



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

As a member, or a surviving spouse of a member of the PSPP, you may be eligible to receive insured benefits coverage 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
- 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 access to post-retirement group insured benefits coverage comprised of supplementary health and hospital benefits, including vision care and hearing aid coverage, dental and basic life insurance 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.

Are you eligible?

Eligibility for insured benefits coverage is dependent on your employer, length of service, retirement date, and other criteria. **This booklet only applies to those members employed by the Indigenous Police Chiefs of Ontario (IPCO) Services or through the Ontario First Nations Policing Agreement (OFNPA).**

Key considerations

- If you are eligible to receive a pension from both the PSPP and OPSEU Pension Plan, your combined pension credit in both plans will count towards your eligibility criteria.
- If you are a part-time, seasonal, or fixed term employee, "pension credit" in the eligibility table below, means "continuous service with some pension credit in each year".

Definitions

Here are some key definitions you should know:

- Date of hire – This is the date when you first became employed by a participating government of Ontario PSPP 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. An immediate unreduced pension 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 Officers of IPCO services and First Nations Officers employed through the OFNPA

Date of hire	Criteria	Coverage and responsibility for premiums
Before January 1, 2018	<ul style="list-style-type: none"> No pension credit requirement for officers Retire with any type of pension 	OPPA-Aligned Legacy Plan (Policy Number 157836) 100% paid by the Government of Ontario
On or after January 1, 2018	<ul style="list-style-type: none"> 20 years of pension credit at retirement Retire with an immediate unreduced pension 	OPPA-Aligned Legacy Plan (Policy Number 157836) 50-50 cost-share
On or after January 1, 2018	<ul style="list-style-type: none"> 20 years of pension credit at retirement Retire with a reduced pension or from a deferred status 	OPPA-Aligned Legacy Plan (Policy Number 157836) 100% paid by the retiree/survivor

Eligibility for Civilians of IPCO services and First Nations Officers employed through the OFNPA

Date of hire	Criteria	Coverage and responsibility for premiums
Before January 1, 2018	<ul style="list-style-type: none"> 10 years of pension credit at retirement Retire with any type of pension 	OPPA-Aligned Legacy Plan (Policy Number 157836) 100% paid by the Government of Ontario
On or after January 1, 2018	<ul style="list-style-type: none"> 20 years of pension credit at retirement Retire with an immediate unreduced pension 	OPPA-Aligned Legacy Plan (Policy Number 157836) 50-50 cost-share
On or after January 1, 2018	<ul style="list-style-type: none"> 20 years of pension credit at retirement Retire with a reduced pension or from a deferred status 	OPPA-Aligned Legacy Plan (Policy Number 157836) 100% paid by the retiree/survivor

What coverage is available?

Insured benefits coverage for IPCO and OFNPA retirees aligns with coverage under the benefit policies self-administered by the Ontario Provincial Police Association (for current active and retired members based on eligibility criteria) and includes benefits such as:

- Supplementary Health and Hospital coverage (SH&H)
- Vision care and hearing aid coverage
- Dental coverage
- Basic Life Insurance

The coverage tables that follow provide a summary of coverage for the post-retirement benefits under plan policy numbers 157836 and 169493 (see page 4).

Benefits provided under the group policies are subject to change in accordance with applicable authority documents. While every effort has been made to ensure that this summary is accurate, benefits may change from time-to-time.

As a summary, this booklet does not include all details, qualifications, restrictions, exclusions, and limitations applicable to the group insurance benefit plans.

How to make changes to your coverage

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

- When planning for retirement, you can elect insured benefits coverage, designate life insurance beneficiaries and confirm your dependant information, by completing an **OPB 1122 - Post-Retirement Insured Benefits Application Form**.
- To make changes to your personal information or change between Single and Family coverage, complete an **OPB 1004 - Retired Member Information Change Form**.
- To change your beneficiary designations 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.

