

? Did you Know?

Seasonal employees who are members of the PSHCP may continue their coverage between seasons. However, payments must be made to maintain coverage during the seasonal lay-off since there will be no paid salary from which the required contributions can be deducted.

Employees with **Level 2 or Level 3** that wish to maintain their coverage while on seasonal lay-off must pay their monthly contributions in advance by sending a cheque, accompanied by a [Pay Action Request \(PAR\)](#) form, made payable to the *Receiver General for Canada* on a monthly or quarterly basis. Payment must be received by the Pay Centre **no later than the first of the month** prior to the coverage month. The employee must also indicate the coverage period that they are paying for in the memo portion of their cheque.

If the employee fails to make the required payments, their coverage will terminate at the end of the month following the month in which the last contribution was paid. When the employee returns to duty, deductions from pay will commence in the month they return to work, but **coverage is not effective until the first day of the month following the return to work.**

Example:

Seasonal lay-off begins January 8, 2021. As PSHCP is paid a month in advance of the coverage month, the contribution taken at source from pay cheques in January pays for February coverage. The person will therefore owe the employee share of the contribution starting in the month of February for coverage for the month of March. The payment must be received by the Pay Centre no later than February 1st, 2021.

To avoid any lapse in coverage, **the last payment** by cheque would have to be received by the Pay Centre on the **1st of the month preceding the month of return to work at the latest** (ensuring coverage for the month during which the return to work occur).



Where can an employee confirm their current coverage level?

The current benefit level is visible on the employee's Benefits Summary page. This page can be accessed through Phoenix Self-Service (Phoenix is accessible through the [Compensation Web Application \(CWA\) page](#)). Follow the path below in Phoenix:

1. Main Menu

2. Self-Service

3. Benefits

4. Benefits Summary

For more details on how Self-Service in Phoenix works, employees are encouraged to review the [HR-to-Pay Phoenix training: HR Pay Phoenix Training Formation Phenix - RH paye - Parks Canada Intranet](#)

Monthly cost to maintain PSHCP coverage during off-season

Effective July 1 st 2023**	Level 1	Level 2	Level 3
Employee Only	0,00 \$	1,10 \$*	5,31 \$*
Family	0,00 \$	3,53 \$*	10,34 \$*

* Sales tax must be added to the amounts above for residents of Ontario (8%) and Quebec (9%)

Important Notes:

- ✓ PSHCP contributions are always paid a month in advance of the coverage month (ex: deduction paid in January is for coverage in February).
- ✓ For residents of Québec, the employer-paid premium is a taxable benefit which will be reported on income tax statements at the end of each year.
- ✓ During leave without pay, the level of coverage cannot be modified. However, one may increase their coverage from single to family to cover a new dependent.

** NJC Current PSHCP Contribution Rates: [Schedule V - Monthly Contribution Rates](#)

