

My Benefits Update



March 2022

2022 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).

2022 Rates

The Group Insurance Trust Committee for CUPE Locals 1145, 1770, 1775 and 3260 recently completed the annual financial review of your benefits program. As a result of this review, you will see some changes to the premiums you pay for basic and dependent life insurance, dental, and health plans effective April 1, 2022. There will be no change to the cost of long-term disability, travel, optional critical illness, optional life, and basic and optional accident coverage.

Plan	Rate Change	Plan	Rate Change
Basic and Dependent Life	9.7% increase	Health Plan	8.0% decrease
Basic and Optional Accidental Death & Dismemberment (AD&D)	No change	Dental Plan	3.0% increase
Optional Life & Optional Critical Illness	No change	Travel Plan	No change
Long-term Disability	No change		

Overview of rate changes

Here's an overview of the rate changes effective April 1, 2022:

		12-month employees			10-month employees		
		Your cost per month			Your cost per month		
		Current	New	Difference	Current	New	Difference
Health coverage	Single	\$71.26	\$65.56	-\$5.70	\$77.74	\$71.52	-\$6.22
	Family	\$166.06	\$152.78	-\$13.28	\$181.16	\$166.66	-\$14.50
Dental coverage	Single	\$21.72	\$22.36	\$0.64	\$23.69	\$24.40	\$0.71
	Family	\$45.81	\$47.18	\$1.37	\$49.97	\$51.47	\$1.50
Basic life – for you (\$50,000 of coverage)		\$9.23	\$10.13	\$0.90	\$10.07	\$11.05	\$0.98
Dependent life		\$2.18	\$2.39	\$0.21	\$2.38	\$2.61	\$0.23

Health Plan Changes effective April 1, 2022

- Add coverage for wigs – \$250 per lifetime;
- Increase coverage for surgical stockings from 2 pairs per calendar year to 4 pairs per calendar year (payment will be based on reasonable and customary charges).

Total Wellness Support

The COVID-19 pandemic has affected all areas of our lives over the past two years. 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 the Canada Life site **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**.