CEP Atlantic Communications Council (CEPACC)

Group Assured Access
Question and Answer for Unionized Bell Aliant Employees in Atlantic Canada

1. What is Group Assured Access?
Group Assured Access is a new insurance product offered by Medavie Blue Cross. It is insurance you purchase today, that secures you access to health coverage after you leave the company regardless of whether or not you have a pre-existing condition.

All Atlantic management (including xwave and Innovatia in Atlantic Canada) employees are automatically part of the plan September 1, 2009, and no medical will be required so pre-existing medical conditions will be covered.

The Council will be conducting a vote of its membership to decide if the Group Assured Access will be extended to us. Voting will take place at membership meetings in each province starting on May 19th and ending on June 29th. There will be a schedule of meetings posted next week.

2. How much does Group Assured Access Cost?
If accepted by the majority of members voting, every employee will pay the rates which have been set by Medavie Blue Cross. Bi-weekly rates range from $5.70 (Single) to $11.38 (Family) and will be employee paid through bi-weekly payroll deductions.

3. Why is Group Assured Access being implemented?
The Council Executive, members and employees, have voiced their concerns and comments to the company that they were experiencing difficulty accessing post employment insurance coverage due to pre-existing medical conditions. At the same time a new product was being launched in Atlantic Canada that could provide employees access to insurance coverage without requiring a medical.

4. Is this coverage mandatory?
If the majority of unionized members, who vote, accept Group Assured Access, **ALL** union members will be automatically enrolled effective September 1, 2009. One of the conditions from Medavie Blue Cross, to provide coverage to unionized employees without a medical, was that **ALL** unionized employees be enrolled. This is similar to how the life insurance coverage works.

If the majority of unionized members, who vote, don't accept the Group Assured Access, no unionized employees will be covered under Group Assured Access.

5. Why is the company not paying for the benefit?

You will recall that the company announced changes to Other Post Employment Benefits in 2006. This new product -- Group Assured Access - is in response to concerns raised by The Council and employees that it was difficult, and for some with pre-existing conditions, impossible to locate post employment coverage. The company says they are no longer in a financial position to provide these benefits to employees. Subsequently, an agreement was

reached with Medivie Blue Cross to provide access to post retirement benefits without requiring a medical.

6. What is the difference between me purchasing the Assured Access on my own and this Group plan?

If you purchased Individual Assured Access from Medavie Blue Cross on your own you would be subject to a medical and any pre-existing medical conditions would be excluded from your coverage or you may be declined coverage. The Group Assured Access plan will allow you to participate and have access to a post employment health plan without a medical and will not exclude any pre-existing conditions.

7. I am young and healthy and have no plans to retire for the next 20 years. What is in it for me?

Two things. First, you are young and healthy today, but if that changes in the future for you or your family, this will provide you guaranteed access to a health plan without a medical. Second, if you leave Bell Aliant, you can transfer this coverage to an Individual Assured Access plan, or if your new employer does not have a benefits plan you can immediately access the Medavie Blue Cross Options medical plan, without any exclusions.

8. Why are management employees covered automatically and unionized employees not covered at this time?

The company can implement this plan for its management employees without gaining their consent. However, The Council Executive discussed this and it was concluded that we could not take money from the members pocket without your permission. The Council and the company worked together because we both heard from many members who had concerns about the cost of obtaining continued health insurance coverage after they retire or leave the company. This issue has been discussed extensively at the Common Interest Forum. The Council Executive is recommending acceptance of this program when we bring it to you for a vote beginning on May 19. Upon a favourable vote, all union employees in Atlantic Canada will be enrolled in the program effective September 1.

9. How do I know if my coverage will be family or individual?

If you have waived coverage for *flexconnect* or have single coverage for medical, then you will have single coverage for Group Assured Access. If you have couple or family coverage under *flexconnect* you will have family Group Assured Access.
If your family status changes due to a life event you can have your coverage amended.

10. Will the monthly rates change over time?

To obtain Group Assured Access every employee will pay the rates which have been set by Medavie Blue Cross. Bi-weekly rates range from $5.70 (Single) to $11.38 (Family). All insurance plans rates are subject to change over time and the rates set today for Group Assured Access will remain in place for one year and then be subject to review.

11. I am eligible for the grandfathered retiree benefits. How does this affect me?

When you leave the company, you can choose between your existing grandfathered plan or enter into the Group Assured Access plan. You can choose which plan works best for you.

12. I am a union member in NL who has grandfathered retiree benefits. When I retire, if I predecease my spouse, my spouse will lose benefit coverage. Will Assured Access change that?

Yes. If you choose to take the grandfathered benefits after you retire, you can continue to pay the premiums for Group Assured Access so your spouse will receive benefit coverage after you die.

