GROUP INSURANCE RENEWAL 2014
(PRE-1993 RETIREES AND SURVIVORS)

PLAN RENEWAL AND RATE CHANGES

At its meeting on March 13, 2014, the Board of Regents approved renewal of the university’s group insurance plans for the policy year beginning April 1, 2014.

The plans are being renewed with no change in the level of benefits available. Health and dental rates are remaining unchanged but rates under the travel health plan are being increased by 33% as a result of continued high claims experience for out of province travel. In addition, the basic life rate is being reduced by 20.9%.

IN THIS NEWSLETTER...

...You will find a summary of the benefit rate changes that will be effective April 1, 2014, as well as some interesting facts and tips related to living a healthy lifestyle.

> 2014 Benefits Rates 1
> Health Corner 2

For more information about your benefits program visit Memorial’s Human Resources website: www.mun.ca/humanres/retirees

Definition of “Child” extended to include legal guardianship for health and dental benefits

NEW MONTHLY RETIREE BENEFIT RATES FOR 2014 – 2015 FOR PRE-1993 RETIREES AND SURVIVORS

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Change</th>
<th>Retiree Rate ($)</th>
<th>University Rate ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health</td>
<td>0%</td>
<td>19.63</td>
<td>45.79</td>
</tr>
<tr>
<td>- Single</td>
<td></td>
<td>58.37</td>
<td>136.20</td>
</tr>
<tr>
<td>- Family</td>
<td></td>
<td>18.03</td>
<td>18.03</td>
</tr>
<tr>
<td>Dental</td>
<td>0%</td>
<td>33.01</td>
<td>33.02</td>
</tr>
<tr>
<td>- Single</td>
<td></td>
<td>1.76</td>
<td>1.76</td>
</tr>
<tr>
<td>- Family</td>
<td></td>
<td>3.04</td>
<td>3.04</td>
</tr>
<tr>
<td>Travel</td>
<td>↑ 33%</td>
<td>0.085 / 1,000</td>
<td>0.086 / 1,000</td>
</tr>
<tr>
<td>Basic Life</td>
<td>↓ 20.9%</td>
<td></td>
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</tr>
</tbody>
</table>

Term Life - 1 x pension to age 65 (minimum $70,000)
- $7,000 from age 65 to 72
- coverage ends at age 72

For a more detailed explanation of coverage and age related changes, please refer to the Retiree Benefits Guide at http://www.mun.ca/humanres/retirees.php
HEALTH CORNER: HEART HEALTH

RESOURCES:
The Canadian Heart & Stroke Foundation has excellent tools and resources at your fingertips including:

Your stress-relief toolkit
Protect your heart health with these stress-busting techniques.

Manage comfort food cravings
Instead of reaching for ice cream after a bad day, follow these tips to beat stress without overindulging.

What’s a healthy waist size?
Learn how to measure your waist properly by watching a video in the Healthy Waists section.

Take a free heart health risk assessment at makehealthlast.ca

You have the power to Make Health Last by addressing five controllable behaviours that can affect heart disease and stroke risk:

1. Physical inactivity results in nearly four years of quality life lost
2. Eating a poor diet equals nearly three years of quality life lost
3. Excessive stress can cost nearly two years or more of quality life
4. Quitting smoking can add two and a half more years of quality life
5. Excessive drinking costs Canadians two years of quality life

By making lifestyle changes in these areas, you can change your future and gain health and quality of life. Check out this video – Make Health Last. What will your last 10 years look like?

IMPORTANT REMINDERS: 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.

• A coverage exclusion applies for expenses incurred as a result of an act of war, whether declared or not. SSQ publishes a monthly listing of war risk zones for which the exclusion applies and this listing is available on the Human Resources website at the link noted below. It is possible to purchase a waiver of the war risk exclusion through SSQ – for more information please call (709) 864-7406.

• Travel health coverage is limited to a maximum of 180 days per trip (extensions are not granted by the insurer SSQ).

• Link to travel health brochure: http://www.mun.ca/humanres/retirees.php