

My Benefits Update



March 2025

2025 Benefits Update

Your benefits coverage through CUPE Locals 1145, 1770, 1775 and 3260 is an important part of your total compensation package, providing health and dental coverage and financial protection for you and your family throughout your career. We are pleased to continue offering you a comprehensive program that provides 100% reimbursement for all health and drug expenses (subject to maximums). In alignment with current market trends, we are dedicated to prioritizing plan members' mental health and well-being through expanding the list of eligible mental health practitioners, effective April 1, 2025 (see page two for the expanded list).

2025 Rates

The Group Insurance Trust Committee for CUPE Locals 1145, 1770, 1775 and 3260 recently completed the annual financial review of your benefits program. As a result of this review, starting April 1, 2025, there will be adjustments to the premiums you pay for basic and dependent life, basic and optional accident, long-term disability, dental, travel and health plans; while the cost of optional critical illness and optional life coverage will remain unchanged. The Trustees are pleased to share that the long-term disability rate will see another reduction this year. The health and dental rates need to increase because of ongoing market trends that have led to rising health and dental costs, along with increased usage of services by members under the program.

Plan	Rate Change	Plan	Rate Change
Basic and Dependent Life	6.0% decrease	Health Plan	5.0% increase
Basic and Optional Accidental Death & Dismemberment (AD&D)	4.6% increase	Dental Plan	9.5% increase
Optional Life & Optional Critical Illness	No change	Travel Plan	Single: 3.7% increase Family: 4.4% increase
Long-term Disability	8.0% decrease		

Overview of rate changes (effective April 1, 2025)

		12-month employees			10-month employees		
		Your cost per month			Your cost per month		
		Current	New	Difference	Current	New	Difference
Health coverage	Single	\$79.90	\$83.89	+\$3.99	\$87.16	\$91.52	+\$4.36
	Family	\$186.20	\$195.51	+\$9.31	\$203.12	\$213.28	+\$10.16
Dental coverage	Single	\$23.14	\$25.34	+\$2.20	\$25.24	\$27.64	+\$2.40
	Family	\$48.81	\$53.44	+\$4.63	\$53.24	\$58.30	+\$5.06
Travel coverage	Single	\$2.04	\$2.12	+\$0.08	\$2.22	\$2.32	+\$0.10
	Family	\$4.02	\$4.20	+\$0.18	\$4.38	\$4.58	+\$0.20
Basic Life (\$50,000 of coverage)		\$9.70	\$9.10	(\$0.60)	\$10.58	\$9.93	(\$0.65)
Dependent Life (flat amount)		\$2.29	\$2.14	(\$0.15)	\$2.50	\$2.33	(\$0.17)
Basic AD&D (\$50,000 of coverage)		\$0.44	\$0.46	+\$0.02	\$0.48	\$0.50	+\$0.02
Long-term Disability (% of earnings)		2.14%	1.97%	(0.17%)	2.14%	1.97%	(0.17%)

Total Wellness Support

It's important that you and your loved ones do your best to look after your physical, mental, and financial wellbeing - below is a summary of some of the benefits, tools, and resources available to help:

Coverage for Mental Wellness

Your benefits plan currently provides coverage for clinical psychologists and social workers. Effective April 1, 2025, the list of eligible mental health practitioners will be expanded to include:

Eligible counsellors: Canadian certified counsellor, certified clinical counsellor, registered counsellor, registered clinical counsellor, registered professional counsellor, registered therapeutic counsellor, licensed counsellor, clinical counsellor, clinical therapist, certified counsellor, counselling therapists, mental health therapist, marriage and family therapist, psychoanalyst, and sexologist.

Eligible psychotherapists: registered psychotherapist, licensed psychotherapist, psychotherapist, counselling psychotherapist, and psychoeducator.

Employee Assistance Program

The Employee Assistance Program (EAP) offers you and your dependents access to free, immediate, and confidential support services for a variety of work and life issues.

Telephone: (902) 368-5738

Toll Free: 1-800-239-3826

E-mail: eap@gov.pe.ca

Website: <https://psc.gpei.ca/employee-assistance-program>

Additional Canada Life Resources:

Canada Life has a wealth of information and tools ready to help manage your overall wellbeing. If you would like to learn about the resources available, the first step is to login to My Canada Life at Work at www.mycanadalifeatwork.com. If you are not registered, you will need to follow the steps outlined to register an account before gaining access to the information. Once you are logged in, the information can be accessed by clicking on Resources located on the left hand side of the page.

A Personal Health Risk Assessment is an easy first step to take stock of your current health and set a course to improve it. Click under Resources and select Wellness which will bring you to the Health Connected site.

The "Workplace Strategies for Mental Health" website (<https://www.workplacestrategiesformentalhealth.com/>) provides access to a variety of great mental health tools and resources to support mental wellness, including:

- Resources for **coping and building resilience**;
- **Apps and exercises** for stress reduction, deep relaxation, and meditation;
- **Healthy break activities**; and
- **Stress strategies**.

Stressed about your finances?

Canada Life offers **financial education, resources, and strategies** for members through Credit Counselling Society of Atlantic Canada (<https://www.solveyourdebts.com/>).

You can also access the "SmartPathNow" website (<https://www.smartpathnow.com/>) for **financial wellness resources, calculators, and tools** to help you set goals and create good habits to manage your money.

Need more information?

For more information about your benefits, visit the benefits website at mybenefitplan.ca or consult your *Benefits Summary*.

You can also contact Johnson Inc. for enrolment and administration information at **902-628-3537** (or toll-free at **1-800-371-9516**) and Canada Life for questions about benefit coverage and claims at **1-800-957-9777**.