

## RETIREE BENEFITS SUMMARY

Benefit	Coverage	Who Pays?
<b>Basic Group Life Insurance</b> <b>Sun Life (Contract Number 101833)</b>	(a) One times your annual base salary (rounded to the next \$500) (b) Reduce by 20% of (a) each year until minimum is reached (\$1,000 for MoveUP and IBEW, \$2,500 for M&P)	Premiums paid by BC Hydro (taxable benefit)
<b>Optional Life Insurance (Pensioner and/or Spouse)</b> <b>Sun Life (Contract Number 101933)</b>	Coverage can continue to a maximum of \$250,000 for MoveUP and IBEW and \$400,000 for M&P until the pensioner's 65th birthday	Premiums paid by pensioner (deducted from monthly pension)
<b>Extended Health Care</b> <b>Sun Life (Contract Number 150533)</b> <i>(details of the plan are found in the 'your group benefits' booklet issued by Sun Life)</i>	Choice of: <b>Basic Plan</b> - 80% coinsurance with \$25,000 lifetime maximum  <b>Extra Plan</b> - 100% coinsurance with \$500,000 lifetime maximum and Emergency Out of Country Coverage \$500,000 lifetime maximum	<b>Basic Plan</b> – Premiums paid by BC Hydro  <b>Extra Plan</b> - Premiums paid by pensioner (deducted from monthly pension) <b>Single: \$71.50/month</b> <b>Couple: \$131.75/month</b> <b>Family: \$191.50/month</b> ** Effective July 2020 **
<b>Dental</b>	Maximum \$250 dental expenses per family will be reimbursed annually (no carry over)	Premiums paid by BC Hydro
<b>Vision Care</b>	None	None

**NOTE:**

To be eligible for **pensioner benefits**, you must have at least 10 years of accredited service with BC Hydro and be eligible to receive an immediate pension from BC Hydro. For Extended Health Care you must be a permanent resident of BC and registered with the Fair PharmaCare program. For Dental, you must be a permanent resident of Canada. Pensioner benefits are not guaranteed and coverage and costs are subject to change. The cost of providing the "Extra" plan is reviewed regularly. For more details please refer to the 'your group benefits' booklet issued by Sun Life.



## RETIREE PENSION & BENEFITS CONTACT INFORMATION

Type of Question	Who to Contact	Mailing Address
<ul style="list-style-type: none"> <li>• General questions related to your retiree benefits</li> <li>• Add or remove a dependent</li> <li>• Change your group life insurance beneficiary</li> </ul>	<b>BC Hydro (Retiree Line)</b> 604-694-8600 1-800-663-1339 (toll free in B.C.)  Pension.RetireeBenefits@bchydro.com	
<ul style="list-style-type: none"> <li>• Information about your Extended Health or Dental claim</li> <li>• More information on travel coverage</li> <li>• Request a replacement Extended Health ID card</li> <li>• Find out what is covered under the Extended Health plan</li> </ul>	<b>Sun Life</b> 1-800-361-6212 (Mon-Fri 5am to 5pm)  mysunlife.ca	Sun Life Assurance Company of Canada PO Box 2010 Stn Waterloo Waterloo, ON N2J 0A6
<ul style="list-style-type: none"> <li>• Report a change of address</li> <li>• Information about your pension payments</li> <li>• Update banking information (for your pension deposit)</li> <li>• Adjust the amount of tax taken from your pension</li> <li>• Questions about your T4A</li> </ul>	<b>RBC Investor Services</b> 1-800-668-1320 (Mon-Fri 5am to 5pm) benefpay@rbc.com	RBC Investor Services Benefit Payment Services P.O. Box 7500, Station A Toronto, ON M5W 1P9
<ul style="list-style-type: none"> <li>• Report the death of a BC Hydro pensioner or spouse</li> <li>• Get information about the pension plan</li> <li>• Change your pension beneficiary</li> <li>• Submit or change a Power of Attorney</li> </ul>	<b>BC Hydro Benefits Centre</b> 1-888-353-9123 (Mon-Fri 7am to 4pm) Employee.Benefits@bchydro.com	BC Hydro Benefits Centre 400-411 Dunsmuir Street Vancouver, BC V6B 1X4
<ul style="list-style-type: none"> <li>• Register for Fair PharmaCare (all BC Hydro pensioners who are covered by a BC Hydro extended health care plan must register)</li> </ul>	604-683-7151 1-800-663-7100 (toll free in B.C.) (Mon-Fri 8am to 8pm; Sat 8am to 4pm)  pharmacare.moh.hnet.bc.ca	
<ul style="list-style-type: none"> <li>• Questions about the BC Services Card</li> </ul>	604-660-2421 1-800-663-7867 (toll free in B.C.) (Mon-Fri 7:30am to 5pm)  BCServicesCard.ca	