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	The earlier of: <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	The earlier of: <ul style="list-style-type: none"> • The date the child is no longer considered to be an eligible dependant child, OR • The date of death of the dependant child

Insured Benefits Coverage

The following provides an overview of coverage. For specific questions about eligible expenses for coverage the group insurance benefits plan, including OPBA-Aligned Legacy plan premiums please contact Canada Life directly.

Health

Benefit Type	Summary of Coverage
Prescription Drugs	<ul style="list-style-type: none"> • Reimbursement: 90% coverage for eligible submitted prescription drug costs per covered person, subject to maximums for certain products: • Erectile dysfunction medications: \$1,000 per calendar year • Smoking cessation medications: \$1,000 per lifetime • Non-prescription drugs (drugs sold without a prescription or over the counter medication) will not be covered by this plan. • Prior authorization for specific prescription drugs • Enhanced mandatory generic substitution terms • Health Case Management i.e., covered persons undergoing drug treatment for specified medical conditions will be connected with a health case manager for ongoing support • \$10 dispensing fee cap • Drug Card Access • Vaccine coverage
Hospital	<ul style="list-style-type: none"> • Semi-private room: 100% of reasonable and customary fees • Private room: Maximum \$225 per day • Convalescent Hospital or Chronic Care Hospital: <ul style="list-style-type: none"> ◦ Maximum \$225 per day ◦ For patients age 65 or over \$225 per day, limited to 120 days per calendar year
Paramedical	<ul style="list-style-type: none"> • Services covered to a maximum of \$45 per visit, with an annual maximum of \$1200/year per person, per provider for the following paramedical practitioners who are licensed and practicing within the scope of their license: <ul style="list-style-type: none"> ◦ Acupuncturist ◦ Chiropodist/Podiatrist ◦ Physiotherapist ◦ Speech Therapist ◦ Chiropractor ◦ Naturopath ◦ Osteopath ◦ Registered Massage Therapist • \$100 per year for in-office surgery by a Podiatrist, included in \$1200 annual maximum

Benefit Type	Summary of Coverage
Out-of-hospital licensed psychological treatment	<ul style="list-style-type: none"> • Unlimited coverage for individual, family and group therapy when provided by a Psychologist, or Psychological Associate, or social worker with a Master of Social Work (MSW), or a Registered Social Worker (RSW). <ul style="list-style-type: none"> ◦ Practitioners must be registered with the governing college in the province where they practice. ◦ Services provided by a social worker must be equivalent to those provided by a Psychologist.
Vision Care	<ul style="list-style-type: none"> • Adults: Max - \$425 every consecutive 24-month period • Children up to age 12: Max \$425 every consecutive 6-month period • Laser Eye Surgery: Lifetime maximum of \$1500. Does not include refractive lens exchange surgery or cataract surgery. • Eye exams: Reasonable fees, one per 24 months.
Hearing Aids	<ul style="list-style-type: none"> • Max \$1,000 per person in any consecutive 3-year period, for the purchase or repair of hearing aids (excluding batteries)
Orthotic Appliances and Orthopaedic Shoes	<ul style="list-style-type: none"> • Orthopaedic shoes: 75% of the cost of one pair or one repair to custom made/modified orthopedic shoes prescribed by a Physician, Chiropodist, Podiatrist or Orthopaedic Surgeon - to a maximum of \$500 per calendar year. • Orthotics: 100% of the cost of one pair of custom orthotics prescribed by a Physician, Chiropodist, Podiatrist or Orthopedic Surgeon to a maximum of \$500 per calendar year.
Diabetic Appliances and Supplies	<ul style="list-style-type: none"> • Insulin infusion pumps - \$3,000 per 5 consecutive years. • Jet Injectors: reasonable fees - one per 5 consecutive years. • Blood glucose monitoring machines (glucometer): reasonable fees for purchase and/or repairs - one machine per person per 3 consecutive years. • Flash glucose monitoring system (FreeStyle Libre): reasonable fees – must be insulin dependent. • Supplies: 100% of reasonable fees for supplies related to the above-referenced appliances, not subject to the appliance maximums.
Private Duty Nursing	<ul style="list-style-type: none"> • 100% of reasonable fees for private duty in-home nursing services by a Registered Nurse, Registered Nurse's Assistant or Licensed Practical Nurse. Coverage must be pre-approved by Canada Life.
Out-of-country Emergency Medical Coverage, and Travel Assistance	<ul style="list-style-type: none"> • Coverage for medical costs associated with an unexpected emergency - including, but not limited to doctor's fees, lab fees, room fees and diagnostic testing. • Provincial Health Care must be in effect to be eligible for benefits. • Travel Assistance: 24/7/365 access to a team of coordinators, anywhere in the world, for support with finding appropriate medical treatment, arranging billing under the group benefit plan or travel arrangements following an emergency.

