



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 effectively on 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, 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, 2025, to December 31, 2025**. The following information describes but does not alter or replace the insurance coverage specified in the insurance contract.

The new subsidy amounts reflect a 5 per cent increase from last year.

For this year’s renewal, there are no enhancements.

Due to a delay in approval, this rate will take effect on April 1, 2025; however, payments for January through March will still need to be covered. To minimize the impact, the total amount owing for these months will be divided and added to your monthly payments from April to December, resulting in an adjusted monthly payment.

Cost of Insurance and Method of Payment

Premium costs for 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, 2025, to December 31, 2025**, the monthly premium costs are:

	Premium	Subsidy	Premium Total without Dental	Premium for Optional Dental	Premium Total including Dental
Single	\$107.07	\$14.96	\$92.11	\$38.90	\$131.01
Couple	\$212.18	\$29.93	\$182.25	\$67.06	\$249.31
Family	\$263.97	\$37.43	\$226.54	\$67.06	\$293.60

*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.

**SGEU retirees received an increase of 5% on the previous subsidy amount.

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, 2025, to December 31, 2025, 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 on January 1, 2025, 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 PS/GE SGEU Retirees and is subsequently rehired, their retiree coverage (subject to continued payment of premiums) can be suspended once they are enrolled in the employee plan.

To suspend their Retiree coverage, the employee must contact Plannera Pensions and 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 the date of termination, they will again be eligible to apply for the retiree plan. The employee must contact Plannera Pensions and Benefits to reactivate their plan. If the retiree is a PS/GE SGEU member but the new job is OOS or CUPE, they must go back to the initial group from which they retired.

Additional Facts

- Fee Guide is based on the 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

If you have any questions, please get in touch with your Human Resources department.