



Extended
Health Care Plan
For Retired Employees

EMPLOYEE COMMUNICATION EXTENDED HEALTH CARE PLAN FOR RETIRED EMPLOYEES

APPLICABLE TO PS/GE SGEU EMPLOYEES

January 2022

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 enroll 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 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, 2022 to December 31, 2022**. The following information describes but does not alter or replace the insurance coverage specified in the insurance contract.

As of July 1, 2021, the following enhancements were applied to the existing schedule of benefits for the SGEU Extended Health Care Plan for Retired Employees.

Hearing Aids:	\$700 every 5 years
Prescription Drugs:	\$2,300 per year
Chiropractor, Massage and Physio:	\$300 per year
Vision Care:	\$200 every 2 years

In addition to the Extended Health Care Plan any SGEU members have the option to add the Dental Care plan enhancement. A member must be enrolled in the Extended Health Care Plan to participate in the Dental Care plan and their coverage level must be the same as their Extended Health Care level. (For example: single coverage level in Health Care will mean single coverage level in Dental.) Opting into the Dental Care Plan, must be done at the time of retirement.

Example, if a member opts-in for six months then chooses to opt-out, they are free to do so, BUT they cannot opt back in at a later date.

Example: If a member chose the Extended Health Care Plan for SGEU retirees BUT did not choose the dental option, they cannot opt in at a later date.

The table below summarizes the Dental Plan coverage:

PLAN 1							
Deductible:		\$0.00					
Coinsurance:							
Basic/ Routine		Major Treatment		Orthodontic Treatment			
80%		0%		0%			
Maximums:							
Basic/ Routine		Major Treatment		Orthodontic Treatment			
\$1,500 per year		N/A		N/A			
Fee Guide:		Current Provincial Fee Guide					
Covered Expenses:							
Basic/Routine							
Examinations, extractions, fillings	Prophylaxis, fluoride, x-rays	Pit and fissure sealants	Endodontics, root canal therapy	Periodontics, treatment of the gums	Denture relines and rebases	Denture repairs	Recall examinations, 1 visit per 9 months

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 (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. A Joint Board of Trustees oversees the Plan and its administration.

For the period **January 1, 2022 to December 31, 2022**, the monthly premium costs are:

	Premium	Subsidy	Premium Total without Dental	Premium for Optional Dental	Premium Total including Dental
Single	\$94.60	\$14.25	\$80.35	\$19.34	\$99.69
Couple	\$187.64	\$28.50	\$159.14	\$33.22	\$192.36
Family	\$233.37	\$35.65	\$197.72	\$33.22	\$230.94

*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, 2022 to December 31, 2022 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 SGEU Extended Health Care Plan for PS/SGEU Employees at the time of termination/retirement.

Retirees/surviving spouses, who become eligible January 1, 2022, 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 PS/GE SGEU Extended Health Care Plan for Retired Employees and is subsequently rehired, their retiree coverage (subject to continued payment of premiums) can be suspended once they are enrolled in 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 Facts

- Fee Guide is based on retiree's province of residence – if specific coverage details are required its 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:



1877-852-5808
306-798-0000 (Regina)



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