

# 2022

# BENEFITS BULLETIN



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 10, 2022, the Board met and approved the Committee's recommendation that the group insurance plans be renewed for the policy year beginning April 1, 2022, at the rates shown below. The Board also approved a number of improvements in the areas of mental health support, diabetes management and contraceptive coverage. Please read on for further information on these changes.

Benefit	Rate Change	Bi-weekly Rate (\$)	
		Employee	University
Health	Single	7.99	36.41
	Family	23.78	108.31
Emergency Travel	Single	0.47	2.15
	Family	0.81	3.70
Dental	Single	7.83	11.75
	Family	14.33	21.50
Basic Life	n/a	.014 / 1,000	.067 / 1,000
Optional Life	-10%	0.86 / 10,000	—
Dependent Life	5%	0.11	0.34
AD&D	Basic	—	0.20
	Optional	n/a	0.057 / 10,000
	Voluntary (S)		0.067 / 10,000
	(F)		0.114 / 10,000
Long Term Disability	-5.1%	0.02040 times bi-weekly salary to maximum of \$110.13	

## IMPORTANT DATES TO REMEMBER

April 1, 2022: New benefit rates are effective

April 7, 2022: Blended benefit rates will be reflected in your pay

April 21, 2022: Full impact of the rate changes will be reflected in your pay

### WHAT DOES THIS MEAN FOR ME?

The extent of the impact is largely dependent on LTD premiums as they are based on a percentage of salary as opposed to a fixed amount. For example, if you earn \$50,000 and have family coverage with no optional life insurance, your premium deductions will increase by \$0.64 bi-weekly. If you earn \$125,000 and have family coverage, your premium deductions will decrease by \$2.53 bi-weekly.



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## IMPORTANT RESOURCES

Access our EFAP by calling 1.800.387.4765, downloading the MY EAP app, or through [Workhealthlife.com](http://Workhealthlife.com).

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

## NEW FEATURES OF OUR BENEFITS PLAN

Effective April 1, 2022, the following plan improvements have been made:

### i) Mental Health Support

A separate mental health benefit has been added to the health plan to provide coverage at 80 per cent of the eligible expense for the services of a psychologist, registered counsellor and social worker, subject to a maximum reimbursement of \$1,000 per calendar year. As a result the services of a psychologist have been moved from the existing paramedical benefit to the mental health module.

### ii) Copper IUD

Copper IUDs are covered at 80 per cent of the eligible expense to a maximum of \$300 every two years.

### iii) Diabetes Management

Diabetes coverage has been enhanced to include continuous glucose monitors and the reimbursement limits have been increased to 80 per cent of the eligible expense to a maximum of \$4,000 per calendar year. Equipment purchases are now pay-direct on the Blue Cross card as opposed to reimbursement of submitted receipts.

### iv) Managing Chronic Disease

To assist with managing chronic disease this health coaching benefit provides coverage at 80 per cent of the eligible expense to a maximum of \$500 per calendar year for services provided by Blue Cross approved health care professionals. This includes nurses, pharmacists, respiratory therapists and dietitians specializing in diabetes, heart and lung health and smoking cessation. The benefit is accessible at [www.medaviebc.ca/livebetter](http://www.medaviebc.ca/livebetter)

### v) Dependent Life Insurance

The dependent life insurance benefit applies to employees with family health only and provides a nominal amount of coverage of \$2,000 for a dependent child and \$3,000 for a spouse. The definition of child has been changed to include coverage for a stillborn death that occurs on or after the 28<sup>th</sup> week of pregnancy.

For more information on the new Blue Cross health plan benefits, please refer to our group insurance webpage:

<https://www.mun.ca/hr/myhr/pension-and-employment-benefits/group-insurance/>



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## MENTAL HEALTH TOOLBOX

A Memorial University Mental Health Toolbox for staff and faculty has been launched! It 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/>.

## AN IMPORTANT MENTAL HEALTH RESOURCE: YOUR EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP)

As part of our commitment to the well-being of you and your family, Memorial sponsors access to an EFAP. 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.

## YOUR EMERGENCY TRAVEL COVERAGE

Memorial provides you with comprehensive emergency out-of-country medical insurance.

This insurance covers unexpected medical costs while you are out of the country—even during the COVID-19 pandemic.

Remember to consider and be aware of Government of Canada Travel Advisories and protocols, review our coverage provisions and limitations and download your travel card before you leave.

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

A copy of your emergency travel health card can be found under the employee services tab of [my.mun.ca](https://my.mun.ca)

## 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.

