



Insured Benefits in Retirement for Members of the PSPP



Wouldn't you like to have peace of mind in retirement?

Having insured benefits coverage can offer you a level of comfort knowing that you, your spouse, and eligible dependants will be properly protected and cared for.

As a retired member, or a surviving spouse of a member of the PSPP, you may be eligible to receive insured medical benefits in retirement depending on your length of service and your ability to meet certain criteria. In this booklet, we provide you with general information about these benefits, your eligibility, and how to best access them.

We will cover the following topics:

- About insured benefits
- What are Optional Upgrades?
- Are you eligible?
- What coverage is available?
- Effective and ending dates for coverage
- Who does what?

About insured benefits

The Government of Ontario provides **eligible PSPP retired members** and their eligible spouses and dependants with insured medical benefits coverage through Canada Life.

- It's important to know that insured benefits are not part of the PSPP's pension benefits and are determined by the Government of Ontario.

Important: If you are a PSPP retired member and have insured benefits coverage through your employer or association (e.g., GO Transit), then you are covered under a separate policy and should contact your employer or association for more information.

What are Optional Upgrades?

The Government of Ontario offers extended health coverage to eligible retired members if they elect the coverage. If you're interested in reading about eligibility criteria, coverage, and premiums, please see the "Optional Upgrade Package" information "Optional Upgrade Package (OUP)" on [page 8](#), as well as on the insured benefits page of our website, **OPB.ca**.

Are you eligible?

Eligibility for insured benefits coverage is dependent on your employer, length of service, retirement date, and other criteria. **This booklet is specific to regular retired members of the PSPP.**

Key considerations

- If you are receiving a pension from both the PSPP and the OPSEU Pension Plan, your combined pension credit in both plans will count toward your eligibility criteria.
- If you are a part-time, seasonal, or unclassified employee, when we say "pension credit" in the eligibility table below, we mean "continuous service with some pension credit in each year".
- If you are an employee of Ontario Northland Transportation Commission, Owen Sound Transportation Company, TVO, Investment Management Corporation of Ontario, or Agricorp, special rules apply to you. Please contact our Client Care Centre at 416-364-5035 or toll-free at 1-800-668-6203 for more information.
- If you are an employee of GO Transit you are not covered under this policy. Please contact your Human Resources Branch at GO Transit at 416-869-3600 or toll-free at 1-888-438-6646.

Definitions

Here are some key definitions you should know:

- Date of hire – This is the date when you first became employed by the Ontario government either with your current or a prior employer.
- Immediate unreduced pension – This is the type of pension you'll receive if you retire after reaching your earliest unreduced retirement date or age 65. It is not subject to any reductions for early retirement and payment starts the month after you end your employment with your PSPP employer.

Eligibility for PSPP members

In January 2017, the government introduced new insured benefits rules and policies. Please see the table below for eligibility and applicable policies based on different scenarios.

If you were hired before January 1, 2017

Scenario	Retirement	Pension commencement date	Coverage and responsibility for premiums	Eligible for Optional Upgrade Pkg
If you have at least 10 years of credit related to pre-January 1, 2017 service at retirement, you are grandfathered under the old eligibility rules.	Retire with any type of pension and receive insured benefits coverage.	On or after January 1, 2017	You can choose between: Legacy Plan (169493) 50/50 cost share, OR Retiree-Focused Plan (169973) 100% paid by the Government of Ontario	Yes
If you don't have at least 10 years of credit related to pre-January 1, 2017 service but have at least 20 years of total credit at retirement	Retire with an immediate unreduced pension to qualify for insured benefits coverage in retirement.	January 1, 2017	You can choose between: Legacy Plan (169493) 50/50 cost share, OR Retiree-Focused Plan (169973) 100% paid by the Government of Ontario	Yes
If you don't have at least 10 years of credit related to pre-January 1, 2017 service but have 10 to 19 years of total credit at retirement	Retire with an immediate unreduced pension to qualify for self-funded insured benefits coverage in retirement.	January 1, 2017	Retiree-Focused Plan (169973) 100% paid by retired member	Yes

