durable medical equipment</li> <li>• Subject to plan limits and restrictions.</li> </ul>
Custom-made Orthotics	<ul style="list-style-type: none"> <li>• Two pairs every 36 months to a maximum of \$400(one pair to a maximum of \$325</li> <li>• Through a preferred provider ( contact Green Shield Canada for a list of providers)</li> </ul>	<ul style="list-style-type: none"> <li>• Two pairs every 36 months to a maximum of \$400 (one pair to a maximum of \$325)</li> <li>• Through a preferred provider ( contact Green Shield Canada for a list of providers)</li> </ul>

<b>Audio (HearingAids)</b>		
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Reimbursement	<ul style="list-style-type: none"> <li>• One hearing aid or binaural hearing aid system every 36 months</li> <li>• Hearing aids must be supplied by participating provider (contact Green Shield Canada for a list of providers)</li> </ul>	<ul style="list-style-type: none"> <li>• 80% of eligible expenses ( to a maximum of \$1,500 per ear every 36 months) for hearing aids</li> <li>• Repairs are included in the maximum outlined above.</li> </ul>
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<b>Long Term Care</b>		
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<b>Reimbursement (per month)</b>	<ul style="list-style-type: none"> <li>• Benefit limit depends on the year that care began</li> <li>• Effective January 1, 2014 the maximum will be \$800</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit limit depends on the year that care began</li> <li>• Up to \$800 per month for claims that begin on or after April 1, 2012</li> </ul>
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<b>Out of Province/Country Emergency &amp;Lengths of Stay</b>		
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Reimbursement	<ul style="list-style-type: none"> <li>• 100% above provincial coverage for out of</li> </ul>	<ul style="list-style-type: none"> <li>• 100% above provincial coverage for out of province,</li> </ul>
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	province/country hospital, surgical and medical expenses, less amounts paid by your provincial health plan	country/hospital, surgical and medical expenses, less amounts paid by your provincial health plan
Limitations	<ul style="list-style-type: none"> <li>Unlimited trip length (must have provincial coverage)</li> </ul>	<ul style="list-style-type: none"> <li>30 day trip limit</li> <li>Option to buy trip extensions</li> <li>You will have 60 days from date of retirement to opt for trip extensions.</li> <li>You will receive information from Green Shield Canada in the mail shortly after your retirement date.</li> </ul>
ArsTrust Plan Premiums	As of April 1, 2013 Based on Ontario Residence	

Premium Cost		
<b>About you</b>	<b>As of April 1, 2017 Based on Ontario Residence</b>	<b>Premium cost increases 5% Annually in April, after 2017 reduced to 1.5% increase</b>
Up to age 65	\$44.28	
Age 65 plus	\$22.15	
Surviving Spouse	\$22.15	

Asrtrust enhancements (NEW) effective January 1 <sup>st</sup> 2018	
PSA Test	PSA test reimbursement rate increase from \$15 to \$35
Dental Implants	Additional coverage 50% reimbursement rate
Eye Exam	Increase eye exam reimbursement from \$85 to \$120
Vision	Increased vision care from \$300 every 24 months to \$350 every 24 months
Hearing	Increased hearing aid coverage from \$1,000 limit to \$1,500 every 36 months
Supplies	Increased reimbursement rate on supplies and services from 80% to 90% (excludes paramedical practitioners or accommodation costs)
RATES	Change the annual indexing on the member contribution rates from 5% per year to 1.5% per year after 2017