

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, 2018.

BY THE NUMBERS

9,019 Health and Dental plan members (employees + dependents)

\$6.68M

Total health and dental claims



■ \$3.98M - Health claims
■ \$2.7M - Dental claims

\$2,209

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



\$1,225

Health expenses



\$984

Dental expenses

35%

Of total drug expenses are for specialty drugs



■ Specialty drugs
■ Other drugs

2018 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 decreases to our premiums effective April 1, 2018. We can attribute this positive news to good plan experience over the past year and careful plan management.

Here's an overview of the rate changes effective April 1, 2018:

Your portion of premium costs are paid through payroll deduction. Changes in premiums will show on your first pay in April 2018.

	Rate changes		Who pay the costs?	
			Dalhousie	You
Health	—	no change	60%	40%
Dental	—	no change	50%	50%
Travel	↓	11.5% rate decrease	60%	40%
Basic Life	↓	10.1% rate decrease	100%	—
Basic Accident	—	no change	100%	—
Survivor Income Benefit	↓	3.9% rate decrease	50%	50%
Long Term Disability	↓	5.0% rate decrease	—	100%
Optional Life	—	no change	—	100%
Optional Dependent Life	—	no change	—	100%
Voluntary Accident	—	no change	—	100%

A Closer Look at the Cost for Benefits

Despite the good news for our program, the costs for providing benefit programs in Canada continue to rise. An aging population, increased use of services, and more expensive treatments, such as the introduction of biological drugs, are all factors that are causing costs to increase. Experts suggest that these factors will continue, which means we may see some pressure applied to our program for increases in the coming years. There are steps you can take to help reduce your out-of-pocket expenses and help manage plan costs. See the next section for smart shopper tips.

Pharmacy Smart Shopper Tips

- Shop around – dispensing fees and drug costs vary considerably between pharmacies. Dispensing fees can range from as low as \$4.49 up to \$11.79 per prescription at different pharmacies. Walmart, Loblaws and Costco have the lowest dispensing fees; you may be surprised to learn that a Costco membership is not required to access their pharmacy.

You can also go to www.pharmacyvalue.ca to use the Medavie Blue Cross Pharmacy Value Finder. Here you can compare prescription drug prices and service offerings among pharmacies close to you.

- Order a three-month supply of long-term or maintenance prescription drugs to save on extra dispensing fee costs.
- Take your medication as prescribed to get the full health benefits. This means taking the right dose at the right time for as long as prescribed to reduce the risk of complications and to avoid re-occurrence.
- Before you get a prescription filled you can use the Medavie Blue Cross mobile app to see how much will be covered under the plan.

Get to Know the Employee Benefits Advisory Committee

To help keep the benefits program in good health, the Employee Benefits Advisory Committee plays a key role advising on plan management, cost savings opportunities and plan design changes.

The committee is made up of 12 voting members from the following employee and employer groups:

- DFA (2 reps),
- NSGEU local 77 (2 reps),
- NSGEU local 99 (1 rep),
- DPMG (1 rep),
- University Senate (1 rep),
- University (5 reps) – appointed by the Board of Governors.

WHAT'S NEW?

Enhancement to the Survivor Income Benefit

The Survivor Income Benefit provides monthly financial protection to your dependents in the unfortunate event of your death while employed at Dalhousie (must be under age 65).

Effective April 1, 2018, we will be removing the 24-month waiting period before benefits are payable.

To learn more about the Survivor Income Benefit, reference the information outlined in the [benefit brochure](#).

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 the [Dalhousie Intranet](#), and submit the original signed forms to Room 21 in the Henry Hicks Building.

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.

Taking Care of Your Health

Your Dalhousie benefits program is just one tool you can use to take care of your health.

There are many things you can do to set a healthy lifestyle for you and your family, including eating right, getting active, and practicing mindfulness.

Mindfulness is the art of bringing your focus and attention into the moment by using meditation and breathing exercises. It can help you realign yourself, reduce stress, and become more effective.

NEED MORE INFORMATION?

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