

2023

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 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	Bi-weekly Rate (\$)	
		Employee	University
Health	5.7%	8.45	38.49
		25.13	114.49
Emergency Travel	n/a	0.47	2.15
		0.81	3.70
Dental	8.0%	8.46	12.69
		15.48	23.22
Basic Life	-16.5%	.012 / 1,000	.056 / 1,000
Optional Life	n/a	0.86 / 10,000	—
Dependent Life	n/a	0.11	0.34
AD&D	n/a	—	0.20
		0.057 / 10,000	—
		0.067 / 10,000	—
		0.114 / 10,000	—
Long Term Disability	- 4.0%	0.0196 times bi-weekly salary to maximum of \$105.76	

IMPORTANT DATES TO REMEMBER

April 1, 2023 - New benefit rates are effective.

April 6, 2023 - Blended benefit rates will be reflected in your pay.

April 20, 2023 - 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, your premium deductions will increase by \$0.82 bi-weekly. If you earn \$125,000 and have family coverage, your premium deductions will decrease by \$1.60 bi-weekly.

2023

BENEFITS BULLETIN



IMPORTANT RESOURCE

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

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/>.

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.

MAKE SURE YOUR COVERAGE IS UP-TO-DATE

Ensure your benefits coverage is always up-to-date by:

- Letting us know when you experience a life change - a new child, a change in your marital status or loss of coverage under another group plan
- Checking that your life insurance beneficiaries are up-to-date
- Reviewing your coverage levels - you may be eligible for optional life insurance with evidence of good health

Contact: myhr@mun.ca
(709) 864-2434

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.