



Eligibility for Benefits: Pension, Insurances and Services

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Benefits Plans

Employees of the House of Commons Administration have access to a range of benefits, including pension and insurance plans.

Public Service Dental Care Plan

The Public Service Dental Care Plan (PSDCP) is a mandatory insurance plan for eligible employees and their dependants that covers specific dental services and supplies not covered under a provincial or territorial health or dental care plan. The PSDCP is administered by the Canada Life Assurance Company (Canada Life) and fully paid by the employer, except in certain situations.

To learn more, see the [PSDCP booklet for members](#).

Public Service Health Care Plan

The Public Service Health Care Plan (PSHCP) is an optional health care plan administered by Canada Life. It complements provincial or territorial health care plans by covering additional medical services and supplies or provides comprehensive coverage for employees and their dependants not covered under a provincial or territorial plan.

To learn more, visit the [PSHCP website](#).

Public Service Management Insurance Plan

The Public Service Management Insurance Plan (PSMIP) is a benefit plan administered by Industrial Alliance that offers optional life insurance for non-unionized employees. The PSMIP is part of a comprehensive package that includes mandatory long-term disability insurance.

To learn more, see the [PSMIP booklet](#).

Disability Insurance Plan or Long-Term Disability Plan

House Administration employees contribute to one of two mandatory disability insurance plans:

- The [Disability Insurance \(DI\) Plan](#) for unionized employees, administered by Sun Life
- The [Long-Term Disability \(LTD\) insurance plan](#) for non-unionized employees administered by Industrial Alliance.

Both plans provide up to 70% of an employee's insured annual salary if the employee becomes totally disabled and is unable to work. Benefits are payable only after a minimum of 13 weeks of continuous absence from work. Benefits are payable up to age 65.

Public Service Pension Plan

The Public Service Pension Plan (PSPP) is a mandatory defined-benefit pension plan for eligible employees. The PSPP provides a lifetime retirement income once employees meet the eligibility criteria to receive pension benefits.

Pension benefits are based on an employee's salary, pensionable service and age, and on the reason for termination.

To learn more, visit the [PSPP web page](#).

Supplementary Death Benefit

The Supplementary Death Benefit (SDB) is a mandatory term life insurance that applies to nearly all public service employees who contribute to the Public Service Pension Plan. It provides a one-time, tax-free lump-sum payment to their designated beneficiary or their estate upon death.

The SDB is equal to twice the employee's annual salary, rounded up to the next \$1,000.

Beginning at age 66, the insurance amount decreases by 10% annually, until it reaches the greater of \$10,000 or one third (1/3) of the employee's annual salary by age 75.

To learn more, visit the [SDB web page](#).

Employee and Family Assistance Program

The Employee and Family Assistance Program (EFAP), by [Homewood Health](#), provide employees and their dependants with free, confidential and immediate support services for personal, work, health and well-being issues. EFAP services are available 24 hours a day, 7 days a week, either in person, online or by phone.

Eligibility

This section provides an overview of employees' eligibility for coverage, based on their employment status.

Indeterminate employee

Term employee (more than 6 months) or 6 months of continuous employment

Benefit	Eligible
Public Service Dental Care Plan (PSDCP) Must work more than one third (1/3) of the standard weekly hours for a full-time employee	Yes
Public Service Health Care Plan (PSHCP)	Yes
Public Service Management Insurance Plan (PSMIP) Must work more than one third (1/3) of the standard weekly hours for a full-time employee	Yes
Disability Insurance (DI) or Long-Term Disability (LTD) Must work more than one third (1/3) of the standard weekly hours for a full-time employee, and be under the age of 64 years and 9 months	Yes
Public Service Pension Plan (PSPP) Must work at least 12 hours per week and be under 71 years of age	Yes
Supplementary Death Benefit (SDB) Must work at least 12 hours per week and be under 71 years of age	Yes
Employee and Family Assistance Program (EFAP)	Yes

Note: Two periods of employment are considered continuous for the purpose of benefits eligibility or maintaining coverage if the break between them is less than:

- PSDCP: 8 working days
- PSHCP: 7 working days
- DI: 6 working days
- PSMIP, LTD, PSPP and SDB: 1 working day

A temporary leave without pay or statutory holidays do not constitute a break in service.

Certified seasonal employee

Benefit	Eligible
Public Service Dental Care Plan (PSDCP) Must work more than one third (1/3) of the standard weekly hours for a full-time employee	Yes
Public Service Health Care Plan (PSHCP)	Yes
Public Service Management Insurance Plan (PSMIP)	No
Disability Insurance (DI) Only eligible when the House is sitting; must work more than one third (1/3) of the standard weekly hours for a full-time employee and be under the age of 64 years and 9 months	Yes
Public Service Pension Plan (PSPP) Must work at least 12 hours per week and be under 71 years of age	Yes
Supplementary Death Benefit (SDB) Must work at least 12 hours per week and be under 71 years of age	Yes
Employee and Family Assistance Program (EFAP)	Yes

Term (less than 6 months), on call, uncertified seasonal employee or student

Benefit	Eligible
Public Service Dental Care Plan (PSDCP)	No
Public Service Health Care Plan (PSHCP)	No
Public Service Management Insurance Plan (PSMIP)	No
Disability Insurance (DI) or Long-Term Disability (LTD)	No
Public Service Pension Plan (PSPP)	No
Supplementary Death Benefit (SDB)	No
Employee and Family Assistance Program (EFAP)	Yes