



Purpose

This guide provides answers to those frequently asked questions related to Blue Cross Benefits for Substitute Teachers, Teachers on contracts of less than ninety (90) calendar days and retirees reactivated to the Substitute Roster. The words highlighted in **blue** are a keyword for each question and intended as a guide to help you locate the answer to the question you have.

FAQ's

1. Can I **decline** my Blue Cross benefits if I have comparable coverage with another group plan?

No. Section 5.4.1 of the Collective Agreement states the following:

"The School Division agrees to provide a group benefits plan for substitute teachers. The group benefits plan refers to life insurance, accidental death and dismemberment, extended health care benefits (hospitalization and major medical) and basic dental insurance. The cost of the benefit plan premiums shall be one hundred percent (100%) paid by the substitute teacher. Participation in the plan shall be a condition of employment for all substitutes who are not enrolled in plans outlined in article 7 of the collective agreement."

2. Can I **cancel** Blue Cross benefits?

Only in the following cases: if you resign, accept a contract over 90 days, or are on Maternity/Parental leave.

3. Do **Retirees** need to register for Blue Cross?

Retirees need to register for Blue Cross benefits if they do not have CBE Retiree Benefits

4. When does my Blue Cross benefits coverage **begin**?

If your position starts after the first of the month, coverage begins the first of the following month. Example: A position starting September 4th will have Blue Cross coverage effective October 1st. If you are hired on the 1st of the month, coverage begins immediately. You can register online once you receive your Blue Cross card ID number, which will be mailed to you within four weeks of your enrollment date.

5. Where can I find Blue Cross benefit **coverage** details?

Insite > Career > Benefits and Pension Overview

6. Can I use my Blue Cross group number at the **pharmacy**?

No. Blue Cross does not offer direct billing for prescriptions. You must submit claims via the website or using a paper form.

FAQ's

7. Am I covered by Blue Cross over the summer?

Yes, payments and coverage continue over the summer.

8. Can I add my partner or children to Blue Cross later?

Yes, if there has been a life event such as a marriage or a common-law union, the birth or adoption of a child, divorce or legal separation, or the loss of other health coverage

9. Where can I find Blue Cross claim forms, group enrolment and preauthorized payment forms?

Insite > Career > Teachers > My Benefits

10. How can I get my Blue Cross ID or policy number if I have not received my card, and how do I request a new card?

It can take up to 4 weeks to receive your Blue Cross card by mail at the address on file. If you need your ID or policy number before then, please contact the Employee Contact Centre (ECC) at ecc@cbe.ab.ca or 403-817-7333. Your Blue Cross ID number and coverage details are shown on your card and are also accessible through your online Blue Cross account.

11. What are the Blue Cross Premium costs per month?

The current school year rates can be found on the Preauthorization payment form.

Insite > Career > Teachers > My Benefits

12. How do benefits work when switching from Blue Cross to Sun Life?

Blue Cross coverage ends on the last day of the month when you transfer to an eligible Sun Life eligible contract. Sun Life coverage starts the first day of your new contract, creating possible overlap.

13. What is a life insurance beneficiary?

A beneficiary is an individual, institution, trust, or charity designated by the plan member to receive any life insurance proceeds payable under the plan upon the plan member's death. **The plan member may not designate themselves as the beneficiary of their own life insurance benefit.** Multiple beneficiaries may be named, and the plan member may specify how the benefit is to be allocated among them.

For further questions on Blue Cross benefits please contact the **HR Employee Contact Center (ECC)** by email at ecc@cbe.ab.ca or call 403-817-733.