

To: Retirees

From: Human Resource Services

Re: Voluntary Retiree Health and Dental Benefits

Congratulations on your retirement! Red River College recognizes the importance of having Health and Dental coverage through a group benefits plan. A group plan normally provides the advantages of no medical evidence and lower rates.

Red River College is pleased to offer you Voluntary Retiree Group Benefits coverage through Great-West Life. Should you take the opportunity to enroll in the Red River College Voluntary Retiree Group Benefits plan, your current benefit coverage through Great-West-Life will be extended until the end of the month in which you retire. Your Voluntary Retiree Group Benefits coverage will be effective on the 1st day of the month following your retirement. ***Please note, should you choose to decline coverage through the Voluntary Retiree Group Benefits plan, your current benefit coverage through Great-West Life will terminate at midnight on your last day actively at work.***

There are four (4) Retirement Group Benefits options to select from. The coverage options available and associated monthly premium by Single, Couple, and Family are as follows:

Option	Coverage	Single	Couple	Family
1	Ambulance/Hospital	\$17.88	\$34.82	\$36.37
2	Ambulance/Hospital & Extended Health	\$60.58	\$110.66	\$111.77
3	Ambulance/Hospital & Extended Health & Basic Dental	\$91.36	\$172.03	\$182.57
4	Enhanced Coverage	\$157.90	\$297.21	\$317.82

For your convenience, we have arranged to have your premium amounts automatically debited from your bank account by our benefits consultant, HUB International. Deductions will occur on the 1st business day of the month for the current month. If there are insufficient funds in the account to cover the monthly withdrawal, benefits will cease as of the end of the prior month.

Please note, premium rates and are subject to change. You will be notified in advance of any changes.

To be eligible for these plans, you must be covered under a Group Health Plan for a minimum of one year prior to your retirement date. You must declare your true family status. You may downgrade your plan option at any time.

Please note however, you will not be permitted to join at a later date, rejoin after opting out of any option, or upgrade from the option you have enrolled in. The exception to joining at a later date is when your coverage terminates under your spouse's group plan only if you had previously waived coverage through Red River College.

For more information such as how to register, visit stratabenefits.hubinternational.com/rrcretirees or contact HUB International at rrcretiree@hubinternational.com or toll free at 1-844-984-9456.