



HealthCare Plan for CN Pensioners

Are You Covered under another Group Insurance Plan?

IMPORTANT Reminder to all CN Pensioners**

- who are covered under another group health insurance plan such as your spouse's group insurance plan or a new employer's group insurance plan
- whose spouse is covered under another group insurance plan

At retirement, you may have decided not to cover yourself and/or your spouse under the **CNPA Health Care Plan for CN Pensioners** and elected instead to cover you and/or your spouse under your spouse's group insurance plan or your new employer's group insurance plan.

Should you and/or your spouse lose your health care protection under one of those plan(s), you and/or your spouse are entitled to join the **CNPA Health Care Plan for CN Pensioners** at the time the other coverage terminates. You will be able to join the **CNPA Health Care Plan for CN Pensioners** if you join it **within 31 days** following the end of your coverage, provided the monthly premiums can be paid from your monthly pension payment and be able to show that you had CONTINUOUS coverage under another plan from the time you retired.

Quebec Residents – please note if you are under 65 years of age, you must join the **CNPA Health Care Plan for CN Pensioners** for an Option providing drug coverage.

If you are in this situation, we encourage you to contact Medavie Blue Cross at 1-800-873-9200 about 60 days BEFORE your coverage ends to ensure you receive an application and can continue coverage.

Surviving spouses

Upon the death of the pensioner, a surviving spouse may enrol or re-enrol in the **CNPA Health Care Plan for CN Pensioners**, even if the pensioner cancelled or declined the coverage, provided the monthly premiums can be paid from the survivor monthly pension payment.

Morneau Shepell will provide the surviving spouse with an enrollment package and the options that are available to them to join our plan. This package is mailed out shortly after the CN Pensioner's death. PLEASE note the strict time limits on applying.

January 2017

** The contract provisions and restrictions outlined in the CNPA Health Care Plan for CN Pensioners apply to all applications for admission or changes to this plan