

Ontario Public Service
Retiree Benefit Plan Changes – Effective June 1, 2002



Management Board Secretariat
Human Resources Division
Benefits Policy, 416-325-4141

The benefit plan for retirees of the Ontario Public Service will be changing, effective June 1, 2002. If you are eligible for retiree benefits then the following changes will apply to your benefits coverage.

CONTEXT:

Since 1974, insured benefits for retirees have been established by Order-In-Council (OIC). Since that date, benefit changes negotiated with Ontario Public Service Employees Union (OPSEU) have been applied to retirees. The latest Order in Council, signed January 24, 1991, states that all benefits for retirees, other than life insurance, will be the same as those benefits negotiated with OPSEU.

The benefits package for OPSEU employees has changed as a result of the recent negotiations between the government and OPSEU. The changes negotiated with OPSEU will also apply to retirees.

Your pensioners' benefits package has been improved in some areas. Controls have been implemented in other areas in order to manage projected health and dental care cost increases now and in the future. The Government remains committed to providing a fair benefits package to eligible pensioners, at a reasonable cost.

WHAT'S NEW:

Effective June 1, 2002, the following benefit plan changes will be implemented for retirees:

SUPPLEMENTARY HEALTH AND HOSPITAL:

- *Hospital Coverage* – the per day coverage increases to \$120 (up from \$75);
- *Hearing Aids* – coverage increases to \$1,200 every 4 years (up from \$200 lifetime).
- *Paramedical* – the per visit maximum increases to \$25 per visit, (up from \$12 per visit). There is a new calendar year maximum of \$1,200 that applies to each practitioner separately. Covered practitioners are licensed in the following disciplines: chiropractor, podiatrist, chiropodist, physiotherapist, osteopath, naturopath, and massage therapist.
- *Psychologist* – coverage increases to \$25 per half-hour visit (up from \$16 first visit and \$12 thereafter). Now includes the services of a practitioner with a Master of Social Work. The calendar year maximum for psychologist services is \$1,400.
- *Speech Therapy* – coverage increases to \$25 per half-hour (up from \$12). The calendar year maximum for speech therapy is \$1,400.
- *Orthopaedic Shoes* - 75% of cost of orthopaedic shoes, 1 pair per year, \$500 calendar year maximum.
- *Orthotics* - 100% of cost for orthotics, one pair per year; \$500 calendar year maximum.
- *Out of Country* - coverage will be eliminated from the plan.

VISION CARE:

- The benefit will be increased to \$300 every 24 months.
- Premium payment will be based on an 80% employer, 20% retiree split (80% / 20%) rather than the 60% / 40% split now in place.

PRESCRIPTION DRUGS:

- The drug plan will now be reimbursed based on the lowest priced generic equivalent. This means, if you purchase a brand name drug, the plan will reimburse based on the cost of the generic and you will have to pay the difference. (However, if no generic equivalent exists for a covered drug, you will be reimbursed based on the brand name cost.)
- Coverage for Over-the-Counter drugs has been removed from the plan. (i.e. drugs that can be obtained without a prescription).
- Effective January 1, 2003, a per prescription deductible of \$3.00 will be introduced. On January 1, 2004, the deductible will increase to \$5.00 per prescription.

DENTAL CARE:

- *Major Restorative* – coverage for crowns and bridges has increased to .50% to a calendar year maximum of \$1,200. This is an increase from 40% to \$1,000 maximum.
- *Deductible* – There is a \$100 annual deductible for all dental services (preventive, basic, major, dentures, orthodontia).
- *Fee Guide* - Effective January 1, 2004, claims will be based on the previous year's Ontario Dental Association fee guide.
- *Recall Examinations* : Dental recall (the regular cleaning visits) will be extended to every 9 months. This will not apply to dependent children 12 and under.
- *Fluoride Treatment* will be eliminated for adults; fluoride will be available to dependent children 12 and under.

**For additional information, please contact Great West Life
at 1-800-874-5899 or (416) 440-0406.**