

2025 Benefits Update for Active Employees

Your benefits coverage from the Public Sector Group Insurance Plan (PSGIP) 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. The PSGIP Trustees are proud to offer you a comprehensive benefit program.

2025 Rates

Each year, the Trustees conduct an annual review of the benefits program to ensure that the contribution rates are sufficient to cover anticipated claims and expenses for the upcoming benefit year, thereby maintaining the strength and sustainability of the plan.

Following a thorough evaluation and considering current experiences and market trends, the total cost of the benefits program is set to rise by 6.7%. Below is a summary of the renewal rate adjustments that will take effect on **April 1, 2025**:

Plan	Rate Change	Plan	Rate Change
Basic Life	14.8% increase in rates	Long-term Disability	7.9% increase in rates
Dependent Life	14.8% increase in rates	Health Plan	4.7% increase in rates
Basic and Optional Accidental Death & Dismemberment, Optional Life	4.9% increase in rates	Dental: Basic	7.8% increase in rates
		Dental: Basic/Major/Ortho	7.9% increase in rates
Optional Critical Illness	No change in rates	Travel Plan	3.3% increase in single 4.2% increase in family

Here is an overview of the rate changes effective **April 1, 2025**:

		Your cost per month		
		Current	New	Difference
Health coverage	Single	\$64.34	\$67.36	+\$3.02
	Family	\$149.92	\$156.97	+\$7.05
Dental coverage Basic Services	Single	\$17.69	\$19.06	+\$1.37
	Family	\$44.55	\$48.02	+\$3.47
Dental coverage Basic, Major, Ortho Services	Single	\$21.77	\$23.49	+\$1.72
	Family	\$53.15	\$57.35	+\$4.20
Travel	Single	\$2.04	\$2.12	+\$0.08
	Family	\$4.02	\$4.20	+\$0.18
Long-term disability (% of earnings)		1.74%	1.87%	+0.13%
Basic Life (per \$1,000 of coverage)		\$0.060	\$0.069	+\$0.009
Dependent Life – Health PEI (flat amount)		\$0.34	\$0.39	+\$0.05
Dependent Life – Civil Service (flat amount)		\$0.68	\$0.78	+\$0.10
Basic AD&D (per \$1,000 of coverage)		\$0.0098	\$0.0103	+\$0.0005

Note: The Optional AD&D rates and the Optional Life Rate Table will both increase 4.9% effective April 1, 2025.

Total Wellness Support

It's important that you and your loved ones do your best to look after your physical, mental, and financial wellbeing. Below is a summary of some of the benefits, tools, and resources available to help:

Coverage for Mental Wellness

Your PSGIP 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 PSGIP 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 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. 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 PSGIP website at mybenefitplan.ca or consult your *Benefits Summary*.

You can also contact Johnson Inc. for enrolment and administration information at **902-628-3537** (or toll-free at **1-800-371-9516**) and Canada Life for questions about benefit coverage and claims at **1-800-957-9777**.