

# Benefits Bulletin: 2018 Update



## About your group benefit program

Interuniversity Services Inc. (ISI) is a not-for-profit organization that administers volume-purchasing arrangements for member institutions throughout Atlantic Canada. Saint Mary's University benefits from this arrangement through lower fees/costs, as well as benefit coverage advantages while maintaining independence over our own plan.

## Benefit rates for 2018

Saint Mary's University provides a wide range of employee benefits to offer support to our employees as well as their families and to enhance the working environment. Premium rates for the benefits are reviewed on an annual basis. There were plan design changes implemented April 1, 2017 to ensure long-term viability of the Saint Mary's University plan.

### Updates effective April 1, 2018

There will be a revised **Critical Illness** policy effective April 1, 2018 and an open enrolment window will be available for the first 60 days from April 1<sup>st</sup>.

Effective April 1, 2018, if you participate in the MBC Health and Dental plan, you will no longer need to provide the MHCSI Supplementary card at Lawton's/Sobeys. The **MHCSI** prescription discount will be set up to automatically happen through your Medavie Blue Cross Drug Card. Members (who participate in the MBC Health & Dental plan) will continue to receive a separate Lawton's discount card at their next applicable expiry date.

New rates effective April 1, 2018 and will be reflected on April 12, 2018 pay.

### New rates for April 1, 2018

At Saint Mary's University, the benefit premiums are cost shared 50% Employee and 50% Employer. The rates in the chart below reflect your premium per pay. If you have optional life benefits, rates will remain the same for this year; however, age band changes may apply.

Benefit	Single	Family	Change %
Health/Dental	\$38.61	\$96.46	No change
Travel	\$0.85	\$1.69	11.5% decrease
EFAP	\$0.81		No change
LTD	\$2.415/\$100		No change
Life insurance	\$0.159/\$1000		No change
Dependent Life (optional)	\$0.39		7.2% Increase
Critical Illness (optional)	Details on HR website		20% decrease
Optional Life (optional)	Details on HR website		No change
Best Doctors	\$0.35		No change

### How will rate changes affect your pay?

Here is an illustration, based on three different salary levels that will give you an idea of what to expect beginning in April:

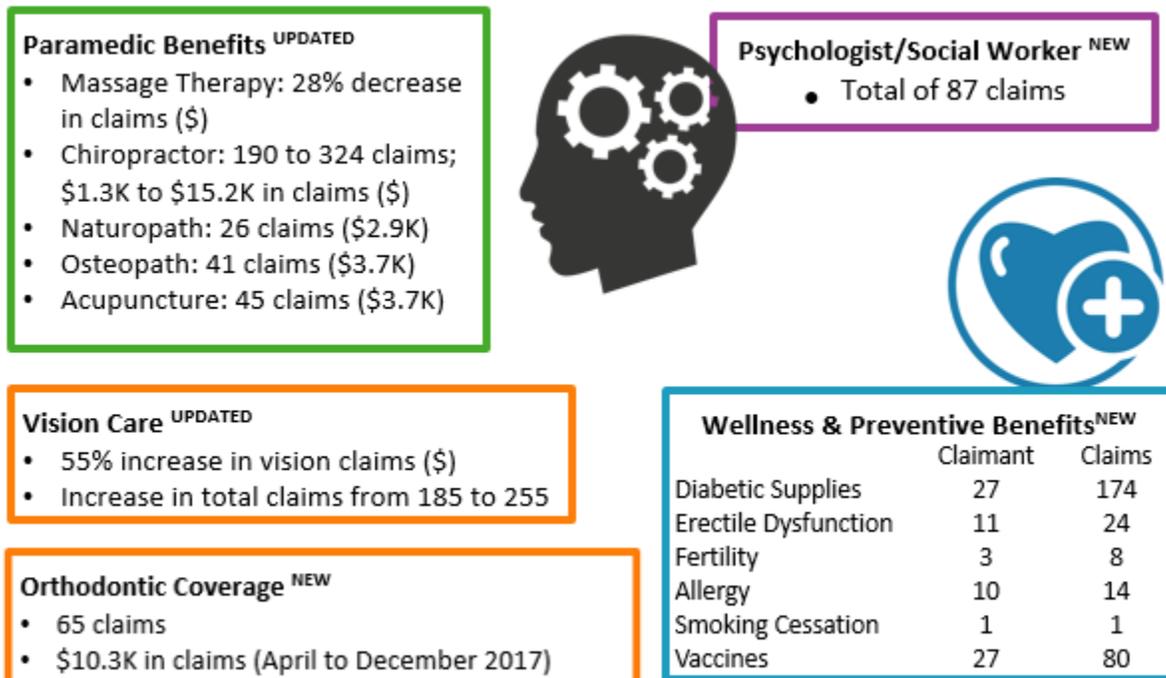
Coverage	Salary	Increase / (Decrease) per pay
Single	\$35,000	(\$0.11)
Family		(\$0.19)
Single	\$45,000	(\$0.11)
Family		(\$0.22)
Single	\$60,000	(\$0.11)
Family		(\$0.22)

## Health and Benefits snapshot (past year)

This snapshot provides insight into some of the data behind our employee health.



## Highlights from Plan Design Changes Implemented April 1, 2017 (April to December 2017):



## Health Corner:

Approximately half of all Canadians are living with at least one chronic health condition, and more than one in four Canadians report having two or more chronic conditions.



Luckily, many of the risk behaviors for these conditions are within your control

- Smoking
- Harmful use of alcohol
- Unhealthy Eating
- Physical Inactivity

### HEALTH GOALS

Limit your alcohol consumption & do not smoke



### Aim for:

150 minutes of exercise per week & 7 to 10 servings of fruits & veg per day

**Know Your Numbers:** To assess your current health status as well as potential future risks, ask your doctor where you measure up with the following indicators.



resting heart rate



blood pressure



total cholesterol



height and weight



glucose



BMI and waist circumference

Reminder: your EAP provider Shepell can provide you access and assistance to many more resources including professional counselling, health coaching, nutritional and fitness supports, smoking cessation and more.

Visit [www.workhealthlife.com](http://www.workhealthlife.com) or 1-800-387-4765

## Best Doctors:

As a member of the SMU health benefits plan, you have access to the Best Doctors program. When you are facing medical uncertainty, Best Doctors can provide clarity by connecting you with leading medical experts and arming you with the information you need, helping guide you in the right direction. To contact Best Doctors you can call 1-877-419-2378 or visit [bestdoctorscanada.com](http://bestdoctorscanada.com)

## Medavie Blue Cross (Pharmacy Value Finder):

Wise consumer spending when it comes to prescription drugs can benefit you in many ways. Not only can it help save you money on your co-pay at the pharmacy counter, it can also help keep benefit plan premiums affordable, today and for future generations to come. Pharmacy Value Finder conveniently helps you choose the pharmacy in your area that offers the best value by drug price, services and location to meet your unique needs. For more information visit: <http://www.pharmacyvalue.ca>