

2021 Benefits Update

Your benefits coverage through CUPE Locals 1145, 1770, 1775 and 3260 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 that includes 100% reimbursement for all health and drug expenses (subject to maximums).

The Group Insurance Trust Committee for CUPE Locals 1145, 1770, 1775 and 3260 recently completed the annual financial review of your benefits program. The results of this review are summarized below, including the rate changes effective **April 1, 2021**.

2021 Rates

The Trustees review the benefits program every year to ensure that contribution rates are adequate to pay expected claims and expenses in the coming benefit year and so that the plan remains strong and sustainable.

With the restrictions imposed in 2020 to curb the spread of COVID-19, the Trustees recognize that plan members did not have regular access to many services, such as dentists and paramedical practitioners. As a result, the plan paid fewer claims for some services than what was originally expected for the 2020 plan year. We expect plan usage to return to more normal levels in 2021, but also recognize the significant uncertainty that still lies ahead with COVID-19. Accordingly, the Trustees believe it is appropriate to take a conservative approach in planning for the next benefit year, to ensure the plan and its members navigate this difficult time in good condition.

Plan	Rate Change	Plan	Rate Change
Basic and Dependent Life	4.9% increase	Health Plan	2.0% decrease
Basic and Optional Accidental Death & Dismemberment (AD&D)	No change	Dental Plan	3.5% decrease
Optional Life & Optional Critical Illness	No change	Travel Plan	No change
Long-term Disability	7.8% increase		

Overview of rate changes

Here's an overview of the rate changes effective April 1, 2021:

		12-month employees			10-month employees		
		Your cost per month			Your cost per month		
		Current	New	Difference	Current	New	Difference
Health coverage	Single	\$72.71	\$71.26	-\$1.45	\$79.32	\$77.74	-\$1.58
	Family	\$169.45	\$166.06	-\$3.39	\$184.86	\$181.16	-\$3.70
Dental coverage	Single	\$22.50	\$21.72	-\$0.78	\$24.55	\$23.69	-\$0.86
	Family	\$47.47	\$45.81	-\$1.66	\$51.78	\$49.97	-\$1.81
Basic life – for you (\$50,000 of coverage)		\$8.80	\$9.23	\$0.44	\$9.60	\$10.07	\$0.47
Dependent life		\$2.08	\$2.18	\$0.10	\$2.27	\$2.38	\$0.11
Long-term disability (% of earnings)		1.70%	1.84%	0.14%	1.70%	1.84%	0.14%

Total Wellness Support

The COVID-19 pandemic has affected all areas of our lives over the past year. It's important that you and your loved ones do your best to look after your physical, mental, and financial wellbeing during these challenging times. Below is a summary of some of the benefits, tools, and resources available to help:

Coverage for Mental Wellness

Your benefits plan provides coverage for clinical psychologists/social workers. A summary of coverage amounts and details can be found in the Benefits-at-a-glance document on the benefits website (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

Website: <https://psc.gpei.ca/employee-assistance-program>

Additional Canada Life Resources:

Canada Life's "Health Connected Wellness" site has a wealth of information and interactive tools ready to help you with your overall health and wellbeing. Login to **GroupNet for Plan Members** at www.canadalife.com/sign-in — Click *Health & Wellness* on the right tab and follow the instructions to launch the Health & Wellness website.

You can:

- Take a **Health Risk Assessment** to help you understand your physical, mental and financial well-being;
- Fill out a **Health Skills Profile**;
- Sign up for a **28-day solo challenge or virtual adventure**;
- Work with a **digital health coach** to build lifestyle routines for healthy eating, heart health, stress, sleep, diabetes, depression risk, and physical activity;
- and much more.

The "Workplace Strategies for Mental Health" website (<https://www.workplacestrategiesformentalhealth.com/>) provides access to a variety of great mental health tools and resources to support mental wellness, including:

- Resources for **coping and building resilience**;
- **Apps and exercises** for stress reduction, deep relaxation, and meditation;
- **Healthy break activities**; and
- **Stress strategies**.

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 benefits website at 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**.