GROUP INSURANCE RENEWAL 2015
FOR POSTDOCTORAL FELLOWS

PLAN RENEWAL AND RATE CHANGES

At its meeting on March 12, 2015, the Board of Regents approved renewal of the university’s group insurance plans for the policy year beginning April 1, 2015. The plans are being renewed with no change in benefit levels and no change in the premium rate for postdoctoral fellows.

NEW BI-WEEKLY BENEFIT RATES FOR 2015 – 2016 (Postdoctoral Fellows)

Note: Rates are effective April 1, 2015, however, a blended rate will apply for the April 3, 2015 pay-period for the travel health and LTD insurance plans. For a more detailed explanation of coverage, please refer to the Employee Benefits Guide at http://www.mun.ca/humanres

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Change</th>
<th>Employee Rate ($)</th>
<th>University Rate ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health - Single</td>
<td>0%</td>
<td>15.09</td>
<td>15.10</td>
</tr>
<tr>
<td>- Family</td>
<td></td>
<td>44.90</td>
<td>44.90</td>
</tr>
<tr>
<td>Dental - Single</td>
<td>0%</td>
<td>8.32</td>
<td>8.33</td>
</tr>
<tr>
<td>- Family</td>
<td></td>
<td>15.24</td>
<td>15.24</td>
</tr>
<tr>
<td>Basic Life</td>
<td>0%</td>
<td>0.039 / 1,000</td>
<td>0.040 / 1,000</td>
</tr>
<tr>
<td>Optional Life</td>
<td>0%</td>
<td>0.79 / 10,000</td>
<td>--</td>
</tr>
<tr>
<td>Dependent Life</td>
<td>0%</td>
<td>0.25</td>
<td>0.25</td>
</tr>
<tr>
<td>AD&amp;D - basic</td>
<td></td>
<td>0.10</td>
<td>0.10</td>
</tr>
<tr>
<td>- optional</td>
<td></td>
<td>0.057 / 10,000</td>
<td>--</td>
</tr>
<tr>
<td>- voluntary (S)</td>
<td>0%</td>
<td>0.076 / 10,000</td>
<td>--</td>
</tr>
<tr>
<td></td>
<td>(F)</td>
<td>0.128 / 10,000</td>
<td>--</td>
</tr>
</tbody>
</table>

IN THIS NEWSLETTER...

...You will find a summary of the benefit rates that will be effective April 1, 2015, as well as some interesting facts and tips related to living a healthy lifestyle.

> 2015 Benefits Rates ..................... 1
> Health and Benefits Snapshot .......... 2
> Health Corner ............................ 2

For more information about your benefits program visit Memorial’s Human Resources website at www.mun.ca/humanres
Are you suffering from stress or anxiety?

*It is important to note that you are not alone!*
Life can be filled with challenging situations that cause stress. These can be caused by issues at home, at work or by relationships, financial or health concerns.

It is quite common for people under stress to feel anxious and worried – symptoms may include a racing heartbeat, flushed complexion, a tightening of the chest, difficulty concentrating and restlessness.

*Source: Globe & Mail (December 2014)*

**RESOURCES:**
- Globe & Mail (Bill Howatt, December 8, 2014): Are you suffering from stress, or anxiety?
- Globe & Mail (October 2013): Video - Nutrition Basics: What to eat (and not to eat) when you are feeling stressed
- Canadian Mental Health Association – Mental Health For All
- Contact EFAP (Shepell):
  - Workhealthlife or 1 800 387-4765

There are a few things you can do to take charge and improve your overall quality of life:

- **Accept your situation**: Accept your feelings in the moment for what they are, without judgment.
- **Practice slow**: Try meditation or yoga to calm your anxious mind.
- **Take the 60-day caffeine-free challenge**: Take caffeine out of your diet for the next 60 days.
- **Practice positive thoughts**: Don’t dwell on the negative, and instead think about the positive things in your life, and be grateful for them.
- **Breathe**: Stop and take a deep breath. Fill your lungs and exhale slowly. Repeat three times.
- **Burn stress chemicals**: Exercise daily for half an hour at an intensity level that gets you sweating.
- **Log sleep**: Get six to eight hours of rest each night. Remove stimuli – TV, smartphones and the Internet and instead read a peaceful story and relax your mind.