



What happens when I move from the active employees' plan to the retirees' plan during the year?

When you move from the active employees' plan to the retirees' plan, all the information in your file at that time is transferred to your new retirees' plan file. You do not need to provide new copies of documents already sent to Beneva, such as the declaration of attendance at school for your dependent children and the exception drug form where applicable.

In addition, with regard to health insurance costs covered, Beneva keeps the counter running so that the amounts you have spent since January 1 of that year are carried over to your new plan. This means you will not have to pay a deductible or coinsurance when you reach the annual threshold beyond which 100% of costs are reimbursed.

When the information is transferred to your new file, the amounts of claims paid by Beneva for each type of care are also carried over and entered in your new plan. However, you may ask Beneva to set the counter to zero for particular types of care, so that you will be entitled to the maximum reimbursement provided for in the retirees' plan.