

Dalhousie recognizes that your benefits program is important to you, and we work hard to provide you with a comprehensive program that protects you and your family throughout your career. We are pleased to announce that we have completed the annual renewal of your group benefits program. Below are the results of the renewal, including highlights of the rate changes effective April 1, 2020.

BY THE NUMBERS

\$6.9M

Total health and dental claims



■ \$4.1M - Health claims
■ \$2.8M - Dental claims

\$2,267

Average annual amount reimbursed to an employee for health and dental expenses



\$1,242

Health expenses



\$1,025

Dental expenses

42.1%

Of total drug expenses are for specialty drugs



■ Specialty drugs
■ Other drugs

2020 RATES

Each year we review our benefits program to ensure that contribution rates are adequate to pay expected claims and expenses in the coming benefit year.

As a result of this review, we will see some changes to our premiums effective April 1, 2020.

Here's an overview of the rate changes effective April 1, 2020:

Your portion of premium costs are paid through payroll deduction. Changes in premiums will show on your first pay in April 2020.

	Rate changes		Who pays the cost?	
			Dalhousie	You
Health	↓	4% decrease	60%	40%
Dental	—	no change	50%	50%
Travel	↓	5% decrease	60%	40%
Basic Life	↑	7% rate increase	100%	—
Basic Accident	—	no change	100%	—
Survivor Income Benefit	↑	25% rate increase	50%	50%
Long Term Disability	↓	7.5% decrease	—	100%
Optional Life	—	no change	—	100%
Optional Dependent Life	—	no change	—	100%
Voluntary Accident	—	no change	—	100%

ARE YOUR BENEFICIARY DESIGNATIONS UP TO DATE?

Keeping your beneficiary designations up to date helps you protect and provide for your loved ones. Outdated beneficiary designations may lead to financial hardship for your family at a time when they need financial security the most.

Don't forget to regularly check your designations and update when needed. This is particularly important if you've experienced a life event, such as a marriage or divorce or the birth or adoption of a child. Keep in mind, there may be multiple forms to complete.

You can check your current beneficiary designations by reviewing your Benefit Statement on [Dal Online](#). If you need to make a change, complete the applicable forms, which are available on [myDal](#), and submit copies of signed forms to benefits@dal.ca.

DALHOUSIE STUDENT UNION FOOD BANK

Food insecurity is a problem for many people in our community, especially at this time as people may find themselves with reduced work hours, loans may be delayed or there are other things to deal with. Due to this, the [Dalhousie Student Union \(DSU\) food bank](#) is currently open to everyone, not just students. The food bank is in the lower level of the Student Union Building and can be accessed through the Seymour Street side entrance of the building.

Effective April 6, the DSU food bank operates Mondays from noon until 5pm and Thursdays from 1pm until 5pm. Anyone needing help is entitled to one basket of food every seven days. Please bring a reusable bag to bring your food home in.

If you are in a situation where you could provide help during this time, the DSU food bank is always looking for donations. They have specific need for the following items: tomato soup, pasta sauce, sauces or condiments, rice, noodles, mixed vegetables, Kraft dinner type pasta, beans *without* pork/meat in them. Monetary donations can also be arranged by contacting dsufoodbank@dal.ca.

MENTAL HEALTH CORNER

Mental illnesses, much like physical illnesses, can have many forms. It is estimated that **1 in 5 Canadians** will experience a mental health problem or illness in any given year.



Your benefits program supports mental health through the following coverages:

<p>Enhanced Mental Health Benefit *New coverage effective April 1, 2020*</p> <ul style="list-style-type: none">•80% of \$1,500 per calendar year•Psychologist, social worker, counselling therapist, psychotherapist, psychoeducator, Internet-based Cognitive Behavioural Therapy (iCBT) services•No prescription required•You have this coverage if you are enrolled in the group health plan	<p>Employee & Family Assistance Program</p> <ul style="list-style-type: none">•Professional counselling•Family & relationship support•Career counselling•Nutrition and fitness programs•Financial support•Legal support•Stress management program•Smoking cessation program	<p>Health Spending Account</p> <ul style="list-style-type: none">•Psychologist services•Psychiatrist services•Social worker services
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HELP IS NEAR WITH THE EMPLOYEE AND FAMILY ASSISTANCE PROGRAM

As part of your benefits program, Dalhousie offers employees, plus their eligible dependents, access to the Employee and Family Assistance Program (EFAP).

The EFAP provides 24-hour access to confidential services, including assistance and support for a full range of personal, family, and work issues.

You can contact the EFAP by calling 1-800-387-4765, or go online to www.workhealthlife.com to access services and find a library of helpful resources.

My EAP mobile app



Health Spending Account

Eligible employees receive a deposit into their Health Spending Account (HSA) annually. The amount deposited depends on employee group. For new employees, the initial deposit is prorated based on start date.

The HSA runs annually from July 1 through to June 30; any funds that are remaining after June 30 are carried forward into the next year for usage. However, if the funds are not used by the end of the second year, they are forfeited. Check out this helpful [video](#) on how Health Spending Accounts work.

Did you know that you can claim your health and dental premium contributions through your HSA?

If you have paid money towards your health and/or dental premiums, you are eligible to submit these payments through your HSA for reimbursement. Your health and dental premium contributions come directly off your pay cheque and you must provide proof of these deductions to Blue Cross in order to get refunded.

There are a few different places you can find and print your health/dental premium information on [Dal Online](#), but Blue Cross requires the document to contain your name and address. If the information is printed from the Employee Dashboard section of Dal Online, this information is not included, and Blue Cross will often reject the claim. However, if you go to Dal Online -> Employees Menu -> Benefits & Deductions -> Health & Dental Insurance -> in the centre of the page there is an option called 'Contributions & History', it is from here that you can print your deductions history and it includes your name and address. You can then submit this to Blue Cross for reimbursement of the premiums you paid.

If you have any questions about claiming any HSA expenses, please reach out to Blue Cross directly at 1-800-667-4511 and a representative will walk you through the claims submission process using the mobile app, online website, paper claim, or in person claim.

DOUBLE DEDUCTION REFUND

Historically, employees who participated in the group health plan were charged a double health deduction upon commencing benefits and would receive a 31-day extension for health benefits upon leaving Dalhousie. This double deduction was terminated in July 2018; some employees have received the 31-day extension, however other employees have not received the extension but have paid the double deduction. Anyone currently participating in the group health plan and who was charged a double deduction (benefits were effective prior to July 2018), will see a refund applied to their health premium on their April pay (BW9 for biweekly employees).

NEED MORE INFORMATION?

For more information about your benefits, please visit [Benefits](#) or contact benefits@dal.ca.