

Fact Sheet



2021-22 Post-Retirement Benefits Premium Renewal Effective April 1, 2021 for OPSEU Pension Trust Plan Retirees

Treasury Board Secretariat (TBS) has oversight of the Ontario Public Service (OPS) group insurance Post-Retirement Benefits (PRB) program and is responsible for conducting the annual premium rate review.

If you are an OPSEU Pension Trust (OPTrust) retiree or survivor and currently enrolled in a PRB plan, you may be subject to cost-sharing terms associated with your elected plan. Additionally, you are either enrolled or eligible to enrol in a 100% retiree-paid Optional Upgrade Plan (OUP) that comprises emergency out-of-country coverage and global medical assistance as follows:

PRB Plan	Cost-Sharing Terms
Legacy Plan (169494)	50:50 premium cost-sharing: If you are enrolled in this plan, you pay 50 percent of the applicable premium rate adjustment.
Retiree Focused Plan (169974)	The 100 percent Government-paid plan: If you are enrolled in this plan, you will not be affected by any premium rate adjustments. OR The 100 percent retiree-paid plan: If you are in enrolled in this plan, you will be subject to any applicable premium rate adjustments.

Please find information below relating to the premium rates that apply to you for PRB group insurance benefits including the OUP.

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Group Insurance Premium Rate Review:

Monthly premium rates for retirees covered under the PRB program are determined based on several factors, including a review of actual claims experience, trends in benefit plan usage, the plans' financial status and benefit plan design. An independent actuarial review is conducted annually, and rates are typically adjusted each fiscal year.

A review of the 2019-2020 overall plan year results included consideration of the evolving uncertainties related to the COVID-19 pandemic and fiscal implications for the Province. Over the plan year, utilization increased in some benefit plans and decreased in others.

For the period April 1, 2021 through March 31, 2022, the current premium rates for all group insurance plans will remain unchanged, including the retiree-paid OUP. The following rate tables outline the monthly premiums for the Legacy and Retiree Focused plans, as applicable.

Legacy Plan – 50:50 Cost Sharing – Rates for 2021-2022 including 8% Retail Sales Tax (RST) will continue to apply as follows:

Legacy Plan	Monthly Cost of Plan (in effect until March 31, 2022)	You Pay (monthly) (in effect until March 31, 2022)
Single	\$161.02	\$80.51
Family	\$298.40	\$149.20

Retiree Focused Plan – Members paying 100% premiums: Rates for 2021-2022 including RST will continue to apply as follows:

Retiree-Focused Plan	You Pay (monthly) (in effect until March 31, 2022)
Single	\$80.51
Family	\$149.20

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Temporary Premium Holiday - Optional Upgrade Plan (OUP):

In response to impacts of the pandemic on utilization, a 3-month temporary premium holiday will be implemented for the retiree-paid Emergency Out-of-Country plan (i.e. OUP) between September 1, 2021 and November 30, 2021. This means that retirees/survivors enrolled in the Emergency Out-of-Country plan will not pay premiums during the 3-month period but will continue to have access to this coverage. The premium holiday does not apply to any other retiree-paid plans.

Following the premium holiday period, premium deductions will resume at the existing rates in December 2021.

OUP Plan A: Legacy Plan Members – Rates for 2021-2022 including 8% RST will continue to apply as follows:

OUP Plan A (Emergency Out-of-Country coverage, Global Medical Assistance and Catastrophic Drug Coverage)	You Pay (monthly) (in effect until March 31, 2022)
Single	\$26.78
Family	\$43.86

OUP Plan B: Retiree Focused Plan – Rates for 2021-2022 including 8% RST will continue to apply as follows:

OUP Plan B (Emergency Out-of-Country coverage and Global Medical Assistance)	You Pay (monthly) (in effect until March 31, 2022)
Single	\$23.84
Family	\$37.56

The OUP continues to provide flexibility and choice at costs well below similar plans offered in the market. The Government will continue to ensure measures are in place to preserve cost-effectiveness of these plans into the future.

Centre for Public Sector Labour Relations and Compensation

Broader Public Sector Oversight and Compensation Division

Treasury Board Secretariat

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Note: You may elect to enrol in the OUP coverage at any time following retirement. If you wish to terminate OUP coverage, you must provide OPTrust with one month's advance notice in writing. You may do so by messaging OPTrust via your Online Services account or by sending a signed letter via Canada Post, fax or email. A decision to terminate OUP coverage is irrevocable. You will not be able to re-enrol in the OUP at any future time.

Please contact the OPTrust directly for specific premiums rate information or to confirm your eligibility in the PRB plans.

RESOURCES:

For inquiries about benefits claims please contact the insurance carrier:

Canada Life:

Phone: 1-800-874-5899

Website: www.canadalife.com

For questions about Enrolment please contact the pension administrator:

OPTrust – Member Experience:

Phone: 416-681-6100 or 1-800-637-0024 (Toll Free)

Fax: 416-681-6175

Website: www.OPTrust.com

Email: email@optrust.com