



**Emerge** Retiree Benefits, offered through STRATA Benefits Consulting and WRLA, is a service that is directed at Retirees but aims to smooth the transition for any employee moving from Group Benefits to Individual Health, Dental and Travel insurance.

The **Emerge** program is 100% voluntary for any employee considering retirement or leaving the Group Plan; simply contact the **Emerge** Specialist for your initial Needs Assessment.

Individual insurance is all about **you**. The insurance carrier, plan level and options are all chosen based on your wants, needs, and budget. If you have pre-existing medical conditions, you can apply for plans that offer non-medical applications provided you apply within a certain timeframe of terminating your Group coverage.

*Contact your Emerge Specialist at [emerge@stratagroup.ca](mailto:emerge@stratagroup.ca) or 866.787.2826 to discuss your health, dental and travel needs.*

#### Customized

- Base Plans with Optional: Dental, Prescription Drug, Annual Travel, Hospital Cash, Vision coverage
- No Medical Evidence Required\*
- No Age Restrictions
- Single/Couple/Family Premium Rates Per Province
- Drug Card option
- HSA Compatible - use to top up expenses not fully covered, submit premiums for reimbursement

#### Health & Dental

#### All - Inclusive

- Multiple Plan Levels including Dental, Prescription Drug, Extended Health Care, Vision coverage
- No Medical Evidence Required\*
- No Age Restrictions
- Single/Couple/Family Premium Rates Per Province
- Drug Card option
- HSA Compatible - use to top up expenses not fully covered, submit premiums for reimbursement

#### Travel Health

\*if applied for within specified timeframe

- Annual Multi - Trip plans
- Top -Up plans for existing coverage
- Single Trip plans for a quick getaway
- Specialty Products for Baggage Loss, Trip Cancellation

