



Extended  
Health Care Plan  
For Retired Employees

# EMPLOYEE COMMUNICATION EXTENDED HEALTH CARE PLAN FOR RETIRED EMPLOYEES

APPLICABLE TO CUPE 600-3 and 600-5 EMPLOYEES

The Extended Health Care Plan for CUPE 600-3 and 600-5 employees was introduced effective January 1, 2002. All CUPE 600-3 and 600-5 employees meeting the Definition of Retiree are eligible to enroll in the plan.

### **Definition of Retiree**

A bargaining unit employee, and/or surviving spouse, who on or after October 1, 2002:

- 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 the Executive Government of Saskatchewan;
- 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, Public Employees Pension Plan;
- 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, 2023 to December 31, 2023. The following information describes but does not alter or replace the insurance coverage specified in the insurance contract.

### **Enhancement to Counselling Category – Social Workers**

Effective January 1, 2023, you will be able to claim Social Workers (registered with the Saskatchewan Association of Social Workers) under Paramedical. The addition of Social Workers gives you greater access to providers who can assist you with your mental health needs. The Social Worker practitioner will be added alongside the Psychologist practitioner and the annual maximum applies to both combined.

Social Workers can provide a variety of eligible services if it is within their scope of practice:

- Assessments/Visits
- Counselling
- Psychotherapy
- Therapy (Cognitive Therapy, Play Therapy, Rehabilitative Therapy)
- Biofeedback
- Hypnotherapy

The list above is not exhaustive. If you have any questions about a particular service, call Canada Life at 1-800-957-9777 for more information.

A listing of registered Social Workers is available at <https://www.sasw.ca/client/roster/clientRosterView.html?clientRosterId=206>.

### **Cost of Insurance and Method of Payment**

Premium costs for the insurance are subject to the terms of the insurance contract. A Joint Board of Trustees oversees the Plan and its administration.

For the period **January 1, 2023 to December 31, 2023**, the monthly premium costs are:

	Premium	Premium Total <b>without</b> Dental	Premium for Optional Dental	Premium Total including Dental
Single	\$94.54	\$94.54	\$39.15	\$133.69
Couple	\$187.59	\$187.59	\$65.09	\$252.68
Family	\$233.32	\$233.32	\$65.09	\$298.41

\*Premiums may be subject to provincial taxes where required by law. There is no difference in the dental premium rates between couple and family coverage.

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

## Enrolment

Retirees/surviving spouses are allowed to enroll during a sixty (60) day period following termination of employment. The insurance contract for the period January 1, 2023 to December 31, 2023 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 enroll only if they were enrolled and participating in the Extended Health Care Plan for CUPE Employees at the time of termination/retirement.

Retirees/surviving spouses, who become eligible January 1, 2023, 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 enroll in the plan during the sixty (60) day period will not be allowed to enroll 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 Extended Health Care Plan for CUPE Retirees 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.

To suspend their Retiree coverage, the employee must contact PEBA – Benefits, who will reach out to the employer and confirm their enrollment in the employee plan.

When they again terminate employment, a new enrolment checklist, pre-authorized, 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. The employee must contact PEBA – Benefits to reactivate their plan. If the retiree is a CUPE member but the new job is OOS or PS/GE SGEU, they must go back to the initial group from which they retired.

### **Additional Facts**

- Fee Guide is based on retiree's province of residence – if specific coverage details are required, it's best to contact Canada Life at 1-800-957-9777 to confirm this information once the plan is set up.
- Scaling covered at 6 units per 12 months.
- Recall Services (including limited oral exams, limited periodontal exams, polishing & fluoride) – 1 visit per 9 months.
- Prophylaxis is cleaning of the teeth by a dentist or dental hygienist, including removal of plaque, materia alba, calculus, and extrinsic stains; done as a preventive measure for control of gingivitis.

### **Additional Questions**

Please contact the Human Resource Service Centre at:



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



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