

## Post-Retirement Benefits - Optional Upgrade Packages available for Eligible PSPP Retirees and Survivors

Eligible Public Service Pension Plan (PSPP) retirees and their survivors<sup>1</sup> enrolled in the Legacy Post Retirement Benefits (PRB) Plan or in the Retiree-Focused PRB Plan may purchase an additional suite of benefits known as the Optional Upgrade Package as follows<sup>2</sup>:

Optional Upgrade Package A	Optional Upgrade Package B
<p>If you are enrolled in the Legacy PRB Plan, the upgrade package includes:</p> <ul style="list-style-type: none"><li>• Emergency out-of-country coverage</li><li>• Global Medical Assistance</li><li>• Catastrophic Drug Coverage</li></ul>	<p>If you are enrolled in the Retiree-Focused PRB Plan, the upgrade package includes:</p> <ul style="list-style-type: none"><li>• Emergency out-of-country coverage</li><li>• Global Medical Assistance</li><li>• Note: Coverage under the Retiree-Focused Plan already includes catastrophic drug coverage</li></ul>

## Highlights

### Upgrade Package Components

**Emergency out of country coverage:** Reimbursement of eligible expenses incurred due to a medical emergency or sudden unexpected illness or injury while the covered person[s] is travelling outside Canada for business, education or pleasure. Limited to trips of 90 days or less and subject to a \$1,000,000 lifetime payment maximum. Out-of-Province coverage is included in the Legacy PRB Plan and the Retiree-Focused PRB Plan.

**Global Medical Assistance:** This complements the Emergency out-of-country coverage by providing 24-hour access to medical referral assistance and support in the event of a travel medical emergency.

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<sup>1</sup> The following retiree groups and their survivors are not eligible to enrol in the Optional Upgrade Packages: OPPA members and Provincial Judges.

<sup>2</sup> Which Optional Upgrade Package is available to you will depend on which Post-Retirement Benefits plan you participate in. You cannot choose between the optional upgrade packages, nor within the optional upgrade packages.

**Catastrophic Drug Coverage (if applicable):** 100 per cent coverage for eligible drug expenses in excess of a \$10,000 per year threshold, per covered patient, subject to a \$3 per prescription deductible.

## Participation and Premium Payment Terms

**Enrolment:** Participation is optional. Application to enrol may occur at retirement or at any time thereafter. If you enrol and later decide to end coverage, your decision is irrevocable and you will not be able to re-enrol.

**Coverage:** Your single or family coverage status under the Legacy PRB Plan or the Retiree-Focused PRB Plan will apply to your upgrade package.

**Premiums:** You pay 100 per cent of the monthly premium costs for coverage under the applicable upgrade package.

<b>Monthly premiums – effective April 1, 2024</b> (including 8% Retail Sales Tax)	<b>Single Coverage</b>	<b>Family Coverage</b>
Optional Upgrade Package A (Legacy PRB Plan)	\$27.67	\$45.75
Optional Upgrade Package B (Retiree-Focused PRB Plan)	\$23.84	\$37.56

Premium rates are subject to change annually based on consideration of factors such as claims experience.

## Application Forms and Other Information

For details of the optional upgrade features, please refer to the Post-Retirement Benefits Optional Upgrade Pamphlet.

**Application Forms:** Please contact OPB at 416-364-5035 or toll-free 1-800-668-6203.

Insured benefits plan coverage information: Please contact The Canada Life Assurance Company at 1-800-874-5899 or toll-free 1-800-990-6654.

Note: The Fact Sheet describes the main features of PRB Optional Upgrades Packages. It is not a legal document and in particular, does not form a contract between the Government of Ontario and eligible retirees or survivors. If there are differences between the information in this fact sheet and the provisions of the policies with the insurance underwriters/carriers, the PRB Plan group policy will prevail.