Benefits Bulletin: 2017 Update
Retirees and Survivors

Group Insurance Renewal 2017
At its meeting on March 16, 2017, the Board of Regents approved a recommendation of the University Benefits Committee that the group insurance plans be renewed for the policy year beginning April 1, 2017, at the rate actions shown below. The plans are being renewed with no change in benefit levels.

New Monthly Benefit Rates for 2017 –2018
The following rate schedule is effective April 1, 2017. For a more detailed explanation of coverage, please refer to the Retiree Benefits Guide at http://www.mun.ca/hr/retirees/notices.php.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Rate Change</th>
<th>Retiree Rate ($)</th>
<th>University Rate ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health</td>
<td>5.5%</td>
<td>35.89</td>
<td>35.89</td>
</tr>
<tr>
<td>- Single</td>
<td></td>
<td>106.74</td>
<td>106.74</td>
</tr>
<tr>
<td>- Family</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental</td>
<td>n/a</td>
<td>18.93</td>
<td>18.93</td>
</tr>
<tr>
<td>- Single</td>
<td></td>
<td>34.66</td>
<td>34.67</td>
</tr>
<tr>
<td>- Family</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travel</td>
<td>15.0%</td>
<td>4.02</td>
<td>4.02</td>
</tr>
<tr>
<td>- Single</td>
<td></td>
<td>6.94</td>
<td>6.94</td>
</tr>
<tr>
<td>- Family</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic Life</td>
<td>-9.9%</td>
<td>0.071 / 1,000</td>
<td>0.071 / 1,000</td>
</tr>
</tbody>
</table>

Other Benefits to Remember:
- The Special Authorization Appeals Sub-Committee is available to you if you wish to appeal a decision of Medavie Blue Cross to deny coverage of a “Special Authorization Drug”.
- The Employee Assistance Program provided by Shepell offers a comprehensive and confidential suite of services to Memorial’s employees, retirees and family members at no cost, 24 hours a day, seven days a week.
- Download the Medavie Mobile App.

Retirees and the Travel Health Plan:
- A coverage exclusion applies for pre-existing medical conditions. For information related to this, please refer to your travel health brochure or call SSQ toll free at 1-800-848-0158.
- Travel health coverage is limited to a maximum of 180 days per trip (extensions are not granted by the insurer SSQ).
- Link to information on the travel health plan, including policy brochure, coverage limitations and questions & answers: http://www.mun.ca/hr/retirees/notices.php.
Rate Changes and the Financial Positions of the Group Insurance Plans

Health and Dental

Memorial’s health and dental plans are administered by Medavie Blue Cross on an “Administrative Services Only” basis. This means that the plans are self-insured under an arrangement whereby Memorial and plan members are responsible for deficits as they arise and, in a similar fashion, they are the beneficiaries of surpluses that might accumulate.

For the past couple of years, claims paid by the health plan have exceeded premiums contributed and the plan has generated annual operating deficits. The deficit for 2016 was $542,000. Despite these deficits, the health plan still retains an overall surplus and this has contributed to rate stability as deficits are paid using accumulated surplus rather than through an additional rate increase. As with the health plan, the dental plan also operated at a deficit for the past year, although to a lesser degree. The dental deficit for 2016 was $21,200.

When recommending rate adjustments in the health and dental plans, the University Benefits Committee takes into consideration the level of surplus in each plan and the expected cost increases for the upcoming year. Where warranted, surplus will be used to offset rate adjustments. For the health plan, the committee recommended a 5.5 per cent rate increase in line with the expected claims cost increase for the upcoming year. For the dental plan, the committee recommended no change in the rating in recognition of both the plan’s surplus position and projected dental claims costs.

Travel Health

The travel health plan provided by SSQ Insurance is a fully insured plan with rates determined based upon the experience of the plan as a whole. Since the plan was introduced in 2010, cumulative claims for Memorial plan members have exceeded the premiums paid and rate increases have been necessary. The plan’s loss ratio for the prior year was 202 per cent whereas the loss ratio measured from inception was 140 per cent. A rate increase of 15 per cent is required for the 2017-18 policy year.

Basic Life

The basic life plan is underwritten on a refund basis which means that where surplus is generated it is available to the plan to stabilize rates. The rate setting process employed by Manulife Financial takes into consideration the previous five years of plan experience and, based upon this, a reduction of 9.9 per cent has been applied for the 2017-18 policy year.
Health and Benefits Snapshot (past year)

**Employee and Family Assistance Program**

- Top programs and services available:
  1. Personal counselling
  2. Legal
  3. Financial
  4. Health and well-being
  5. Child/youth care
- Utilization rate: 16.6%

**Health Care**

- Top extended health claims:
  1. Vision - $716k
  2. Massage - $437k
  3. Physiotherapy - $398k
  4. Chiropractic - $252k
- 70% of total health spend is on prescription drugs
- Health claims paid $9.7 million

**Dental Care**

- Tip: Prior to any major dental work being commenced, request a predetermination
- 86% of total dental spend is on basic services

**Health and Benefit Snapshot**

- Dental claims paid $3.4 million

**Life Insurance**

- 44% increase in life insurance claims over the prior year

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**Health Corner:**

MORE THAN HALF OF AN AVERAGE PERSON'S DAY IS SPENT BEING SEDENTARY

- Driving
- Working at a Computer
- Watching TV

**THE DANGERS OF PROLONGED SITTING:**

- Muscles are more likely to pull, cramp or strain
- Fatigue and tension in the back and neck muscles
- Decreased fitness
- Reduced heart and lung efficiency
- Digestive problems

Try to achieve an ideal seated position to prevent musculoskeletal injuries:

- The top of your screen should be at eye level
- The chair should support your thighs
- Your legs should be bent in a 90-110-degree angle
- Your feet should be flat on the floor
- Make sure you relax your shoulders
- Your forearms should be parallel to the floor
- The chair should have a backrest that supports your lower back

Take time throughout your work day to get up and move around. Try these simple stretches below:
Other tips to reduce sitting time:
Stand while talking on the phone ● Organize your workspace so things aren’t within an arm’s reach ● Schedule walking meetings ● The more liquid you drink, the more often you’ll have to get up to use the washroom ● Use a small glass, you will need to get up for refills ● Stretch, stretch, stretch ● Aim for 10,000+ steps a day ● Walk to a colleague, don’t email ● Start a walking club ● Read reports standing up ● Take the stairs even if it’s just the last 2 floors ● Park farther away

Sources: https://www.participaction.com
http://www.flyong6.com/band
http://www.ccohs.ca

Don’t forget, your EAP provider Shepell can give you access and assistance to many more resources. Please visit https://www.workhealthlife.com or call 1-877-890-9052.