Scenario	Retirement	Pension commencement date	Coverage and responsibility for premiums	Eligible for Optional Upgrade Pkg
If you ended your employment in 1988 or 1989	You are eligible for insured benefits coverage in retirement	January 1, 2017	You can choose between: Legacy Plan (169493) 50/50 cost share, OR Retiree-Focused Plan (169973) 100% paid by the Government of Ontario	Yes

If you were hired on or after January 1, 2017

Eligibility criteria	Pension commencement date	Coverage and responsibility for premiums	Eligible for Optional Upgrade Pkg
20 years of pension credit at retirement. Retire with an immediate unreduced pension	On or after January 1, 2017	Retiree-Focused Plan (169973) 100% paid by retired member	Yes

What coverage is available?

Insured benefits coverage includes:

- Supplementary health and hospital coverage (SH&H)
- Vision and hearing aid coverage
- Dental care
- Basic Life Insurance
- Supplementary Life Insurance (SLI), up to age 65 (for certain eligible members)

See the “Insured Benefits Coverage” section of this booklet for specific coverage, based on each policy number.

Legacy Plan

- Policy number 169493

Retiree-Focused Plan

- Policy number 169973
- Valued at 50% of the Legacy Plan

Switching Plan Coverage

When you retire and depending on your eligibility, you may have a choice between the Legacy Plan and the Retiree-Focused Plan. If so, you can choose to switch plans during retirement. However, if you elect to switch from the Legacy Plan to the Re-tiree-Focused Plan, **this decision is irrevocable**. If you'd like to switch plans, you must make this change in December and it will take effect on January 1st of the following year.

How to make changes to your coverage

The following forms are available on our website at OPB.ca.

- To apply for insured benefits coverage, name life insurance beneficiaries and to confirm your dependant information, complete an **OPB 1122 - Post-Retirement Insured Benefits Application Form**.
- To make changes to your personal information, change between Single and Family coverage, or switch plan coverage, complete an **OPB 1004 - Retired Member Information Change Form**.
- To change your beneficiaries for Basic Life Insurance (BLI) and Supplementary Life Insurance (SLI), complete an **OPB 1060 - Designating Life Insurance Beneficiaries Form**.

Effective and end dates of coverage

This table summarizes the effective start and end dates for your insured benefits. For Optional Upgrades effective and end dates of coverage, please refer to the insured benefits section on our website.

Date	Description
Effective date for coverage	<ul style="list-style-type: none">• The first day of the month you are entitled to receive a pension payment
End date for retired member or dependants	<ul style="list-style-type: none">• The date of death of the retired member, OR• The date the pension is suspended due to re-employment and re-enrolment in the PSPP of a retired member
End date for surviving spouse in receipt of a survivor pension	<ul style="list-style-type: none">• The date of death of the surviving spouse
End date for a dependant child in receipt of a pension from the PSPP	<ul style="list-style-type: none">• The date the child is no longer considered to be a dependant child, OR• The date of death of the dependant child

Insured Benefits Coverage

The following provides an overview of coverage.

Health

Service	Legacy Plan	Retiree-Focused Plan	Other coverage sources
Drugs	<ul style="list-style-type: none"> • Reimbursement - 90% coverage for eligible submitted drug costs – no annual maximum – per covered person • Deductible: \$3 per Drug Identification Number (DIN) • Drug card access • Generic product pricing – purchased product cost • Coverage for ODB Deductibles 	<ul style="list-style-type: none"> • Reimbursement - 90% coverage, reduced to 75% coverage at the age of Ontario Drug Benefit (ODB) • (ODB) eligibility for eligible submitted drug costs to a maximum \$10,000/yr per patient, PLUS • Catastrophic Drug Coverage (CDC) - This plan will pay 100% of eligible drug costs above the annual \$10,000 threshold (i.e. after out-of-pocket expenses of \$1,000/ yr up to the age of ODB eligibility, and \$2,500/yr after the age of ODB eligibility) per covered person • Drug card • Mandatory lowest-cost, immediately available generic product pricing • Maximum of six (6) dispensing fees per year per maintenance prescription drug claim unless a physician specifically prescribes otherwise. • Exclusion of coverage for ODB deductibles • Any drugs that are currently being covered are grandparented 	<ul style="list-style-type: none"> • ODB – primary payor as at age 65, for drugs on a defined formulary. Deductibles apply based on single/ family income • The Ministry of Health and Long-Term Care Trillium Plans and Exceptional Access Program may also offer assistance for high-cost drugs and products that are not on the ODB formulary
Hospital	<ul style="list-style-type: none"> • \$120/day- Semi-Private/ Private room 	<ul style="list-style-type: none"> • \$120/day- Semi-Private/ Private room 	<ul style="list-style-type: none"> • Standard ward care – covered by OHIP