Benefit Type	Summary of Coverage
Teladoc Medical Experts	<ul style="list-style-type: none"> • Access to more than 50,000 physicians in over 450 specialities and subspecialties world wide, for expert second opinions on surgery or medical diagnoses, assistance with withing a specialist and assistance with navigating the health care system. • Mental Health Navigator support: Assistance throughout the care plan, from the initial visit, to finding the right therapist, psychiatrist, or psychologist. <ul style="list-style-type: none"> ◦ Website: www.Teladoc.ca/canadalife ◦ Phone: 1-877-419-2378 ◦ Email: canclientmembersupport@teladochealth.com ◦ The Canada Life Policy and ID number required.
Other Health Services/Supplies	<ul style="list-style-type: none"> • 100% of cost – up to reasonable fees–. Items include: medically necessary ambulance services, wheelchair or hospital bed rentals or purchases, casts, braces, among other services. • Prior authorization may be required.

Dental

Benefit Type	Summary of Coverage
Basic Dental	<ul style="list-style-type: none"> • 90% reimbursement, based on the current year Ontario Dental Association Suggested Fee Guide for General Practitioners. • No annual maximum
Major Restorative, Dentures, Orthodontic	<ul style="list-style-type: none"> • 60% reimbursement to a combined maximum of \$2000 per person, per calendar year for services, including: <ul style="list-style-type: none"> • Major Restorative Services: Crowns, bridges, gold foil restorations, metal inlay restorations, retentive pins; prosthodontic services; porcelain repair • Dentures: Complete dentures, upper and/or lower, once every 3 years partial dentures, once every 3 years; repairs to existing bridgework not earlier than 3 months after insertion; 90% of the cost of denture repairs • Orthodontic Services: Observation, adjustment, orthodontic appliances preventive services, diagnostics • In office lab charges and diagnostic costs when applicable to the above procedures, eligible at 60% of the General Practitioner's fee guide • Fee Guide: Current year Ontario Dental Association (ODA) Suggested Fee Guide for General Practitioners

Basic Life Insurance (BLI)

- \$2,000.00 per eligible retiree
- Premiums paid 100% by the Government
- Option to waive coverage – this option is irrevocable.
- Taxable benefit and premiums paid will be reported on a T4A tax slip

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 Insurance Appeals Committee Benefits Governance and Appeals Unit Total Compensation Strategies Branch Total Rewards and Classification Division Centre for Public Sector Labour Relations and Compensation Treasury Board Secretariat 315 Front St. W., 6th Floor Toronto, ON M5V 3A4</p>	<ul style="list-style-type: none"> • Manages the appeal process for insured benefit coverage issues • Aligns the insured benefits coverage with terms for retirees of the Ontario Provincial Police (OPP) in accordance with the various authority instruments.
<p>Ontario Pension Board Pensioner Services 200 King St. West, Suite 2200 Toronto ON M5H 3X6 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 post-retirement benefits for IPCO and OFNPA retirees. However, it is not a legal document and, in particular, does not form a contract between eligible participants.