

# My Benefits Update

Retirees

February 2015

## DRUG COST ASSISTANCE PROGRAM (DCAP) AND BILL 13 – DRUG COST ASSISTANCE ACT

Changes to the Drug Cost Assistance Program came into effect July 1, 2014. These changes made the provincial drug programs second payer to the PSGIP retiree drug plan. The only provincial program the PSGIP retiree drug plan is not affected by is the Seniors Drug Cost Assistance Plan. For PSGIP retirees who are 65 years of age and over, the drugs covered by the provincial DCAP for seniors will continue to be submitted to the government plan.

For details on the provincial programs please consult the government website at [www.gov.pe.ca](http://www.gov.pe.ca) and click on Your Government, then on Programs and Services; then on A to Z Index of Programs and Services and follow the alphabetical index to locate the Programs you are seeking information on.

## RETIREE RENEWAL EFFECTIVE APRIL 1, 2015

The PSGIP Trustees have completed a review of the retiree benefit plan which renews effective April 1, 2015. This review was completed in consultation with the Retiree Group Advisory Sub-Committee represented by:

|                  |                       |
|------------------|-----------------------|
| Aubrey MacDonald | Gordon Muncey         |
| Boyde White      | Harry MacDonald       |
| Don Scott        | Marcel J.G. Arsenault |
| Doug Dennis      | Chander Sahajpal      |
| George McCabe    | Nancy Smith           |
| Peggy Gallant    |                       |

The new rates for your benefit coverage are illustrated below.

### Your coverage

|                                   | Your current monthly cost | Your new monthly cost | Difference |
|-----------------------------------|---------------------------|-----------------------|------------|
| <b>Health - Retirees under 65</b> |                           |                       |            |
| <b>Option 1</b>                   |                           |                       |            |
| – Single                          | \$156.34                  | \$137.58              | (\$18.76)  |
| – Family                          | \$332.96                  | \$293.00              | (\$39.96)  |
| <b>Option 2</b>                   |                           |                       |            |
| – Single                          | \$136.05                  | \$119.72              | (\$16.33)  |
| – Family                          | \$292.66                  | \$257.54              | (\$35.12)  |
| <b>Option 3</b>                   |                           |                       |            |
| – Single                          | \$94.55                   | \$83.21               | (\$11.34)  |
| – Family                          | \$201.37                  | \$177.20              | (\$24.17)  |
| <b>Option 4</b>                   |                           |                       |            |
| – Single                          | \$19.04                   | \$16.76               | (\$2.28)   |
| – Family                          | \$40.61                   | \$35.74               | (\$4.87)   |

... Over

| <b>Health - Retirees age 65 and over</b>        |          |          |          |
|---|----------|----------|----------|
| <b>Option 1</b>                                 |          |          |          |
| – Single  | \$102.84 | \$100.79 | (\$2.05) |
| – Family  | \$218.99 | \$214.61 | (\$4.38) |
| <b>Option 2</b>                                 |          |          |          |
| – Single  | \$80.10  | \$78.50  | (\$1.60) |
| – Family  | \$170.64 | \$167.22 | (\$3.42) |
| <b>Option 3</b>                                 |          |          |          |
| – Single  | \$56.62  | \$55.48  | (\$1.14) |
| – Family  | \$120.60 | \$118.18 | (\$2.42) |
| <b>Option 4</b>                                 |          |          |          |
| – Single  | \$19.04  | \$16.76  | (\$2.28) |
| – Family  | \$40.61  | \$35.74  | (\$4.87) |
| <b>Travel Insurance Plan</b>                    |          |          |          |
| <b>All retirees</b>                             |          |          |          |
| ▪ Single  | \$8.87   | \$8.85   | (\$0.02) |
| ▪ Family  | \$17.76  | \$17.74  | (\$0.02) |
| <b>Dental Plan – Retirees under/over age 65</b> |          |          |          |
| <b>Basic services only</b>                      |          |          |          |
| – Single  | \$24.75  | \$25.81  | \$1.06   |
| – Family  | \$55.99  | \$58.40  | \$2.41   |
| <b>Basic and Major services</b>                 |          |          |          |
| – Single  | \$28.99  | \$30.06  | \$1.07   |
| – Family  | \$65.59  | \$68.01  | \$2.42   |

**Note:** You are eligible to choose your level of health coverage each year, effective April 1, without having to provide medical evidence. **If you wish to change your current Health Plan option, please complete the enclosed form and return it to Johnson Incorporated before the deadline specified on the form.** To assist you in selecting a health option, please refer to the enclosed “*Estimating your total annual cost*” guide. You are eligible to choose your level of dental coverage each year, effective April 1. If you wish to change your current Dental Plan option, please complete the enclosed form and return it to Johnson Incorporated before the deadline specified on the form.

Please note there have also been rate changes to the following benefits:

- Basic Life rate: 15% increase
- Optional Life rate: 5% decrease

## Information meetings

You are invited to learn more about these rate changes at information sessions on **February 26<sup>th</sup> weather permitting**. If there is a storm on February 26th, the meetings will be cancelled and an announcement will be made on CFCY (FM 95.1) and K-Rock (FM 105.5). The meetings will be held at the following times and locations:

**10 a.m. to noon**  
 Rodd Charlottetown Hotel  
 Provinces Room  
 75 Kent Street  
 Charlottetown

**2 p.m. to 4 p.m.**  
 Loyalist Lakeview Resort  
 195 Harbour Drive  
 Summerside

You can also obtain benefit details by visiting the PSGIP Web site at <http://www.mybenefitplan.ca> or by consulting the *Benefits Summary for Retirees*.