

Thinking of travelling? **Get ready!**

- Visit the Federal government's **travel advice** site: travel.gc.ca/travelling/advisories
- Find out about **required vaccinations**
- Check for any restrictions added since the pandemic
- Check your **insurance coverage**. Make sure you purchase **personal emergency medical care insurance**. Expenses incurred outside of Canada could exceed your lifetime maximum of \$50,000

Thinking of **opting out** of your plan?

Please inform the VIA Rail Pension Plans Service Centre of your decision in writing. **Your decision is irreversible.** Neither you nor your spouse will be able to join the plan again at a later time.

The Québec Act respecting prescription drug insurance - **and you!**

In Québec, you are legally required to insure your spouse and dependent children under your private insurance plan, like your VIA Rail plan, unless they are already covered by another private plan. **At age 65, you will be automatically enrolled** in the provincial drug insurance plan with the **Régie de l'assurance maladie du Québec (RAMQ)**. You will have 2 choices:

1. Remain in the VIA Rail plan

- You will have to unsubscribe from the RAMQ and inform VIA Rail

2. Transfer to the RAMQ

- You can maintain your coverage under the VIA Rail plan for expenses not covered by the RAMQ

Contact the **VIA Rail Pension Plans Service Centre** at **1-844-836-2300**

Questions?



Questions on your coverage

Have available:

- Your VIA Rail ID number
- Contract number: **102102**

1-800-361-6212

mysunlife.ca

Mobile app:



All other questions and to update your personal information

1-844-836-2300



The healthy way

Coming on January 1, 2024 to your retiree health insurance plan

VIA Rail aims to have a positive impact on the lives of its employees and retirees! **The healthy way** is our way of going further together to take care of you and your loved ones. We have reviewed our retiree health insurance plan to make the best decisions for the future, but especially to meet your needs. Several enhancements focussing on **our support for your mental health and your well-being** will be implemented **as of January 1, 2024. Good news!** Plan costs will not be increasing next year!



Modern plan

MORE CHOICE FOR YOUR HEALTH

- **Better** psychological support
- **Higher** reimbursement and **more** paramedical specialists
- **Enhancements to some maximums** for medical supplies

NEW COVERAGE

- **Vision care** for you and your dependents
- Eye tests, contact lenses, glasses



Visit **mysunlife.ca**

- **Register** for your plan member account and for payments by **direct deposit** in your bank account
- **Print your pay-direct drug card**
- **Make claims** (online or download paper forms)
- **Drug Look Up tool**, e.g., to find out if your drugs are covered or if a generic version exists

Changes as of January 1, 2024



Health care (reimbursement: 80%)

<ul style="list-style-type: none">• Paramedical services<ul style="list-style-type: none">- NEW!: acupuncturist, occupational therapist, and massage therapist- Audiologist, chiropractor, osteopath, podiatrist, and speech therapist	INCREASE! Combined maximum from \$500 to \$750 / year for all professionals
<ul style="list-style-type: none">- Psychologist, psychotherapist, and social worker	NEW SEPARATE AMOUNT! Combined maximum of \$1,000 / year
<ul style="list-style-type: none">• Vision care<ul style="list-style-type: none">- Eye tests, contact lenses, glasses	NEW! \$250 / 24 months
<ul style="list-style-type: none">• Preventive vaccines	INCREASE! Maximum from \$300 to \$1,000 / year
<ul style="list-style-type: none">• Hearing aids	From \$250 to \$350 every 3 years
<ul style="list-style-type: none">• Wigs for cancer patients	From \$250 to \$350 (lifetime)

For full details: see enclosed **Benefits Summary**

Be careful with your **lifetime maximum**

- Your VIA Rail plan reimburses up to a lifetime maximum of \$50,000 per covered person
- Your provincial plan also covers medical service – check with your doctor. For example, if you need a wheelchair, you might be able to borrow one instead of buying it

Don't forget the medical expense tax credit

If your medical expenses reach 3% of your net income, you can deduct them from your income taxes. This includes the health care premiums and any other amount you pay:

- **Deductibles**
- **Coinsurance**
- **Services not covered by the plan**

Keep your receipts – they could be useful. To find out the total premium you have paid, refer to your tax slip (box 135 of T4A).

No change to plan costs in 2024

Good news! Our plan costs will not increase as of January 1, 2024. Despite the increase in health care costs in the market, premiums will not increase as a result of good management and your use of the retiree health insurance plan. There are even slight reductions in some provinces!

Your premiums are determined by your province of residence and your coverage type. See table below.

Your new premiums, if applicable, will be deducted as of your first monthly pension payment in 2024.

Monthly premiums as of January 1, 2024 (*includes applicable taxes)

Province	Single coverage	Family coverage
British Columbia	\$78.45	\$157.82
Alberta	\$49.55	\$99.34
Saskatchewan	\$99.74	\$199.84
Manitoba	\$74.87	\$149.97
Ontario*	\$74.60	\$149.36
Québec*	\$115.10	\$230.54
New Brunswick	\$159.88	\$319.90
Nova Scotia	\$105.21	\$210.61
Prince Edward Island	\$161.77	\$323.93
Newfoundland and Labrador	\$103.40	\$207.13

How can you **help control** plan costs?

- **Stay active and eat well**
- **Compare prices** when buying prescription drugs
- Use **mail-order pharmacy** for maintenance drugs
- Ask your doctor or pharmacist if the **generic version** of your drug exists
- Ask your pharmacist for a **3-month supply**