

Your Benefits At-A-Glance

For Active Employees



This document provides a snapshot of the key benefits available to you under the Public Sector Group Insurance Plan (PSGIP) as an eligible employee of Health PEI or Civil Service. The information given here is only a summary. Final interpretation of your benefits is governed by the terms of the official contracts. Coverage and costs are subject to change. For a more detailed description of your benefits, including important conditions and exclusions, please consult the benefits website at mybenefitplan.ca.

HEALTH

Supplements your provincial health coverage.

Health	
Reimbursement*	
Prescription drugs (mandatory generic substitution)	<ul style="list-style-type: none"> 80% of the first \$150 per eligible drug expense, and 100% thereafter \$500 lifetime maximum for vaccines \$300 lifetime maximum for smoking cessation products (limited to 50% reimbursement) \$250 maximum per calendar year for sexual dysfunctions medications Pay-direct drug card (reimbursement is processed at point-of-sale, where available)
Hospital accommodations	<ul style="list-style-type: none"> 100% of the difference between a ward and semi-private room 80% of the difference between a semi-private and private room
Paramedical practitioners	<p>80%</p> <ul style="list-style-type: none"> Maximum 20 visits per practitioner (6 for social workers) per calendar year (excluding massage therapists) \$240 maximum per calendar year for massage therapists \$800 combined annual maximum for the following practitioners: acupuncturists, chiropractors (or podiatrists), chiropractors, clinical psychologists & registered counseling therapists, naturopaths, osteopaths, physiotherapists, social workers, speech therapists
Eye exams	<p>80%</p> <p>One eye exam every 2 calendar years (every calendar year for children age 18 and under)</p>
Eye glasses or contact lenses	<p>80%</p> <p>\$160 maximum once every 2 calendar years (every calendar year for children age 18 and under)</p>
Private-duty nursing	<p>80%</p> <p>\$8,000 maximum per calendar year</p>
Medical supplies and prosthetics	80%
Other eligible expenses	80% (except for ambulance services)
▪ Accidental dental	Treatment must be completed within 12 months of the accident
▪ Ambulance services	100% of the first \$50 of eligible expenses per calendar year, and 80% thereafter
▪ External insulin pumps	1 pump every 5 calendar years, to a maximum of \$5,200
▪ Hearing aids	\$900 maximum per ear every 5 calendar years
▪ Orthotics and orthopedic shoes	\$240 combined maximum every calendar year

* Expenses are reimbursed based on Canada Life's assessment of reasonable and customary fees.

TRAVEL

Supplements your provincial health coverage.

	Travel
Reimbursement	100%
Emergency out-of-province/ country health care	\$1 million maximum per emergency (must be covered under provincial plan)
Travel assistance	24/7 services 1 866 530-6024 (in Canada and the US) / Collect: (905) 816-1901

DENTAL

Provides coverage for a variety of dental procedures.

	Plan A	Plan B
Reimbursement		
Preventative services (e.g., oral exams, cleaning and scaling of teeth, fillings and x-rays)	80% Recall exams once every calendar year	80% Recall exams once every calendar year
Maintenance services (e.g., oral surgery and periodontic and endodontic care)	80%	80%
Major restorative services (e.g., dentures, crowns and bridges)	No coverage	50% \$1,000 maximum per calendar year
Orthodontics (braces)	No coverage	50% \$3,000 lifetime maximum
Dental fee guide	Current year fee guides for general practitioners and specialists (if applicable)	

DISABILITY INSURANCE

Provides important financial security in the event that your income is interrupted by an illness or injury and you are unable to work.

	Long Term Disability
Benefits paid	70% of your monthly earnings (indexed annually)
Maximum	\$6,000 per month (limited to 85% of your pre-disability income when all sources of income are combined)
Waiting period	4 months or when sick leave benefits with your employer expire, whichever is later
Duration of benefits	Until age 62, recovery or retirement, whichever occurs first, if you date of disability is on or after January 1, 2019.
Benefits taxable	Yes

BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Provides financial security if you or a dependent dies or suffers a severe injury as a result of an accident.

	Basic Life	Basic AD&D
Coverage		
▪ Full-time employees	3 X your annual earnings \$300,000 maximum*	3 X your annual earnings \$300,000 maximum
▪ Part-time Civil Service employees	2 X your annual earnings \$25,000 minimum and \$175,000 maximum	2 X your annual earnings \$25,000 minimum and \$175,000 maximum
▪ Part-time CUPE employees	\$40,000	\$40,000
▪ Part-time UPSE employees, and excluded non-union and non-excluded employees	\$40,000	\$40,000
▪ Part-time PEINU employees	\$100,000	\$100,000
▪ Part-time UPSE employees covered before June 1, 1996	2 X employment guarantee, minimum \$25,000 and maximum \$175,000	2 X employment guarantee, minimum \$25,000 and maximum \$175,000
▪ Part-time IUOE employees	\$50,000	\$50,000
▪ For your spouse	\$4,000** (optional coverage)	—
▪ For your children	\$3,500 per child (optional coverage)	—

* If you are a full-time Civil Service employee and you did not elect a benefit of 3 X annual earnings on December 1, 1996, coverage is equal to 2 X your annual earnings, to a maximum of \$175,000.

