

Your Benefits At-A-Glance For Retirees



This document provides a snapshot of the key benefits available to you under the Public Sector Group Insurance Plan (PSGIP) as an eligible retiree. 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.

	Option 1	Option 2	Option 3	Option 4
Reimbursement*				
Prescription drugs (mandatory generic substitution)	<ul style="list-style-type: none"> 80% of the first \$150 per eligible drug expense, and 100% thereafter 	<ul style="list-style-type: none"> You pay an annual** deductible before drug coverage begins: \$300 single \$600 family*** 80% of the first \$150 per eligible drug expense, and 100% thereafter 	<ul style="list-style-type: none"> You pay the first \$50 per eligible drug expense, and 100% thereafter 	<ul style="list-style-type: none"> Coverage for vaccines only: 80%, to a \$500 lifetime maximum per person
	Reimbursement is based on your prescription drug coverage option: <ul style="list-style-type: none"> \$500 lifetime maximum per person for vaccines \$300 lifetime maximum for smoking cessation products (limited to 50% reimbursement) maximum per calendar year for sexual dysfunction medications Pay-direct drug card (reimbursement is processed at point-of-sale, where available) 			—
Hospital accommodations	<ul style="list-style-type: none"> No private or semi-private coverage under Options 1, 2 & 3 Ward coverage provided under the provincial plan 			<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	80% <ul style="list-style-type: none"> 20-visit maximum per calendar year for physiotherapist \$240 maximum per calendar year for massage therapists and occupational therapists \$12 per visit, to a maximum of 20 visits per practitioner per calendar year for chiropodists or podiatrists (plus cost of laboratory tests and x-rays), chiropractors and osteopaths 			
Eye exams	80% One eye exam every 2 calendar years (every calendar year for children age 18 and under)			
Eye glasses or contact lenses	80% \$80 maximum once every 2 calendar years (every calendar year for children age 18 and under)			
Private-duty nursing	80% \$8,000 maximum per calendar year			

HEALTH (CONTINUED)

	Option 1	Option 2	Option 3	Option 4
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.

** Benefit year is from April 1 to March 31

*** \$600 family refers to \$300 for yourself and another \$300 for all of your eligible dependents combined

TRAVEL

Supplements your provincial health coverage.

	Travel
Reimbursement	100%
Emergency out-of-province/country health care	\$1 million maximum per emergency Coverage for the first 180 days of a trip Medical conditions must be stable (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 5 months	80% Recall exams once every 5 months
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% \$500 maximum per calendar year
Dental fee guide	Current year fee guide for general practitioners	

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

(for retirees of Civil Service and Health PEI only)

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

	Retiree Life and Basic Dependent Life*	Basic AD&D**
Coverage		
Retirees of Civil Service	\$5,000 (retired at or after age 55 with 10 years of service and eligible for a pension)	\$5,000 (retired at or after age 55 with at least 2 years of service)
Retirees of Health PEI	\$5,000 (retired at or after age 55 with 2 years of service)	–
For your spouse***	\$4,000**** (optional coverage)	–
For your children	\$3,500**** per child (optional coverage)	–

* If you retired from the Civil Service before June 1, 1997, with a pension from the Pension Plan, and you pass away before age 65, you are covered for your basic life insurance in effect prior to your retirement.

** If you retired from the Civil Service before June 1, 1997, coverage for basic AD&D insurance is equal to 2 X your pre-retirement earnings, up to age 65 (\$5,000 afterward) .

*** Coverage is equal to \$3,500 if you were a permanent, full-time UPSE employee who transferred from the Civil Service to the Health Sector on August 1, 1995, and remained an UPSE employee.

**** If you retired from Health PEI, this basic coverage will end on the first day of the month following your 65th birthday. If you retired from the Civil Service, it will continue for life.

OPTIONAL LIFE AND AD&D INSURANCE

(for retirees of Civil Service and Health PEI only)

Provides additional financial security to enhance your basic coverage.

	Optional Life	Optional AD&D
Coverage		
For you	Your amount in effect before retirement, up to a maximum of \$300,000	Your amount in effect before retirement, up to a maximum of \$300,000
For your spouse	Your spouse's amount in effect before retirement, up to a maximum of \$300,000	50% of your optional AD&D coverage (60% if you have no children)
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
Termination of coverage	Age 65	Age 65

ELIGIBILITY

To participate in the PSGIP, you must:

- have retired from an employer participating in the PSGIP,
- meet the appropriate age and years of service criteria for your employer group, and
- have coverage under the government health plan in your province of residence.

Retirees of Civil Service	Retirees of Health PEI	Retirees of CUPE Local 1145, 1770, 1775 or 3260, the City of Charlottetown, Innovation PEI, IWMC and WCB of PEI
<p>If you retired at or after age 55 with 10 years of service and you are eligible for a pension, you are eligible for:</p> <ul style="list-style-type: none"> ▪ Health, Travel and Dental ▪ Retiree life and Basic AD&D ▪ Basic life for your dependents ▪ Optional life for you and your family (to age 65) ▪ Optional AD&D for your family (to age 65) <p>If you retired at or after age 55 with less than 10 years of service or are terminated with or without cause at or after age 50 with 10 years of service, you are eligible for:</p> <ul style="list-style-type: none"> ▪ Health, Travel and Dental 	<p>If you retired at or after age 55 with at least 2 years of service, you are eligible for:</p> <ul style="list-style-type: none"> ▪ Health, Travel and Dental ▪ Retiree life ▪ Basic life for your dependents (to age 65) ▪ Optional life for you and your family (to age 65) ▪ Optional AD&D for your family (to age 65) <p>If you retired at or after age 55 with less than 2 years of service or are terminated with or without cause at or after age 50 with 10 years of service, you are eligible for:</p> <ul style="list-style-type: none"> ▪ Health, Travel and Dental 	<p>You are eligible for:</p> <ul style="list-style-type: none"> ▪ Health, Travel and Dental









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

Johnson Inc.	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> johnson-insurance.com/Members-Only pbadminpe@johnson.ca</p> <p> 1 800 371-9516 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 (GWL) 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> (902) 626-2500</p> <p> mybenefitplan.ca</p>