

## 2025-26 Post Retirement Benefits Premium Renewal for OPSEU Pension Trust Retirees

Treasury Board Secretariat (TBS) has completed the annual premium rate renewal review of the Post Retirement Benefits (PRB) program for OPSEU Pension Trust (OPTrust) retirees and survivors currently enrolled in 100 per cent Government-paid PRB Legacy plan.

### If You Are Enrolled in the Optional Upgrade Package Plan A Premium Rate Changes Are Effective June 1, 2025

A review of the 2023-24 group insurance benefits plan year results includes consideration of continued claims utilization exceeding premiums for the Catastrophic Drug Coverage (CDC) component of the Optional Upgrade Package (OUP) Plan A. As a result, the premium rate for the OUP Plan A will increase. The new premium rate will be effective June 1, 2025 and will be reflected on the June 2025 pension statement.

This change will only apply to individuals who have chosen to supplement their PRB Legacy plan with the OUP Plan A.

Please find information below relating to the premium rate that applies to you.

**NOTE:** If you currently are not enrolled in the OUP plan, there is no premium rate adjustment applicable to you at this time.

### Centre for Public Sector Labour Relations and Compensation

Public Sector Strategic Labour Relations and Compensation Practice Group  
Total Rewards and Classification Division | Total Compensation Strategies Branch  
April 2025

# Fact Sheet

## 2025-2026 Group Insurance Premium Rates

The following rate table outlines the monthly premiums for the OUP Plan A.

**OUP Plan A: Legacy Plan Members** (Emergency Out-of-Country coverage, Global Medical Assistance and Catastrophic Drug Coverage) – Rates for 2025-2026 including 8% Retail Sales Tax (RST) will apply as follows:

| Coverage Level | Your current monthly premium in effect until May 31, 2025 | Your new monthly premium effective June 1, 2025 | The monthly difference in premium effective June 1, 2025 |
|----------------|---|---|--|
| Single         | \$27.67   | \$28.36   | \$0.69   |
| Family         | \$45.75   | \$47.23   | \$1.48   |

**Note:** If you wish to terminate OUP coverage, you must provide OPTrust with one month's advanced notice in writing. You may do so by messaging OPTrust via your Online Services account or by sending a signed letter via fax, email or via Canada Post. A decision to terminate OUP coverage is irrevocable. You will not be able to re-enrol in the OUP at any future time.

## Background

TBS has oversight of the Ontario Public Service (OPS) group insurance PRB program and is responsible for conducting the annual premium rate review.

Monthly premium rates for retirees covered under the PRB program are determined based on several factors, including an in-depth review of actual claims' experience, trends in benefit plan usage, the benefit plans' financial status and benefit plan design. Any adjustments are supported by an annual independent actuarial review that informs the setting of the rates each fiscal year.

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## RESOURCES

**For more information about your coverage, please review the newly updated Post Retirement Benefits Legacy Plan Guide now available on [www.OPTrust.com](http://www.OPTrust.com).**

**For inquiries about benefits claims please contact the insurance carrier:**  
**Canada Life**  
Phone: 1-800-874-5899  
Website: [www.canadalife.com](http://www.canadalife.com)

**For questions about enrolment please contact the pension administrator:**

**OPTrust – Member Experience**  
Phone: 416-681-6100 or 1-800-637-0024 (Toll Free)  
Fax: 416-681-6175  
Website: [www.OPTrust.com](http://www.OPTrust.com)  
Email: [email@optrust.com](mailto:email@optrust.com)

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