



The Public Service Health Care Plan



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KEEPING YOU UP TO DATE

Plan governance: How does the PSHCP work?

As the current plan administrator, Sun Life delivers PSHCP benefits to employees, pensioners and their dependants on behalf of the Government of Canada. This is done under a contract between the Government of Canada and Sun Life. The Government of Canada pays Sun Life for the PSHCP service delivery and the Employer's share of the cost of claims reimbursed to plan members. Sun Life must adhere to the benefits as set out under the current [Public Service Health Care Plan Directive \(njc-cnm.gc.ca\)](https://www.njc-cnm.gc.ca).

The provisions and rules of the PSHCP detail coverage and eligibility. Changes to these provisions and rules are negotiated between the Government of Canada and Bargaining Agent and retiree representatives at the PSHCP Partners Committee, which makes joint recommendations on changes to the Treasury Board for final approval. The plan administrator does not have a seat at the Partners Committee and does not make decisions about who is eligible or what is covered under the PSHCP.

If you disagree with a decision Sun Life has made based on the terms of the current PSHCP Directive, you can appeal to the PSHCP Administration Authority. The appeals process cannot change the provisions and rules. However, your suggestions for changes to PSHCP provisions and rules can be shared with your Bargaining Agent or with the National Association of Federal Retirees (Federal Retirees) who can speak for your interests at the PSHCP Partner Committee. Active members who wish to submit such suggestions should contact their [Bargaining Agent](#). Retired members should send their suggestions to the Federal Retirees at pshcp@federalretirees.ca or 865 Shefford Road, Ottawa, ON, K1J 1H9. 📍

New contract awarded to administer the PSHCP

Following a competitive procurement process, the Government of Canada has awarded the next contract to administer the Public Service Health Care Plan (PSHCP) to the Canada Life Assurance Company (Canada Life). The new contract won't take effect until July 1, 2023, following a comprehensive transition period. Until then, continue sending your PSHCP claims to Sun Life.

A new plan administrator will have no impact on negotiated benefits available to you and your family, nor to the cost of the PSHCP. The award of the new contract to Canada Life simply changes who administers the PSHCP and what company processes your claims starting on July 1, 2023. This procurement process is part of the life cycle of any public service benefit plan. Discussions between the Government of Canada and Bargaining Agent and retiree representatives to update the plan, which are independent of the procurement process, are ongoing.

The contract will maintain, and in some areas surpass, existing PSHCP standards of excellence in claims processing services. The contract ensures high-quality data for decision-making, robust auditing, advanced fraud detection, increased digitization and improved member communications and services. The new contract will also support

the Government of Canada's policy goals on green procurement, digitization, diversity and inclusion and, in particular, opportunities for Indigenous Canadians.

WHAT YOU NEED TO DO

You will receive regular updates on the transition to the new plan administrator and be asked to take a few simple actions. Your positive enrolment information will be transferred to Canada Life prior to July 1, 2023, so please keep your information in the Sun Life Plan Member Services website up to date.

Remember: Until June 30, 2023, continue to send your claims and requests to Sun Life.

For more information, consult the "New contract awarded to administer the Public Service Health Care Plan (PSHCP)" Information Notice. You can also visit www.Canada.ca/Pension-Benefits, select Public service group insurance benefit plans, then Benefit plans, then Public Service Health Care Plan, and select New administrator Frequently Asked Questions.

Emergency Benefit while Travelling – Clarification

Under the Emergency Benefit while Travelling, expenses for meals and accommodation for accompanying family members are only covered under the PSHCP if the plan member or eligible dependant is hospitalized due to a medical emergency, such as COVID-19. Such expenses are provided to a maximum of \$150 per day. However accommodation and meal expenses, and the cost of extending a trip to **quarantine or self-isolate outside a hospital**, even if ill with COVID-19, are **not covered** under the PSHCP.

