

My Benefits Update



March 2026

2026 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).

2026 Rates

The Group Insurance Trust Committee for CUPE Locals 1145, 1770, 1775 and 3260 recently completed the annual financial review of your benefits program. The trustees are pleased to share that the overall benefits program is increasing by 1%. This is due to positive results in both the long-term disability and health plans, as well as the introduction of the National Pharmacare Agreement with the Government of PEI, which became effective May 1, 2025. Below is a summary of the renewal rate adjustments that will take effect on **April 1, 2026**:

Plan	Rate Change
Basic and Dependent Life	6.1% decrease
Basic and Optional Accidental Death & Dismemberment (AD&D)	0.9% increase
Optional Life & Optional Critical Illness	0.9% increase
Long-term Disability	No change in rate

Plan	Rate Change
Health Plan	No change in rate
Dental Plan	3.2% increase
Travel Plan	Single: 5.4% increase Family: 7.8% increase

Overview of rate changes (effective April 1, 2026)

		12-month employees			10-month employees		
		Your cost per month			Your cost per month		
		Current	New	Difference	Current	New	Difference
Health coverage	Single	\$83.89	\$83.89	\$0.00	\$91.52	\$91.52	\$0.00
	Family	\$195.50	\$195.50	\$0.00	\$213.28	\$213.28	\$0.00
Dental coverage	Single	\$25.34	\$26.14	+\$0.80	\$27.64	\$28.52	+\$0.88
	Family	\$53.44	\$55.15	+\$1.71	\$58.30	\$60.17	+\$1.87
Travel coverage	Single	\$2.12	\$2.24	+\$0.12	\$2.32	\$2.44	+\$0.12
	Family	\$4.20	\$4.54	+\$0.34	\$4.58	\$4.96	+\$0.38
Basic Life (\$50,000 of coverage)		\$9.10	\$9.65	+\$0.55	\$9.93	\$10.53	+\$0.60
Dependent Life (flat amount)		\$2.14	\$2.28	+\$0.14	\$2.33	\$2.48	+\$0.15
Long-term Disability (% of earnings)		1.97%	1.97%	0.00%	1.97%	1.97%	0.00%

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 provides coverage for clinical psychologists, social workers, registered counselling therapists and an expanded list of eligible practitioners. A summary of coverage amounts and details can be found in the Benefits-at-a-glance document on the benefits website (mybenefitplan.ca/groupCUPE/home.aspx).

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 offers a comprehensive range of information and tools designed to support the management of your overall wellbeing. To explore the available resources, please begin by logging into My Canada Life at Work via www.mycanadalifeatwork.com. Once registered and logged in, you can access the resources by selecting 'Resources' located on the left-hand side of the webpage. Within the Resources section, you will find the following categories:

- **Wellness:** includes health insights, health challenges, and a health library.
- **Mental Health:** provides strategies for managing mental health in the workplace.
- **Nutrition:** the RxFood App is now accessible to plan members, offering an AI-powered personalized nutrition solution.
- **Find a provider:** allows you to locate eligible health and dental service providers.

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 belairdirect Agency Inc. (formerly 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**.