



Extended
Health Care Plan
For Retired Employees

EMPLOYEE COMMUNICATION EXTENDED HEALTH CARE PLAN FOR RETIRED EMPLOYEES

APPLICABLE TO PS/GE SGEU EMPLOYEES

The PS/GE SGEU Extended Health Care Plan for Retired Employees was introduced effective January 1, 2002. All in-scope PS/GE SGEU employees meeting the Definition of Retiree are eligible to enrol in plan.

DEFINITION OF RETIREE

A bargaining unit employee, and/or surviving spouse, who on or after October 1, 2000:

- a. ceases to be employed in the bargaining unit;
- b. is age 50 or more when employment ceases;
- c. if ceasing to be employed on or after January 1, 2002, has a minimum of eight years of service with departments, boards, commissions, and other agencies covered by Article 2 of the Collective Agreement;
- d. is in receipt of, or eligible to receive a pension or deferred pension from the Saskatchewan Pension Annuity Fund or the Public Service Superannuation Fund;
- e. was enrolled and participating in the Extended Health Plan for employees at the time of termination/retirement; and
- f. was not terminated for cause.

INSURANCE COVERAGE

The specifics of the insurance coverage are set out in the contract with the insurance carrier. The current contract is for the period January 1, 2018 to December 31, 2019. This information describes but does not alter or replace the insurance coverage specified in the insurance contract.

The insurance coverage provided by the plan is similar to the existing employee plan but with a number of significant changes including the following maximum limitations:

- Prescription Drugs - \$1,700 per person per policy year.
- Vision Care - \$150 per person in the two (2) most recent policy years.
- Private Duty Nursing - \$3,000 per person per policy year.
- Health Practitioners - \$100 per practitioner per person per policy year.
- Out-of-Canada Coverage – 30 days from date of leaving Canada.

The insurance plan includes coverage for the spouse and dependents. In the event of the death of the retired employee, coverage remains available to the surviving spouse and dependents.

In the event of the death of an employee who meets the Definition of Retiree at the time of death (i.e. prior to enrolment), the insurance coverage will be made available to the surviving spouse (and through the spouse's coverage the dependents).

COST OF INSURANCE AND METHOD OF PAYMENT

Premium costs for the insurance are subject to the terms of the insurance contract. The amount by which the premium costs are subsidized is determined by the Joint Board of Trustees. The Board oversees the Plan and its administration.

For the two year period January 1, 2018 to December 31, 2019, the monthly premium costs are:

	Premium	Subsidy	Retiree Cost
Single	\$78.55	\$14.25	\$64.30
Couple	\$155.84	\$28.50	\$127.34
Family	\$193.84	\$35.65	\$158.19

Retirees/surviving spouses are required to pay plan premiums by pre-authorized payment from their bank account.

Enrolment

Retirees/surviving spouses are allowed to enrol during a sixty (60) day period following termination of employment. The insurance contract for the period January 1, 2018 to December 31, 2019 provides that enrolment will occur without any medical test of insurability.

Enrolment must be at the same plan option (i.e., single, couple or family) as what was in effect under the employee plan immediately prior to retirement unless there has been a valid change to your family status. Valid family status changes are as follows:

- a dependent does not meet the definition of a dependent as defined by this plan;
- the death of a spouse or dependent; or,
- a divorce from your spouse.

In the event of a family status change resulting in your plan option being downgraded during the year (i.e., couple to single, family to couple or family to single), the premium rate for the downgraded option takes effect immediately.

Note: Employees on leave of absence immediately prior to termination of employment are eligible to enrol only if they were enrolled and participating in the Extended Health Care Plan for employees at the time of termination/retirement.

Retirees/surviving spouses, who become eligible January 1, 2018, or after, are to be provided with a plan booklet, enrolment form, Pre-Authorized Payment Application Form and a copy of this Employee Communication document by their Human Resource Service Centre, and must sign an Acknowledgement Form.

Eligible retirees/surviving spouses who do not enrol in the plan during the sixty (60) day period will not be allowed to enrol in the plan at a later date.

Re-employment in Executive Government Following Enrolment in the Plan

If an employee had previously enrolled in the PS/GE SGEU Extended Health Care Plan for Retired Employees and is subsequently rehired, their retiree coverage (subject to continued payment of premiums) will continue unless or until they are enrolled in the employee plan. Their retiree coverage will cease once they are covered by the employee plan. When they again terminate employment, a new enrolment checklist will be completed and, if enrolled in the employee plan at date of termination, they will again be eligible to apply for the retiree plan.

Additional Questions

Please contact the Human Resource Service Centre at:



1-877-852-5808
306-798-0000 (Regina)



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