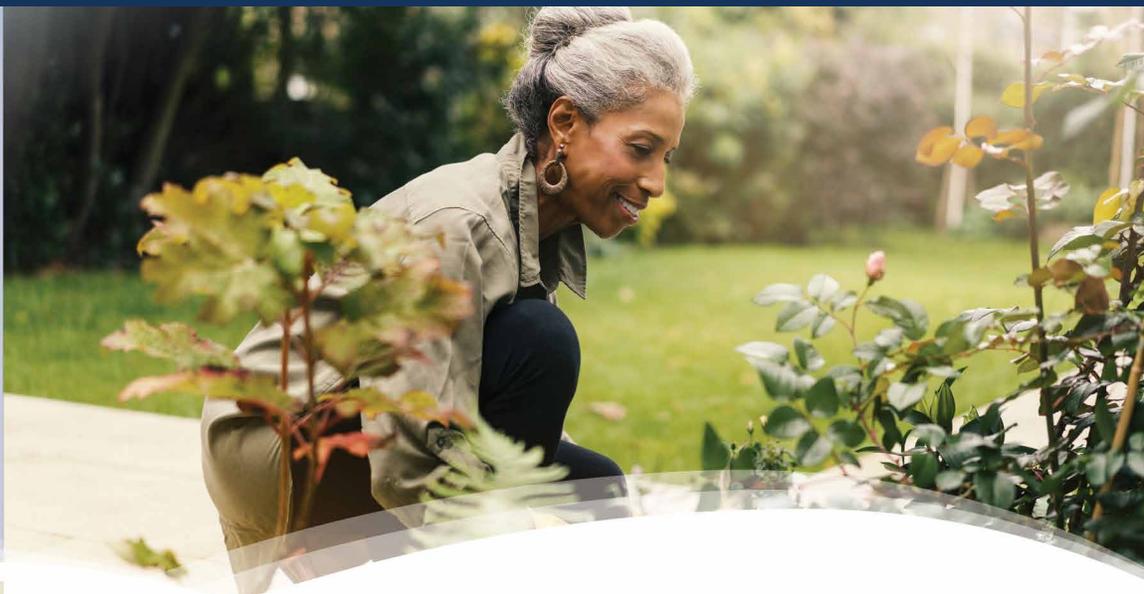


The Public Service Health Care Plan



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KEEPING YOU UP TO DATE

Coverage as a retired member

If you are a former employee of the federal public service in receipt of a public service pension or if you retired on or after April 1, 2015, with at least six years of pensionable service, you are eligible for coverage under the PSHCP. If you choose to continue being a member of the PSHCP upon retirement and you are maintaining the same level of coverage, you can simply complete a form provided by the Government of Canada Pension Centre or your compensation advisor. Please be aware that your claims will not be processed until you have completely transitioned from being an active employee to a retiree.

It is possible that your claim could be declined during this transition period, if so you should resubmit it to Sun Life once you see that the PSHCP deduction has been taken from your monthly pension payment. Sun Life will reprocess your claim and issue a reimbursement if the expense is eligible.

Should you require maintenance medication such as insulin, you may wish to buy a sufficient quantity before your date of retirement or pay out-of-pocket for your medication and submit the claim at a later date. Please note there is a one hundred-day supply limit on the purchase of prescription medication. To avoid problems with refilling your prescription too soon, contact the PSHCP Call Centre at 1-888-757-7427

(toll-free) or 618-247-5100 (in the National Capital Region) to request prior approval of your intended purchase.

You must contact the Pension Centre if you wish to change your level of coverage. A waiting period may apply. Once your change request is processed, the new contribution rate amount will appear on your pension payment. Claims submitted after the change will be reimbursed at the new coverage level.

Contribution rates for retired members effective April 1, 2019



Contribution rates for retired members of the PSHCP with Supplementary coverage will be updated as of April 1, 2019. Since contributions are owed one month in advance, the new rates will be reflected on retired members' March 2019 pension payments for April 2019 coverage.

The following tables show the breakdown of the contribution rates for the Extended Health Provision (EHP) and the Hospital Provision (HP) with a total amount paid by the retired member each month. The new rates are based on adjusted calculations that will maintain the current cost-sharing ratio of 50:50 and compensate for increases in current and projected plan costs.

