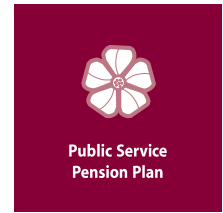


To: Retired plan members with extended health care
or dental coverage
From: Public Service Pension Board of Trustees
December 2016



Upcoming changes to your extended health and dental insurance rates and carrier

We recently worked with the Teachers' and College pension boards of trustees to complete a thorough joint review of extended health and dental insurance carriers to deliver benefits to you, our retired plan members and your dependants. This is the first time our three boards have jointly conducted a review of the market. The joint effort was done to achieve the best value by taking advantage of the buying power of the combined 60,000 retired pension plan members and reducing administrative costs.

As a result of this review, effective April 1, 2017, we will be moving your extended health care (including your prescription drug program) and dental coverage from Pacific Blue Cross (PBC) to Green Shield Canada (GSC).

Your coverage will continue with PBC through March 31, 2017, and the annual renewal of premium rates will take place on February 1, 2017. PBC will be increasing their premiums for the February renewal, which will be deducted from your January pension payment if you pay premiums. Because you will continue to be covered by PBC through March 31, you should continue to submit any claims to PBC incurred on or before that date.

While any rate increase is significant, we are pleased to inform you it only applies to February and March. With the move to GSC, **your rates for extended health coverage will decrease by at least seven per cent on April 1, 2017, from PBC's February and March rates.**

Who is Green Shield Canada?

GSC is a leading Canadian non-profit unionized health and dental benefits carrier. They support over 1.9 million plan members in a variety of industries such as manufacturing, public service, education, unions and other employer and association groups. GSC offers easy access to online services and a customer service centre, operating Mondays through Fridays from 5:30 a.m. to 5:30 p.m. (Pacific Time), committed to one-call resolution.

How will the change in carrier impact me?

You will not have to re-enrol as a result of the change. With GSC, there will be no changes to

- extended health and dental plan designs,
- eligible expenses,
- annual and lifetime maximums, and
- prior approved drug authorizations for specialty medications.

We are working to determine any possible key differences in administrative policies between GSC and PBC and to understand any possible impact on retired members.

What do I need to do?

GSC will provide you with all the information you need for the transition and guide you every step of the way. Here's what you can expect:

- Through March 31, 2017, your extended health and dental coverage information, including your claims history (annual and lifetime maximums), will transition directly from PBC to GSC. Deductibles will not need to be re-satisfied.
- GSC will mail you a welcome package in March. It will include your new GSC ID card and claiming instructions.

Where can I get more information?

You will receive more information in your *Pension Life* newsletter in January. In the meantime, if you have any questions, please see our October 24, 2016, Board Communiqué and FAQs on the retired member section of pspp.pensionsbc.ca.

We look forward to working with GSC to manage the long-term affordability of group extended health and dental coverage, and provide exceptional service for our retired members and their dependants. And now, we invite you to learn more about GSC from the enclosed insert or by visiting greenshield.ca.

Extended health and dental coverage rates

The following table is a comparison of your current rates, PBC renewal rates effective February 1, 2017, and GSC rates effective April 1, 2017.

Your rates for extended health coverage will decrease by at least seven per cent on April 1, 2017, from PBC's February and March rates.

	Current PBC	Renewal PBC	GSC
Extended Health			
Single	\$54.00	\$56.00	\$52.00
Couple	\$108.00	\$112.00	\$104.00
Family	\$162.00	\$168.00	\$155.00
Essential Dental			
Single	\$22.62	\$22.94	\$23.31
Couple	\$43.00	\$43.61	\$44.31
Family	\$72.44	\$73.47	\$74.64
Enhanced Dental			
Single	\$40.36	\$41.05	\$41.58
Couple	\$76.67	\$77.97	\$79.01
Family	\$108.29	\$110.14	\$111.58

**Public Service Pension Board
of Trustees
Pension Board Secretariat**
PO Box 9460
Victoria, BC V8W 9V8
PSPBT@pensionsbc.ca
Fax: 250 387-4199