

## 2026-27 Post Retirement Benefits Premium Renewal for OPSEU Pension Trust Plan 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) Plan retirees and survivors.

### Group Insurance Benefits Premium Rates Changes Are Effective April 1, 2026

A review of the 2024-25 group insurance benefits plan year results indicates that an adjustment to the premium rates for the PRB plans is required in consideration of increasing plan costs. The new PRB premium rates will be effective **April 1, 2026**, and will be reflected on the April 2026 pension statement.

### Premium Cost-Sharing Arrangements

If you are a OPTrust retiree or survivor and currently enrolled in a PRB plan, you may be subject to cost-sharing terms associated with your elected plan.

#### **PRB Legacy Plan Policy Number 169494**

- 50:50 premium cost-sharing: If you are enrolled in this plan, you pay 50% of the applicable premium rate adjustment.

#### **PRB Retiree Focused Plan Policy Number 169974**

- If you are enrolled in the 100% government-paid plan, you are not affected by any premium rate adjustment.
- If you are in enrolled in this plan, and paying 100% of the premium, you are subject to any applicable premium rate adjustments.

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Please find information below relating to the premium rates that apply to you for PRB group insurance benefits, as applicable.

## 2026-2027 Group Insurance Premium Rates

The following rate tables outline the monthly premiums for the PRB Legacy and Retiree Focused plans, as applicable.

**Legacy Plan – 50:50 Cost Sharing:** The OPTrust retiree or survivor premium rates for 2026-27, including 8% Retail Sales Tax (RST), for individuals where the government pays 50%, will apply as follows:

### 50:50 Cost Sharing Monthly Premium for the PRB Legacy Plan

Coverage Level	Your current monthly premium in effect until March 31, 2026	Your new monthly premium effective April 1, 2026	The monthly difference in premium effective April 1, 2026
Single	\$93.94	\$100.76	\$6.82
Family	\$173.77	\$186.39	\$12.62

**Retiree Focused Plan – Members paying 100% premiums:** The OPTrust retiree or survivor premium rates for 2026-27, including RST, for individuals who pay 100%, will apply as follows:

### Total Monthly Premium for the PRB Retiree Focused Plan

Coverage Level	Current monthly premium in effect until March 31, 2026	New monthly premium effective April 1, 2026	The monthly difference in premium effective April 1, 2026
Single	\$93.94	\$100.76	\$6.82
Family	\$173.77	\$186.39	\$12.62

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# Fact Sheet

## If You Are Enrolled in the Optional Upgrade Package

OUP premium rates remain unchanged for retirees who have chosen to supplement their PRB Legacy plan with the OUP Plan A or their Retiree Focused Plan with the OUP Plan B.

**OUP Plan A: Legacy Plan Members** (Emergency Out-of-Country coverage, Global Medical Assistance and Catastrophic Drug Coverage): Rates for 2026-27, including 8% RST, will continue to apply as follows:

Coverage Level	Current monthly premium in effect until March 31, 2026	New monthly premium effective April 1, 2026	The monthly difference in premium effective April 1, 2026
Single	\$28.36	\$28.36	No change
Family	\$47.23	\$47.23	No change

**OUP Plan B: Retiree Focused Plan** (Emergency Out-of-Country coverage and Global Medical Assist): Rates for 2026-27, including 8% RST, will continue to apply as follows:

Coverage Level	Current monthly premium in effect until March 31, 2026	New monthly premium effective April 1, 2026	The monthly difference in premium effective April 1, 2026
Single	\$23.84	\$23.84	No change
Family	\$37.56	\$37.56	No change

## If You Are Not Enrolled in the Optional Upgrade Package

The OUP continues to provide flexibility and choice at costs well below similar plans offered in the market. The government will continue to ensure measures are in place to preserve cost-effectiveness of these plans into the future. Participants

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March 2026

# Fact Sheet

pay 100% of the premium cost.

- If you are enrolled in the PRB Legacy plan, and permanently residing in Canada, you may be eligible to participate in the OUP Plan A comprised of Emergency Out-of-Country coverage, Global Medical Assistance and Catastrophic Drug Coverage.
- If you are enrolled in the PRB Retiree Focused plan, and permanently residing in Canada, you may be eligible to participate in the OUP Plan B comprised of Emergency Out-of-Country coverage and Global Medical Assistance.

**Note:** You may elect to enrol in the applicable OUP coverage at any time following retirement. If you wish to terminate OUP coverage, you must provide OPTrust with one month's advance 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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March 2026

# Fact Sheet



## Resources

For more information about your coverage, please review the Post Retirement Benefits Legacy Plan Guide or Post Retirement Benefits Retiree Focused Plan Guide 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

TTY: 1-800-855-0511

Website: [my.canadalife.com](http://my.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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