Service	Legacy Plan	Retiree-Focused Plan	Other coverage sources
Paramedical	<ul style="list-style-type: none"> • Massage Therapist, Physiotherapist, Naturopath, Osteopath, Chiropractor and Podiatrist; \$35 per visit to a max \$1,200/yr per patient, per provider • Speech Therapist: \$35 per half-hour visit, to a max of \$1,400 per year per patient. • Psychologist, psychotherapist and/ or social worker with a Master’s Degree in Social Work: \$80 per half-hour visit, to a max of \$1,600 per year per patient. 	<ul style="list-style-type: none"> • Combined Maximum: 100% of eligible claim cost to maximum \$500/ year per person – all providers – no per visit max 	<ul style="list-style-type: none"> • OHIP coverage at age 65 for podiatrist, and for post hospital physiotherapy • Speech Therapy in hospital - OHIP
Vision Care	<ul style="list-style-type: none"> • Max \$340 + cost of one routine eye exam/24 months • Deductible \$10/single, \$20/ Family - combined with Hearing Aids 	<ul style="list-style-type: none"> • Max \$340 + cost of one routine eye exam/36 months. With exam coverage ending at age of ODB eligibility • Deductible \$10/single, \$20/ Family - combined with Hearing Aids 	<ul style="list-style-type: none"> • OHIP annual routine eye exam coverage at age 65, or earlier, for certain conditions
Hearing Aids	<ul style="list-style-type: none"> • Max \$1200/ four years. Deductible: \$10/Single, \$20/ Family - combined with vision care 	<ul style="list-style-type: none"> • Max \$900/ four years. Deductible: \$10/Single, \$20/ Family - combined with vision care 	<ul style="list-style-type: none"> • Assistive Devices Program (ADP) – provides 75% for some expenses. Group plans supplement ADP
Orthotic Appliances and Orthopaedic Shoes	<ul style="list-style-type: none"> • Orthopaedic shoes: 75% of the cost of 1 pair/ repair to a maximum of \$500/yr., per product • Orthotic Appliances: 100% of cost to a maximum \$500/yr 	<ul style="list-style-type: none"> • 80% of the cost of 1 pair/ repair - of each product - to a maximum of \$500/ yr., per product 	<ul style="list-style-type: none"> • ADP Coverage for orthotic appliances
Diabetic Appliances and Supplies	<ul style="list-style-type: none"> • Blood Glucose Monitor -\$400/four yrs • Insulin Infusion Pump:\$2,000/five yrs • Jet Injectors: \$1,000/life • Appliances related supplies: \$2,000/year 	<ul style="list-style-type: none"> • Blood Glucose Monitor - \$400/four yrs • Insulin Infusion Pump:\$2,000/five yrs • Jet Injectors: \$1,000/life • Appliances related supplies: \$2,000/year 	<ul style="list-style-type: none"> • ADP Coverage for appliances
Private Duty Nursing	<ul style="list-style-type: none"> • 100% of cost, subject to reasonable and customary charge 	<ul style="list-style-type: none"> • 75% to \$20,000 annual maximum 	<ul style="list-style-type: none"> • Not applicable

