

## 2020 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 renewal of your benefits program. Below are the results of the renewal, including highlights of the rate changes effective April 1, 2020.

### 2020 rates

Each year we review our benefits program to ensure that contribution rates are adequate to pay expected claims and expenses in the coming benefit year.

As a result of this review, you will see some changes to the premiums you pay for basic and dependent life insurance, long-term disability, health, and travel plans effective April 1, 2020. Although some of our rates are increasing, they do remain competitive when compared to industry norms. There will be no change to the cost of dental, optional life and basic and optional accident coverage.

Plan	Rate Change	Plan	Rate Change
Basic and Dependent Life	2.8% increase	Health Plan	3.8% increase
Basic and Optional Accidental Death & Dismemberment (AD&D)	No change	Dental Plan	No change
Optional Life	No change	Travel Plan	3.8% increase
Long-term Disability	5.0% decrease		

### Overview of rate changes

Here's an overview of the rate changes effective April 1, 2020:

		12-month employees			11-month employees		
		Your cost per month			Your cost per month		
		Current	New	Difference	Current	New	Difference
Health coverage	Single	\$70.05	<b>\$72.71</b>	\$2.66	\$76.42	<b>\$79.32</b>	\$2.90
	Family	\$163.25	<b>\$169.45</b>	\$6.20	\$178.09	<b>\$184.86</b>	\$6.77
Dental coverage	Single	\$22.50	<b>\$22.50</b>	\$0.00	\$24.55	<b>\$24.55</b>	\$0.00
	Family	\$47.47	<b>\$47.47</b>	\$0.00	\$51.78	<b>\$51.78</b>	\$0.00
Travel coverage	Single	\$1.59	<b>\$1.70</b>	\$0.11	\$1.73	<b>\$1.85</b>	\$0.12
	Family	\$3.13	<b>\$3.23</b>	\$0.10	\$3.41	<b>\$3.52</b>	\$0.11
Basic life – for you (\$50,000 of coverage)		\$8.56	<b>\$8.80</b>	\$0.24	\$9.34	<b>\$9.60</b>	\$0.26
Dependent life		\$2.02	<b>\$2.08</b>	\$0.06	\$2.20	<b>\$2.27</b>	\$0.07
Long-term disability (% of earnings)		1.79%	<b>1.70%</b>	-0.09%	1.79%	<b>1.70%</b>	-0.09%

## \*NEW\* Great-West Life is now Canada Life

Effective **January 1, 2020**, Great-West Life, your benefits provider, officially joined London Life and Canada Life to become one company – Canada Life.



There's nothing that you need to do. Your benefits plan and how you access it remains the same, however you will begin to see Great-West Life's marketing materials, including the member website, updated to reflect the new Canada Life branding. Your Great-West Life benefits card and any existing claim forms remain valid and may still be used.

During this transition you will continue to use the same login ID and password to access the GroupNet for Plan Members online and [greatwestlife.com](http://greatwestlife.com) will automatically redirect to the Canada Life site. Your benefits will be paid to you in the same way they always have and you'll start seeing Canada Life as the payee on bank statements.

### Looking to Save on Your Health and Dental Expenses?

#### **Shop Around**

Drug costs and dispensing fees can vary considerably between pharmacies, ranging from as low as \$9.95 up to \$12.99 per prescription.

#### **Stock Up**

Order a three-month supply of long-term or maintenance prescription drugs to save on extra dispensing fees.

#### **Take Medications as Directed**

Take your medication as directed by your physician to help prevent your illness from recurring.

#### **Compare Quotes**

Dental procedures and costs can vary considerably from one dentist to another for the same treatment. Before starting expensive dental treatment, get a second opinion and compare costs.

## Coming Soon: Optional Critical Illness

Later this year we will be introducing Optional Critical Illness Insurance that you will have the opportunity to purchase for you or your spouse.

Critical Illness Insurance provides a lump sum, tax free payment to individuals who are recovering from a life altering illness. The payment can be used to cover a variety of costs including private nursing, home modifications, or even childcare costs.

Under the Optional Critical Illness program, employees and spouses will be able to obtain coverage equal to 1 to 5 times the employee's annual salary or in units of \$10,000 to a maximum of \$250,000. The cost of coverage is based on the age, sex, and smoking status of the individual.

Stay tuned for more information coming this Fall.

## Manage your health

Canada Life has a wealth of information and tools ready to help. Login to GroupNet for Plan Members at [www.canadalife.com/sign-in](http://www.canadalife.com/sign-in) — Click *Health & Wellness* on the right tab and follow the instructions to launch the Health & Wellness website.

A *Personal Health Risk Assessment* is an easy first step to take stock of your current health and set a course to improve it. In the *Health and Wellness* website, under *How healthy is your life*, click *Start Now* to begin your *Personal Health Risk Assessment*.

### 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.