13. How does this affect my spouse?
If you have waived coverage or have single coverage for medical, then you will have single Group Assured Access coverage. If you have couple or family coverage under the medical plan then your spouse and or family will have coverage. If you pre-decease your spouse, and you have family Group Assured Access your spouse would be able to continue to access a personal medical plan, not requiring a medical.

14. I have full coverage through my spouse. Why do I have to pay?

In order to offer this product, if accepted by the union membership, ALL unionized employees must be enrolled in Group Assured Access. If accepted, the company will make Group Assured Access a mandatory product of our group insurance program at Bell Aliant.

15. How will Group Assured Access work with my Other Post-Employment Benefits (OPEBs) coverage?
Council Union Members can use any of their annual OPEBs funds to pay for health insurance upon leaving Bell Aliant. Members who are not eligible for OPEBs funds can purchase health insurance coverage at their own cost. Outlined below are the OPEBs conditions:

a) **Council Union Members who were not eligible[1] to retire effective January 15, 2008 -**Group Assured Access will provide you access to a health plan after your active employment ceases, without requiring a medical. If you are eligible for OPEBs funds, they can be used towards the cost of health insurance coverage after your employment ceases. You can consult the OPEBs website on Connexion for full details.
b) **Council Union Members who were eligible[1] to retire effective January 15, 2008 -** The Group Assured Access Product will provide you access to two options after your active employment ceases, without requiring a medical. You will want to investigate the options with the Employee Service Centre (people@bell.aliant.ca) so you can determine which coverage will be most beneficial to you during your retirement. You can consult the OPEBs website on Connexion for full details.
c) **Council Union Members hired after January 15, 2006** - Group Assured Access will provide you access to a health plan with Medavie Blue Cross after your active employment ceases, without requiring a medical. You are not eligible for OPEBs funds; however, you can choose to purchase health insurance coverage at your own cost after your employment ceases. You can consult the OPEBs website on Connexion for full details.

16. Can I use my flex credits to pay for my Group Assured Access Plan?
If accepted by the union membership, on September 1, 2009 you will begin paying for Group Assured Access from payroll deductions. In 2010, Group Assured Access will be integrated into the annual *flexconnect* re-enrollment process and employees can use any unused flex credits to help pay for Group Assured Access.

17. Can I use my Health Care spending Account (HSA) to pay for my Group Assured Access Coverage?

Yes, you can use your HSA to pay for Group Assured Access premiums. In 2010, Group Assured Access will be integrated into the annual *flexconnect* re-enrollment process and employees can use any unused flex credits to help pay for Group Assured Access.

18. Is this tax deductible as a medical expense?

Yes, the cost of the Group Assured Access plan is an allowable deductible on your income tax return as a medical expense.

19. What kind of health plan can I purchase once I leave employment at Bell Aliant?

The Medavie Blue Cross plan available to employees is called Options outlined below. You can find out more about the Options plan on the Medavie Blue Cross website.

	'Options' Plan
Medically underwritten?	No medical questions asked under GAA
Pre-existing conditions	No medical exclusions under GAA – all medical conditions covered
Coverage	Hosp: nil Travel: nil AD&D: $10k Drug: 70%, no limit. Other: $105/2 yrs vision; $350/yr physio; other practitioners, etc
	The approximate rates today would be as follows (actual rates can be calculated through the Group Assured Access website)
Annual Cost / yr 50 yr old (Single)	$660
Annual Cost / yr 60 yr old (Single)	$816
Annual Cost / yr 50 yr old (Family)	$1,345
Annual Cost / yr 60 yr old (Family)	$1,621

20. I have already signed up for Assured Access, what does this mean for me?

If Council members vote to accept Group Assured Access, the company will work with Medavie Blue Cross to transition employees on Individual Assured Access plans over to Bell Aliant's Group Assured Access program.

21. I have already signed up for Assured Access, and I have some medical exclusions (e.g. my diabetes is not covered). What does this new plan mean?

Once you are enrolled in Group Assured Access any medical exclusions will be covered.

22. Both my partner and I are employees of Bell Aliant- how will this coverage work for us?
If accepted, all Council Union Members will be automatically enrolled. If you have children, one of you will be required to pay for family coverage.

23**. If I purchase Family Group Assured Access. How long are my children covered under this plan?**
Under Group Assured Access, child(ren) can stay on the plan until they are 23, or if secondary education until their 25th birthday. The dependent rules are the same as under flexconnect, where the child(ren) must be dependent upon you for support.

24. Can you upgrade to Options Plus for GAA?
Currently, the Group Assured Access program gives employee access to the Options Plan only. Employees looking to upgrade to the Options Plus, would need to medically qualify for the plan. The company's Benefits Consultant is in discussion with Medavie Blue Cross right now with regards to the process for employees already qualified for Options Plus and those that may want it. The company hopes to have more information on the OPEB's site very soon specific to this topic.

Any other questions about Group Assured Access that are of an individual nature should be directed to people@bell.aliant.ca.