PSHCP benefits while on Leave Without Pay

Your employer may authorize leave without pay (LWOP) for various reasons. To maintain PSHCP coverage, you will generally be required to pay only the PSHCP employee contributions, depending on the purpose of your LWOP. The table below outlines the different scenarios where LWOP may be applicable, and the required contributions for each.

| PURPOSE OF LWOP | Employee contributions | Employer contributions |
|--|---|--|
| <ul style="list-style-type: none"> • Training, instruction or service related to employment requested by the Government of Canada or the Canadian Forces • Pregnancy, illness or disability • Parental leave for care and nurturing within 52 weeks of the birth or adoption of a child • The leave portion of a leave with income averaging or pre-retirement leave arrangement | Employee pays regular share of benefits | Employer pays regular share of benefits |
| <ul style="list-style-type: none"> • Leave for personal needs • Off-pay/off-duty status • Administrative leave (see vaccination policy) | Employee pays regular share of benefits plus (after 90 days) employer share | Employer pays regular share for first 90 days only |
| <ul style="list-style-type: none"> • Unauthorized leave • Suspension | Employee pays regular share of benefits | Employee also pays employer share of benefits |
| <ul style="list-style-type: none"> • Generally, taking any kind of leave without pay for reasons not listed above | Employee pays regular share of benefits | Employee also pays employer share of benefits |

The above table is a summary and does not include all types of LWOP. For a complete list, with related contribution requirements, see the Monthly Contribution Rates in Schedule V of the Directive (njc-cnm.gc.ca). Should there be any discrepancy between information in this article and that contained in the PSHCP Directive, the PSHCP Directive will apply.

You can terminate your PSHCP coverage at any time when on LWOP. You will, however, be responsible for contributions as indicated in the table above, from the date your LWOP starts until the last day of the month following the compensation officer's receipt of your request to terminate coverage. PSHCP membership cannot be canceled retroactively. If you cancel your PSHCP coverage while on LWOP, you cannot apply to rejoin the plan until you return to work. Upon your return, should you reapply to join the PSHCP, coverage will not be reinstated until three months after your application is received.

Contributions can be paid in advance or upon your return to work. If you choose to pay them upon your return to work, they must be paid on a schedule that does not exceed your period of leave. Consult the [Public Service Pay Centre](#) or your departmental compensation services for your specific repayment schedule. Contact your Human Resources team or the Public Service Pay Centre to learn more about your options. You can also review the [PSHCP Directive](#).

Contribution rates for retired members effective April 1, 2022

NEW CONTRIBUTION RATES FOR 2022

RETIRED MEMBER MONTHLY CONTRIBUTION RATES: SUPPLEMENTARY COVERAGE

| TYPE OF COVERAGE | | | |
|--------------------|----------|---------|----------|
| SINGLE RATE | EHP | HP | Total |
| Hospital Level I | \$62.62 | \$0.00 | \$62.62 |
| Hospital Level II | \$62.62 | \$8.40 | \$71.02 |
| Hospital Level III | \$62.62 | \$23.22 | \$85.84 |
| FAMILY RATE | EHP | HP | Total |
| Hospital Level I | \$129.84 | \$0.00 | \$129.84 |
| Hospital Level II | \$129.84 | \$12.14 | \$141.98 |
| Hospital Level III | \$129.84 | \$29.37 | \$159.21 |

RETIRED MEMBER MONTHLY CONTRIBUTION RATES: RELIEF PROVISION

| TYPE OF COVERAGE | | | |
|--------------------|---------|---------|---------|
| SINGLE RATE | EHP | HP | Total |
| Hospital Level I | \$31.31 | \$0.00 | \$31.31 |
| Hospital Level II | \$31.31 | \$8.40 | \$39.71 |
| Hospital Level III | \$31.31 | \$23.22 | \$54.53 |
| FAMILY RATE | EHP | HP | Total |
| Hospital Level I | \$64.92 | \$0.00 | \$64.92 |
| Hospital Level II | \$64.92 | \$12.14 | \$77.06 |
| Hospital Level III | \$64.92 | \$29.37 | \$94.29 |

Travel considerations

Are you planning to travel outside your province or internationally in the next few months?

For information about your PSHCP coverage while travelling, refer to your fall [PSHCP Bulletin #42](#).

For the latest developments on international travel and related COVID-19 safety measures, visit <https://travel.gc.ca/travel-covid>.

You can also call the Public Health Agency of Canada's COVID-19 information line at 1-833-784-4397. Calls are answered from 7:00 AM to midnight Eastern Time, seven days a week, and interpretation into more than 200 languages is available. 🌐