RETIRED MEMBER MONTHLY CONTRIBUTION RATES: SUPPLEMENTARY COVERAGE

TYPE OF COVERAGE			
SINGLE RATE	EHP	HP	Total
Hospital Level I	\$60.33	\$0.00	\$60.33
Hospital Level II	\$60.33	\$16.56	\$76.89
Hospital Level III	\$60.33	\$45.41	\$105.74
FAMILY RATE	EHP	HP	Total
Hospital Level I	\$119.57	\$0.00	\$119.57
Hospital Level II	\$119.57	\$16.56	\$136.13
Hospital Level III	\$119.57	\$45.41	\$164.98

RETIRED MEMBER MONTHLY CONTRIBUTION RATES: RELIEF PROVISION

TYPE OF COVERAGE			
SINGLE RATE	EHP	HP	Total
Hospital Level I	\$30.17	\$0.00	\$30.17
Hospital Level II	\$30.17	\$16.56	\$46.73
Hospital Level III	\$30.17	\$45.41	\$75.58
FAMILY RATE	EHP	HP	Total
Hospital Level I	\$59.79	\$0.00	\$59.79
Hospital Level II	\$59.79	\$16.56	\$76.35
Hospital Level III	\$59.79	\$45.41	\$105.20

Reminder: Relief provision for retired members

If you joined the PSHCP as a retired member on or before March 31, 2015, you may be eligible for the PSHCP Relief Provision if you meet one of the following criteria:

- You are a recipient of a Guaranteed Income Supplement (GIS) benefit.
- You will become a recipient of a GIS benefit.
- You have a net or joint net income lower than the GIS thresholds.

To apply, complete a PSHCP Relief Provision Application Form, available at www.pshcp.ca/forms-and-documents and return it to the Pension Centre.



Covering dependant children

You are responsible for keeping your Positive Enrolment information up-to-date to ensure that your claims are processed correctly. Coverage for your dependant stops at the end of the month in which they turn 21 years of age. Coverage may continue if your dependant is:

- under 25 years of age and a full-time student at an accredited school, or
- dependent upon you for support and maintenance due to a disability that existed prior to them turning 21 or while covered under the PSHCP as a dependant.

A physician must complete a questionnaire to substantiate the dependence of your child.

To update your information:

Online:

Sign-in to the Member Services website at www.sunlife.ca/pshcp and click on Positive Enrolment to update your dependant's information.

By mail:

Complete a Positive Enrolment Change Form, available on the Member Services website at www.sunlife.ca/pshcp and mail it to:

Sun Life Assurance Company of Canada
PO Box 6192 Stn CV
Montreal, QC H3C 4R2

You can also contact Sun Life to get a Positive Enrolment Change Form or physician's questionnaire mailed to you by calling 1-888-757-7427 toll-free from anywhere in North America or 613-247-5100 in the National Capital Region. 📞

Update – Digital services

PAPERLESS STATEMENTS

Have you provided Sun Life with your banking information and email address? If you have, your account will default to “paperless” and you will receive an email notification when any PSHCP documents are available to view online. This includes your PSHCP Bulletin and explanation of benefits.

If you would like to set up a paperless account, log into the Member Services website at www.sunlife.ca/pshcp and provide your email address under Direct deposit and online claims statements in the Coverage Information section.

