

## 2026 Benefits Update for Active Employees

Your benefits coverage from the Public Sector Group Insurance Plan (PSGIP) 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. The PSGIP Trustees are proud to offer you a comprehensive benefit program.

### 2026 Rates

Each year, the Trustees conduct an annual review of the benefits program to ensure that the contribution rates are sufficient to cover anticipated claims and expenses for the upcoming benefit year, thereby maintaining the strength and sustainability of the plan.

Following a thorough evaluation and considering current experiences and market trends, the total cost of the benefits program is set to decrease by 4.6%. 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	Plan	Rate Change
Basic Life	0.9% increase in rates	Long-term Disability	14.2% decrease in rates
Dependent Life	0.9% increase in rates	Health Plan	No change in rates
Basic and Optional Accidental Death & Dismemberment, Optional Critical Illness	0.9% increase in rates	Dental: Basic Dental: Basic/Major/Ortho	2.0% increase in rates 0.5% increase in rates
Optional Life	6.0% increase in rates	Travel Plan	5.4% increase in single 7.8% increase in family

Here is an overview of the rate changes effective **April 1, 2026**:

		Your cost per month		
		Current	New	Difference
Health coverage	Single	\$67.36	<b>\$67.36</b>	\$0.00
	Family	\$156.97	<b>\$156.97</b>	\$0.00
Dental coverage Basic Services	Single	\$19.06	<b>\$19.45</b>	+\$0.39
	Family	\$48.02	<b>\$48.98</b>	+\$0.96
Dental coverage Basic, Major, Ortho Services	Single	\$23.49	<b>\$23.61</b>	+\$0.12
	Family	\$57.35	<b>\$57.64</b>	+\$0.29
Travel	Single	\$2.12	<b>\$2.24</b>	+\$0.12
	Family	\$4.20	<b>\$4.54</b>	+\$0.34
Long-term disability (% of earnings)		1.87%	<b>1.61%</b>	(0.26%)
Basic Life (per \$1,000 of coverage)		\$0.0685	<b>\$0.0695</b>	+\$0.001
Dependent Life – Health PEI (flat amount)		\$0.39	<b>\$0.40</b>	+\$0.01
Dependent Life – Civil Service (flat amount)		\$0.78	<b>\$0.80</b>	+\$0.02

**Note:** Effective April 1, 2026, the Basic and Optional AD&D rates, as well as the Critical Illness rates will increase by 0.9%. Additionally, the rates in the Optional Life table will increase by 6.0%.

# 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 PSGIP benefits plan provides coverage for clinical psychologists, social workers and registered counselling therapists. A summary of coverage amounts and details can be found in the Benefits-at-a-glance document on the PSGIP website ([mybenefitplan.ca](http://mybenefitplan.ca)).

## 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](mailto: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](http://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 PSGIP website at [mybenefitplan.ca](http://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**.