

## 2023 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).

### 2023 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 the long-term disability benefit, dental, travel and health plans effective April 1, 2023. There will be no change to the cost of basic and dependent life, optional critical illness, optional life, and basic and optional accident coverage.

Plan	Rate Change	Plan	Rate Change
Basic and Dependent Life	No change	Health Plan	2.5% decrease
Basic and Optional Accidental Death & Dismemberment (AD&D)	No change	Dental Plan	2.5% decrease
Optional Life & Optional Critical Illness	No change	Travel Plan	Single: 5.6% increase
Long-term Disability	6.6% increase		Family: 6.7% increase

### Overview of rate changes

Here's an overview of the rate changes effective April 1, 2023:

		12-month employees			10-month employees		
		Your cost per month			Your cost per month		
		Current	New	Difference	Current	New	Difference
Health coverage	Single	\$65.56	<b>\$63.92</b>	-\$1.64	\$71.52	<b>\$69.73</b>	-\$1.79
	Family	\$152.78	<b>\$148.96</b>	-\$3.82	\$166.66	<b>\$162.50</b>	-\$4.16
Dental coverage	Single	\$22.36	<b>\$21.81</b>	-\$0.55	\$24.40	<b>\$23.79</b>	-\$0.61
	Family	\$47.18	<b>\$46.00</b>	-\$1.18	\$51.47	<b>\$50.18</b>	-\$1.29
Travel coverage	Single	\$1.69	<b>\$1.79</b>	+\$0.10	\$1.85	<b>\$1.95</b>	+\$0.10
	Family	\$3.22	<b>\$3.44</b>	+\$0.22	\$3.52	<b>\$3.75</b>	+\$0.23
Long-term Disability (% of earnings)		2.16%	<b>2.30%</b>	+0.14%	2.16%	<b>2.30%</b>	+0.14%

# Total Wellness Support

The COVID-19 pandemic has affected all areas of our lives over the past couple of 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 and registered counselling therapists. A summary of coverage amounts and details can be found in the Benefits-at-a-glance document on the benefits website ([mybenefitplan.ca](http://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](mailto:eap@gov.pe.ca)

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

## Additional Canada Life Resources:

Canada Life has a wealth of information and tools ready to help manage your overall wellbeing. If you would like to learn about the resources available, the first step is to login to My Canada Life at Work at [www.mycanadalifeatwork.com](http://www.mycanadalifeatwork.com). If you are not registered, you will need to follow the steps outlined to register an account before gaining access to the information. Once you are logged in, the information can be accessed by clicking on Resources located on the left hand side of the page.

A Personal Health Risk Assessment is an easy first step to take stock of your current health and set a course to improve it. Click under Resources and select Wellness which will bring you to the Health Connected site.

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](http://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**.