PROVIDER SEARCH

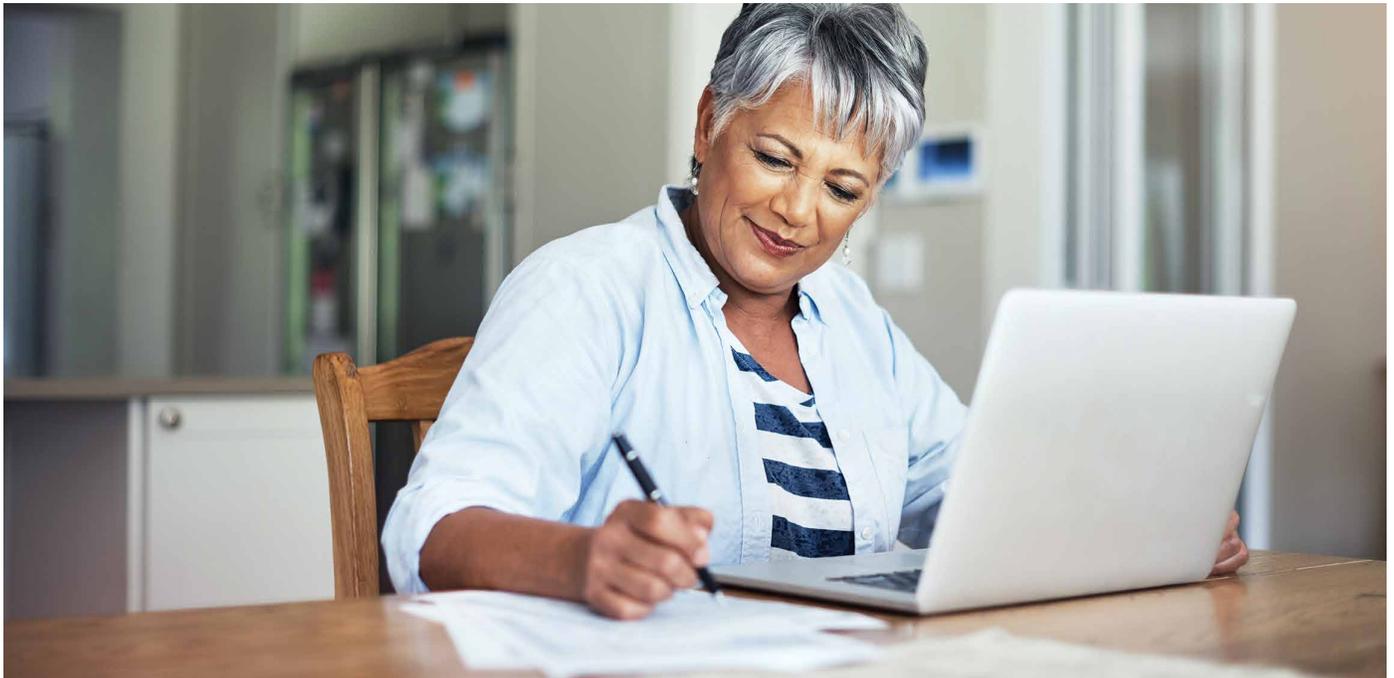
The Provider search feature has been expanded, allowing you to:

- Find a walk-in clinic, a family doctor or a public care facility (urgent care) nearby using the new Medical Care category.
- Compare costs for top-rated health providers in the area.

EMAIL MANAGEMENT

The following upgrades have been added to email management:

- You can now add and update your email address using the **my Sun Life Mobile app**.
- The Sun Life confirmation emails have been redesigned.
- The menus and navigation on the www.sunlife.ca/pshcp website have been improved in response to member feedback. 🗣️



Double coverage under the PSHCP

To be eligible for coverage under the PSHCP, you must meet one of the following categories of eligibility:

- an employee of the Government of Canada
- a Canadian Armed Forces' Reservist Class A or B
- a civilian member of the RCMP
- a retired member in receipt of a public service pension, or
- a survivor in receipt of a survivor pension benefit.

Regardless of the status of your eligibility, you cannot be covered under more than one category at the same time – this is defined as dual or double coverage. Examples of **ineligibility** include:

- Former Canadian Armed Forces (CAF) members who maintain coverage under the

PSHCP as a retired member through their CAF pension while also registering to the PSHCP as an active public service employee.

- Widowers entitled to a survivor pension benefit can be covered under the PSHCP through their deceased spouse's pension benefit while also being able to keep their coverage as an active or retired public service employee.

Even if you receive income from two different sources, you cannot get reimbursements under the PSHCP beyond the limits of one single individual certificate.

Should you have double coverage under the PSHCP, you must contact your pay office or Pension Centre immediately to cancel the second coverage. 🗣️

The PSHCP Bulletin is produced by the Federal Public Service Health Care Plan Administration Authority to provide benefit and administrative information about your health care plan.

If you have any questions about the content of this bulletin, please contact Sun Life at 1-888-757-7427 toll-free from anywhere in North America or 613-247-5100 in the National Capital Region. If you would like to change your mailing address for future bulletins, you may do so online at www.sunlife.ca/pshcp.