Service	Legacy Plan	Retiree-Focused Plan	Other coverage sources
Other Health Services/Supplies	<ul style="list-style-type: none"> 100% of cost – subject to reasonable and customary charges – unless otherwise specified. Items include: ambulance services, wheelchair rentals, hospital bed purchases, casts, braces prosthetics, among other services. 	<ul style="list-style-type: none"> 75% reimbursement – unless otherwise specified. Standard covered services/supplies – subject to reasonable and customary charges 	<ul style="list-style-type: none"> ADP coverage for some equipment (e.g. CPAP machines, wheelchairs)

The Government of Ontario announced coverage improvements for services provided by a psychotherapist practicing under the supervision of a registered psychologist retroactive to **November 18, 2018**. All incurred eligible claims for these services on or after November 18, 2018, that were not previously reimbursed, can now be submitted during a one-time window from September 1, 2024, to December 31, 2024.

All eligible claims incurred between November 18, 2018, to December 31, 2022, must be submitted for consideration during the open window above. Please see the coverage details below:

- For eligible claims for psychotherapy services incurred up to December 31, 2021, it will be assessed based on the \$40 per half-hour cap to the annual maximum of \$1,400.
- For eligible claims for psychotherapy services incurred on or after January 1, 2022, it will be assessed based on the \$80 per half-hour cap to the annual maximum of \$1,600.

Important: Any eligible claims must be submitted under the name of the supervising psychologist that the psychotherapist was practicing under.

For more details, please see the Fact Sheet that was mailed to you.

Dental

Service	Legacy Plan	Retiree-Focused Plan
Deductible	<ul style="list-style-type: none"> \$50/yr. Single or Family 	<ul style="list-style-type: none"> No deductible
Basic Dental	<ul style="list-style-type: none"> 85% coverage - Unlimited 	<ul style="list-style-type: none"> 75% to max \$1,500/yr per insured
Dentures/Major Restorative	<ul style="list-style-type: none"> Dentures: 50% to \$3000/lifetime per person Major restorative: 50% to \$2000/yr per person 	<ul style="list-style-type: none"> Not covered
Orthodontic	<ul style="list-style-type: none"> 50% to max \$3000/lifetime per child age six to 18 	<ul style="list-style-type: none"> Not covered

Basic Life Insurance (BLI)

Service	Legacy Plan
<ul style="list-style-type: none"> • \$2,000.00 per eligible retiree • Premiums paid 100% by the Government • Option to waive coverage (waiver is irrevocable) 	<ul style="list-style-type: none"> • \$2,000.00 per eligible retiree • Premiums paid 100% by the Government • Option to waive coverage (waiver is irrevocable)

Basic Life Insurance (BLI) for LLBO/LCBO

- If you retired before June 1, 1987, your coverage is reduced to \$3,000
- If you retired between June 1, 1987 and June 30, 1990, your coverage is reduced to \$4,000
- If you retired on or after July 1, 1990, your coverage is reduced to \$5,000 and will be reduced to \$4,500 on the October 1, coinciding with or following the date you retire.

Legacy Plan and Retiree-Focused Plan premiums effective April 1, 2024

— includes 8% Retail Sales Tax (RST)

Insured Benefits Coverage	Legacy Plan - 50:50 Cost Sharing (50% retiree share)	Retiree-Focused Plan (Employer or Retirees/Survivors paying 100% of premiums)
Single	\$88.72	\$88.72
Family	\$164.33	\$164.33

Optional Upgrade Package (OUP)

If you choose to add the Optional Upgrade Package to your Plan, premiums are 100% retiree-paid.

