

My Benefits Update

To: Active Plan Members
 From: PSGIP Trustees

March 2014

New rates effective April 1, 2014

Starting on April 1, 2014, new rates will apply to the health and long-term disability benefits offered to you under the Public Sector Group Insurance Plan (PSGIP). These new rates will also apply to your employer.

Your new rates at a glance

	Your current cost	Your new cost	Difference
Per pay			
Health Coverage			
– Single	\$20.97	\$17.82	(\$3.15)
– Family	\$48.86	\$41.53	(\$7.33)
Long-term disability coverage	1.555% of earnings	1.63% of earnings	0.075% of earnings

Note: The cost of dental, travel, basic life, dependent life, optional life and accidental death and dismemberment will not change.

How rates are determined

The rates for long term disability, health and dental coverage are based on the claims paid out to participants and their families in the past 12 months. As a result, the more the plan is used in any given year, the greater the rates when the plan is renewed the next year.

Rates for travel coverage as well as life, and accident insurance are based on the insurance company's rate tables and the experience of the group.

You can also obtain benefit details by visiting the PSGIP Web site at <http://www.mybenefitplan.ca>.