If you are a full-time UPSE employee who did not elect coverage of 3 X annual earnings during June 1996, or a part-time UPSE employee who was covered before June 1, 1996, coverage is equal to 2 X employment guarantee, minimum of \$25,000, to a maximum of \$175,000.

** Coverage is equal to \$3,500 if you are a:

- full-time Health Sector UPSE employees who elected a benefit of 3 X annual earnings on June 1, 1996,
- permanent full-time UPSE employees who transferred from Civil Service to Health Sector on August 1, 1995 and remained an UPSE employee, and full-time Health Sector UPSE employees who did not elect a benefit of 3 X annual earnings on June 1, 1996, and
- permanent part-time UPSE employees who transferred from the Civil Service to the Health Sector on August 1, 1995 and remained, and part-time UPSE employees covered prior to June 1, 1996.

OPTIONAL LIFE, AD&D AND CRITICAL ILLNESS INSURANCE

Provides additional financial security to enhance your basic coverage.

	Optional Life	Optional AD&D	Optional CI
Coverage			
▪ For you	\$300,000 maximum (in units of \$10,000)	\$300,000 maximum (in units of \$10,000)	\$250,000 maximum (in units of \$10,000)
▪ For your spouse	\$300,000 maximum (in units of \$10,000)	50% of your optional AD&D coverage (60% if you have no children)	\$250,000 maximum (in units of \$10,000)
▪ For your children	\$10,000 per child	15% of your optional AD&D coverage if you have a spouse (20% otherwise) \$20,000 maximum per child	Not available
Proof of good health	Required for amounts above \$30,000	Not required	Required for amounts above \$50,000

ELIGIBILITY

To participate in the PSGIP, you must reside in Canada and be an eligible Civil Service or Health PEI employee as described below.

Civil Service Employees	Health PEI Employees
<p>Class 1</p> <ul style="list-style-type: none"> Permanent full-time employees Permanent part-time employees (including provisional and probationary employees) with a guarantee of at least 40% of the normal working hours for at least 6 months Contract employees for whom benefit eligibility is specified in the employment contract <p>Class 2</p> <ul style="list-style-type: none"> Permanent part-time employees (including provisional and probationary employees) with a guarantee of less than 40% of the normal working hours <p>Class 4</p> <ul style="list-style-type: none"> Temporary employees after 6 months of continuous employment 	<p>You are part of Health PEI if you belong to any of the following groups:</p> <ul style="list-style-type: none"> Prince Edward Island Nurses Union (PEINU) International Union of Operating Engineers (IUOE) Canadian Union of Public Employees (CUPE) Prince Edward Island Union of Public Sector Employees (UPSE) Excluded employees/physicians Non-union, non-excluded employees <p>You may join the PSGIP if you are:</p> <ul style="list-style-type: none"> a permanent full-time employee working at least 30 hours per week, a permanent part-time employee who has completed the probationary period and is working less than the fully prescribed hours of work on a recurring and regularly scheduled basis, or a temporary UPSE, IUOE or excluded employee hired for 12 months or more. <p>Note: If you are a casual UPSE employee and you had coverage before August 1, 1995, you may continue your coverage in effect on August 1, 1995. However, you are not eligible for any additional benefits.</p>









Your spouse and children are also eligible for benefits coverage provided they meet the definitions of spouse and children as follows:

Spouse: The person to whom you are legally married, or the person of the same or opposite sex with whom you have been living in a common-law relationship for at least 12 months.

Children: your unmarried natural, legally adopted or step children, who are totally dependent on you for support and maintenance, and are:

- under age 21,
- under age 26 if a full-time student at an accredited post-secondary institution, or
- of any age if physically or mentally disabled, but otherwise qualifies under this definition, provided they became disabled while covered by the plan and you provide satisfactory proof that your child is incapable of self-support as a result of the disability.

WHERE TO GET ANSWERS TO YOUR QUESTIONS

belairdirect	Canada Life	Assured Assistance Inc.	PSGIP Trustees
<p>For questions about your benefits, including updating your personal information and adding or removing dependents:</p> <p> myinsurance.app.belairdirect.com</p> <p>GroupBenefitsPE@belairdirect.com</p> <p> 1 833 749-1324 Monday to Friday 8:30 a.m. to 4:30 p.m.</p>	<p>For questions about your health and dental claims and coverage:</p> <p> canadalife.com (click on GroupNet for Plan Members)</p> <p> 1 800 957-9777 Monday to Friday 8:30 a.m. to 5:00 p.m.</p>	<p>For questions about travel plan or assistance with a travel emergency:</p> <p> In case of emergency: 1 866 530-6024 Collect: (905) 816-1901 24/7 access</p> <p> General inquiries: 1 800 957-9777 Monday to Friday 8:30 a.m. to 5:00 p.m.</p>	<p>To speak to the Trustees about benefits issues and administration:</p> <p> 1 902 626-2500</p> <p> mybenefitplan.ca</p>