

# 2024 Retiree Benefits Update

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 into retirement. 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, 2024**.

## 2024 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, 2024**.

Below is an overview of the **rate changes**:

### Rate Changes – Under 65 (Policy 9146-001)\*

	Current Monthly Cost		New Monthly Cost (April 1, 2024)	
	Single	Family	Single	Family
<b>Health</b>	\$74.92	\$215.66	\$82.41	\$237.23
<b>Travel</b>	\$6.59	\$12.07	\$8.24	\$15.09
<b>Dental</b>	\$49.25 Staff \$52.33 Faculty	\$115.97 Staff \$133.10 Faculty	\$51.71 Staff \$54.95 Faculty	\$121.77 Staff \$139.76 Faculty
<b>Voluntary Accident</b>	\$0.14/unit of \$10,000	\$0.24/unit of \$10,000	\$0.14/unit of \$10,000	\$0.24/unit of \$10,000

\*If you, or any covered dependants, are under 65 years of age, then you remain covered under policy 9146-001; drug coverage is provided to members under 65 years of age only.

### Rate Changes – Over 65 (Policy 9146-002)

	Current Monthly Cost		New Monthly Cost (April 1, 2024)	
	Single	Family	Single	Family
<b>Health</b>	\$22.81	\$45.67	\$34.22	\$68.51
<b>Travel</b>	\$13.37	\$26.87	\$16.71	\$33.59
<b>Voluntary Accident</b>	\$0.14/unit of \$10,000	\$0.24/unit of \$10,000	\$0.14/unit of \$10,000	\$0.24/unit of \$10,000

If you are in receipt of a Dalhousie pension, changes in benefit premiums will show on your **pension payment** in April 2024.

If you are in receipt of a PSSP pension or have deferred your Dalhousie pension and are paying for benefits through a **direct debit plan** with TELUS Health (formerly LifeWorks), then the changes in premiums will be reflected on your May 2024 withdrawal but will be backdated to April 1, 2024. You will receive a statement in the mail from TELUS Health with your new withdrawal amount prior to the May withdrawal.

## Why Are Benefit Rates Increasing This Year?

Dalhousie funds its health plan directly, which means that every dollar claimed impacts our premium rates for the coming year. Some insights into the driving forces behind the rate increases this year include:

### Under 65 (policy 9146-001)

- Mental health practitioner claims have grown significantly and the cost per member continues to increase slightly higher than expected for these types of claims. Members claimed over 1,350 more hours of therapy this year compared to last year.
- We are seeing a higher number of claims for paramedical practitioners overall.
- The Nova Scotia Dental Fee Guide is increasing 4.73% in 2024, which impacts our dental rates.



### Over 65 (policy 9146-002):

- Health cost increases this year are being driven by an exceptionally high number of extended health claims (48% increase in extended health claims this renewal period compared to the last renewal period), particularly claims for diabetic equipment and supplies (142% increase), nursing (89% increase), and medical equipment (37% increase). Paramedical practitioner claims are also up 15% this renewal period compared to last year.

*Applicable to policy 9146-002 (over 65 plan) only:*

### Respiratory Syncytial Virus (RSV) Vaccine Now Covered under Vaccines Coverage

- If you are covered under policy 9146-002, you have a maximum of \$700 every 5 calendar years, with a 20% member copay, to use for preventative shingles vaccines.
- **Effective April 1, 2024, RSV vaccines have been added** as an eligible expense under your existing vaccine coverage. The copay and maximum remains the same and the maximum is combined for shingles and RSV vaccines.

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If you have questions about your retiree benefits, or a topic suggestion for a future newsletter, please contact us at [benefits@dal.ca](mailto:benefits@dal.ca) or 902-494-1122.