Service	Optional Upgrade Legacy Plan	Optional Upgrade Retiree-Focused Plan
Emergency Out of Province/ Out of Country Coverage	<ul style="list-style-type: none"> Coverage at 100% to a lifetime maximum of \$1M for eligible medical expenses incurred due to emergency or unexpected sudden illness during temporary absence outside Canada, over and above OHIP out-of-country and standard health plan terms. Ninety-day trip maximum 	<ul style="list-style-type: none"> Coverage at 100% to a lifetime maximum of \$1M for eligible medical expenses incurred due to emergency or unexpected sudden illness during temporary absence outside Canada, over and above OHIP out-of-country and standard health plan terms. Ninety-day trip maximum
Global Medical Assistance (GMA) – Travel Assistance Plan	<ul style="list-style-type: none"> A complement to the Out of Province/ Out of Country coverage that provides 24 hour access to medical assistance via a worldwide communications network that locates providers, obtains carrier approval of covered services including hospital payment, evacuation, transport/ lodging for family member to return to home Caps and conditions apply 	<ul style="list-style-type: none"> A complement to the Out of Province/ Out of Country coverage that provides 24 hour access to medical assistance via a worldwide communications network that locates providers, obtains carrier approval of covered services including hospital payment, evacuation, transport/ lodging for family member to return to home Caps and conditions apply
Catastrophic Drug Coverage (CDC)	<ul style="list-style-type: none"> 100% coverage for eligible drug expenses in excess of an annual plan threshold OR \$10,000 in eligible submitted drug expenses per year, per patient 	<ul style="list-style-type: none"> Not applicable.
Other Coverage Sources	<ul style="list-style-type: none"> OHIP covers standard ward care, in-patient costs, and other medical care up to specified daily maximums, for emergency treatment costs incurred outside Canada 	<ul style="list-style-type: none"> OHIP covers standard ward care, in-patient costs, and other medical care up to specified daily maximums, for emergency treatment costs incurred outside Canada

Optional Upgrade Package premiums effective April 1, 2024

— includes 8% Retail Sales Tax (RST)

Insured Benefits Coverage	Legacy Plan monthly premium	Retiree-Focused Plan monthly premium
Single	\$27.67	\$23.84
Family	\$45.75	\$37.56

Note: Canada Life may change these premiums annually based on factors such as claims experience.

Who does what?

Canada Life is the provider of these insured benefits policies. This table describes the roles, responsibilities, and contact information for the administration of insured benefits.

Who to contact	Responsibilities
<p>The Canada Life Assurance Company London Benefit Payments P.O. Box 5111, Station "B" London ON N6A 0C5 Toll Free: 1-800-874-5899 TTY Line - available for the deaf or hard of hearing Toll Free: 1-800-990-6654 Website: canadalife.com</p>	<ul style="list-style-type: none"> • Administers the insured benefits policies • Responds to retired members' questions and all issues related to claims reimbursement and coverage for a particular medical service or supply • Pays eligible claims and eligible life insurance proceeds
<p>Treasury Board Secretariat For appeals only: The Secretary, Insurance Appeals Committee Benefits Policy, Human Resources Division Ferguson Block, 13th Floor, 77 Wellesley Street, West Toronto ON M7A 1N3</p>	<ul style="list-style-type: none"> • Determines the insured benefits coverage and sets the eligibility criteria • Manages the appeal process for insured benefit coverage issues
<p>Ontario Pension Board Pensioner Services 200 King St. West, Suite 2200 Toronto ON M5H 3X6</p> <p>Telephone: 416-364-8558 Toll Free: 1-800-668-6203 clientservice@opb.ca Website: OPB.ca</p>	<ul style="list-style-type: none"> • Deducts and remits premiums to Canada Life as applicable • Provides forms at retirement and upon request to retired members and their survivors • Makes available online the booklets that summarize the coverage under the insured benefits policies • Refers enquiries about benefit coverage to Canada Life
<p>PSPP Employer</p>	<p>Refers retired members and survivors for assistance concerning the following:</p> <ul style="list-style-type: none"> • Payment of eligible claims • General claims enquiries • Details concerning benefits coverage
<p>PSPP Retired Member/Survivor</p>	<ul style="list-style-type: none"> • Submits all claims directly to Canada Life • Submits appeals concerning coverage issues directly to the Treasury Board Secretariat • Notifies OPB of any change of coverage <p>Note: If you call Canada Life directly, you must provide the Canada Life Policy Number AND your OPB Client Number for identification</p>

Note: This document describes the main features of PRB plans and/or Optional Upgrades Packages. However, it is not a legal document and, in particular, does not form a contract between eligible participants, OPB, the Crown, and/or Canada Life.