

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, 2026**.

## 2026 Rates

Each year, we review our benefits program to ensure contribution rates are sufficient to cover anticipated claims and expenses in the upcoming benefit year.

This year, all rates will remain the same, with one exception: the **travel** rate will **decrease by 32%**, effective **April 1, 2026**. This reduction reflects a change in our travel insurance provider, from SSQ to Blue Cross.

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

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

	Current Monthly Cost		New Monthly Cost (April 1, 2026)	
	Single	Family	Single	Family
<b>Health</b>	\$87.35	\$251.46	\$87.35	\$251.46
<b>Travel</b>	\$9.80	\$17.95	\$6.67	\$12.22
<b>Dental</b>	\$56.88 Staff \$60.45 Faculty	\$133.95 Staff \$153.74 Faculty	\$56.88 Staff \$60.45 Faculty	\$133.95 Staff \$153.74 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 Retirees Plan (Policy 9146-002)

	Current Monthly Cost		New Monthly Cost (April 1, 2026)	
	Single	Family	Single	Family
<b>Health</b>	\$42.78	\$85.64	\$42.78	\$85.64
<b>Travel</b>	\$19.89	\$39.97	\$13.54	\$27.20
<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 2026.

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, then the changes in premiums will be reflected on your May billing but will be backdated to April 1, 2026. You will receive a statement in the mail from TELUS Health with your new billing amount prior to the May withdrawal.

## New Emergency Medical Travel Benefits Provider Effective April 1

Effective **April 1, 2026**, Medavie Blue Cross will become our new provider for Emergency Medical Travel benefits. This coverage ensures protection from unexpected medical costs should you require emergency care while travelling outside your home province.

Travel coverage is applicable to all members who maintain retiree health coverage through Dalhousie University. Dependents listed under the health plan also maintain travel.

New ID cards have already been mailed to **retirees who are enrolled in travel coverage**. Digital ID cards are also available through the [Medavie Mobile App](#) or [Member Services Site](#). Your member ID and policy number will be required for accessing eligible services under the travel plan. The travel plan uses the same ID/policy as your existing medical coverage.

If you are unsure whether you are enrolled in travel coverage, please contact Employee Benefits at [benefits@dal.ca](mailto:benefits@dal.ca) or call 902-494-1122.



### Important Transition Details

Visit [Retiree Benefits](#) for the most up-to-date travel coverage information.

### Change to Travel Insurance Provider

We are changing emergency medical travel insurance providers from Beneva (formerly SSQ Insurance) to Medavie Blue Cross, effective **April 1, 2026**.

- Claims incurred **on or before March 31, 2026**, will continue to be covered by **Beneva/SSQ**.
- Claims incurred **on or after April 1, 2026** will be covered by **Medavie Blue Cross**.

Updated Medavie Blue Cross travel coverage booklets will be posted on this page when they become available. In the meantime, you can review more details about the transition and new flight delay services:

- [Medavie Blue Cross Travel FAQ](#)
- [Retiree Travel Coverage – Benefit-at-a-Glance](#)
- [Flight Delay Service FAQ](#)
- [Flight Delay Service Flyer](#)

**If you experience a medical emergency while travelling**, contact Medavie Blue Cross' Worldwide Travel Assistance, CanAssistance, immediately:

- **1-800-563-4444** (toll free from Canada and the U.S.)
- **1-506-854-2222** (collect from outside Canada/U.S.)

Members should contact CANAssistance as soon as possible and before seeking treatment whenever feasible, to ensure services are coordinated and eligible.

**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.