

Post-Retirement Benefits - Optional Upgrade Packages available starting May 1, 2017 for Eligible OPSEU Pension Plan Retirees

OPSEU Pension Plan retirees enrolled in the Legacy Post Retirement Benefits (PRB) or in the Retiree-Focused (PRB) plans may purchase an additional suite of benefits known as the Optional Upgrade Package as follows¹:

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

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 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.

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.

Catastrophic Drug Coverage (if applicable): 100% 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 anytime thereafter. If you enrol and later decide to end coverage, your decision is irrevocable and you will not be able to re-enrol.

¹ 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

Coverage: Your single or family coverage status under the supplementary health and hospital PRB plan will apply to your upgrade package coverage status.

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

Monthly premiums effective May 1, 2017 to March 31, 2018 (Including 8% Retail Sales Tax)	Single Coverage	Family Coverage
Optional Upgrade Package A	\$7.05	\$11.55
Optional Upgrade Package B	\$6.11	\$9.63

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 the OPSEU Pension OPTrust at optrust.com or 416-681-6100 or toll-free 1-800-637-0024.

Insured benefits plan coverage information, contact the Great West Life Assurance Co. at 1-800-874-5899 or TTY 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. 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.