

## 2020 Benefits Update for Active Employees

Your benefits coverage through 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. That is why we are proud to offer you a comprehensive program.

The PSGIP Trustees recently completed the annual renewal of your benefits program. Below are the results of the renewal, including highlights of the rate changes effective **April 1, 2020**.

### 2020 rates

Each year we review our benefits program to ensure that contribution rates are adequate to pay expected claims and expenses in the coming benefit year.

As a result of this review, you will see some changes to basic and dependent life, travel and health rates effective **April 1, 2020**. Although some of our rates are increasing, they do remain competitive compared to other plans with equivalent coverage. There will be no change to the cost of long term disability, dental, optional life and basic and optional accident coverage.

Plan	Rate Change	Plan	Rate Change
<b>Basic Life</b>	15% decrease in rates	<b>Long-term Disability</b>	No change in rates
<b>Dependent Life</b>	15% decrease in rates	<b>Health Plan</b>	4.9% increase in rates
<b>Basic and Optional Accidental Death &amp; Dismemberment (AD&amp;D)</b>	No change in rates	<b>Dental Plan</b>	No change in rates
<b>Optional Life</b>	No change in rates	<b>Travel Plan</b>	3.8% increase in rates

### Overview of rate changes

Here's an overview of the rate changes effective **April 1, 2020**:

		Your cost per month		
		Current	New	Difference
<b>Health coverage</b>	Single	\$54.33	<b>\$56.99</b>	+\$2.66
	Family	\$126.59	<b>\$132.79</b>	+\$6.20
<b>Travel coverage</b>	Single	\$1.59	<b>\$1.70</b>	+\$0.11
	Family	\$3.13	<b>\$3.23</b>	+\$0.10
<b>Basic Life (Per \$1,000 of coverage)</b>		\$0.0825	<b>\$0.0700</b>	-\$0.0125
<b>Dependent Life</b>				
• <b>Health PEI (flat amount)</b>		\$0.49	<b>\$0.41</b>	-\$0.08
• <b>Civil Service (flat amount)</b>		\$0.97	<b>\$0.82</b>	-\$0.15

# Great-West Life is now Canada Life



Effective **January 1, 2020**, Great-West Life, your benefits provider, officially joined London Life and Canada Life to become one company – Canada Life.

There's nothing that you need to do. Your benefits plan and how you access it remain the same; however you will begin to see Great-West Life's marketing materials and member website updated to reflect the new Canada Life branding. Your Great-West Life benefits card and any existing claim forms remain valid and may still be used.

During this transition you will continue to use the same login ID and password to access the GroupNet for Plan Members online, and [greatwestlife.com](http://greatwestlife.com) will automatically redirect to the Canada Life site. Your benefits will be paid to you in the same way they always have, but you'll start seeing Canada Life as the payee on bank statements.

## Tips for Saving on Your Health and Dental Expenses

### **Shop Around**

Drug costs and dispensing fees can vary considerably between pharmacies, ranging from as low as \$9.95 up to \$12.99 per prescription.

### **Stock Up**

Order a three-month supply of long-term or maintenance prescription drugs to save on extra dispensing fees.

### **Take Medications as Directed**

Take your medication as directed by your physician to help prevent your illness from recurring.

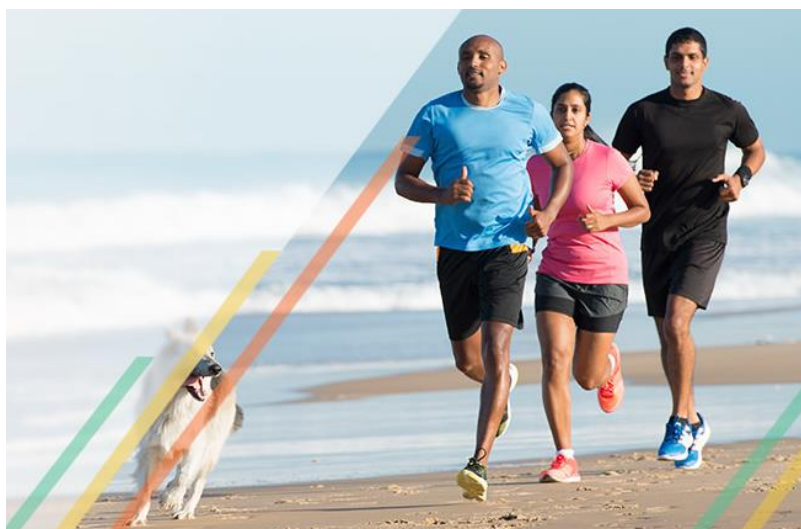
### **Compare Quotes**

Dental procedures and costs can vary considerably from one dentist to another for the same treatment. Before starting expensive dental treatment, get a second opinion and compare costs.

## Manage your health

Canada Life has a wealth of information and tools ready to help. Login to GroupNet for Plan Members at [www.canadalife.com/sign-in](http://www.canadalife.com/sign-in) — Click the *Health & Wellness* on the right tab and follow the instructions to launch the Health & Wellness website.

A *Personal Health Risk Assessment* is an easy first step to take stock of your current health and set a course to improve it. In the *Health and Wellness* website, under *How healthy is your life*, click *Start Now* to begin your *Personal Health Risk Assessment*.



## 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 Johnson Inc. for benefits information at **902-628-3537** (or toll-free at **1-800-371-9516**) and Canada Life for questions about claims at **1-800-957-9777**.