

2023



BENEFITS BULLETIN

Retirees and Survivor Beneficiaries

At Memorial University we are committed to supporting the health and well-being of you and your family. Our benefits program offers support and resources for your physical, mental and financial well-being.

On an annual basis the University Benefits Committee reviews the program and provides its recommendations to the Board of Regents on plan renewal and proposed enhancements. On March 9, 2023, the Board met and approved the Committee's recommendation that the group insurance plans be renewed for the policy year beginning April 1, 2023, at the rates shown below.

Benefit		Rate Change	Monthly Rate (\$)	
			Retiree	University
Health	Single	5.7%	50.85	50.85
	Family		151.25	151.26
Emergency Travel	Single	n/a	2.84	2.84
	Family		4.89	4.90
Dental	Single	8.0%	22.91	22.91
	Family		41.92	41.93
Basic Life		-16.5%	.073 / 1,000	.073 / 1,000

IMPORTANT DATE TO REMEMBER

April 1, 2023 - New benefit rates are effective.

WHAT DOES THIS MEAN FOR ME?

If you have single health and dental coverage and \$7,000 basic life coverage, your total monthly premiums can be expected to increase by \$4.35. For family coverage the increase will be \$11.16.

2023

BENEFITS BULLETIN



EMERGENCY TRAVEL HEALTH

In 2020, Memorial's specialty emergency travel health insurer, SSQ, announced that it would combine operations with another Canadian insurer, La Capitale. This merger was finalized in January 2023, with the new insurer becoming known as **Beneva**. While this merger has created a new corporate entity, Memorial's emergency travel health policy remains unchanged with the exception of the improvement outlined below.

Travel health cards issued to employees and retirees are still valid as are existing contact numbers. A copy of your emergency travel health card can be found under the employee services tab of my.mun.ca

Our coverage provisions and limitations can be found at <https://www.mun.ca/hr/myhr/pension-and-employment-benefits/group-insurance/>.

Benefit Enhancement

Effective April 1, 2023, the maximum coverage limit under the plan has been increased for emergency medical expenses incurred while travelling outside your province of residence. Starting April 1, the maximum coverage for each incident will increase from \$1,000,000 to \$2,000,000.

AN IMPORTANT MENTAL HEALTH RESOURCE: YOUR EMPLOYEE ASSISTANCE PROGRAM (EAP)

As part of our commitment to the well-being of you and your family, Memorial sponsors access to an EAP. This 24/7 confidential service offers short-term counselling, WorkLife Services (including legal and financial services, child and elder care support) and access to online self-paced mental health and wellness e-courses.

In 2023, LifeWorks, the EAP provider, announced that it had been acquired by TELUS Health. There are no changes to the services offered under the program as a result of this acquisition. The EAP call centre, counsellors, professional work-life services and customer success teams remain the same with no disruption in services.

EAP materials on the [HR website](#) will be updated as they are available to reflect this change.

MENTAL HEALTH TOOLBOX

Last year, Memorial announced that a Mental Health Toolbox for staff and faculty had been launched. This is a place where you can find all of the resources available to you through Memorial, the government and community resources. The toolbox can be found at: <https://mentalhealth.ca.gobenefits.net/mun/>.

IMPORTANT RESOURCE

Access our EAP by calling 1.800.387.4765, downloading the MY EAP app, or through Workhealthlife.com.

2023

BENEFITS BULLETIN



IMPORTANT RESOURCE

Access your health and dental benefits through the Medavie Blue Cross mobile app, [plan member site](#), or by calling 1.800.667.4511.

SPECIAL AUTHORIZATION DRUG APPEALS

Memorial's health insurance plan, administered by Medavie Blue Cross, offers prescription drug coverage according to the Blue Cross managed drug formulary known as HealthWise. This provides insured employees, retirees and eligible dependents with immediate coverage for thousands of prescription drugs. Certain other medications require "Special Authorization" before being covered. If you have been prescribed a special authorization drug for which coverage has been declined by Blue Cross, you may appeal that decision to Memorial's Special Authorization Appeals Subcommittee. For more information please refer to the [Special Authorization](#) page of the HR website.

Important: Only coverage for special authorization medications can be appealed. No other prescription drugs or health benefits are subject to an appeals process.

CHECK IT OUT: PRACTITIONER LOOKUP TOOL

Did you know that our benefits plan offers coverage for a range of paramedical practitioners, including counselling therapists, social workers, dieticians and physiotherapists? If you are looking for a practitioner in your area you can use the Medavie Blue Cross mobile app or practitioner lookup tool at medaviebc.ca/en/members/find-health-professional.

DID YOU KNOW?

Interuniversity Services Inc. (ISI) is a not-for-profit organization that administers volume-purchasing arrangements for member post-secondary institutions throughout Atlantic Canada. Memorial benefits from this arrangement through lower costs and enhanced coverage while still maintaining independence over our own plan.