

# 2025 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, 2025**.

## 2025 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, 2025**.

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, 2025)	
	Single	Family	Single	Family
<b>Health</b>	\$82.41	\$237.23	\$87.35	\$251.46
<b>Travel</b>	\$8.24	\$15.09	\$9.80	\$17.95
<b>Dental</b>	\$51.71 Staff \$54.95 Faculty	\$121.77 Staff \$139.76 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, 2025)	
	Single	Family	Single	Family
<b>Health</b>	\$34.22	\$68.51	\$42.78	\$85.64
<b>Travel</b>	\$16.71	\$33.59	\$19.89	\$39.97
<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 2025.

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, 2025. You will receive a statement in the mail from TELUS Health with your new billing 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 at levels near the expected trend for these types of claims.
- Members claimed over 607 more hours of therapy this year compared to last year. In addition, mental health drug spend increased by 20%.
- Our plan saw increased diabetes drug and supplies spend. This, combined with the increased mental health spend, are driving the health rate increases.
- The Nova Scotia Dental Fee Guide is increasing 3.81% in 2025, which impacts our dental rates. We also had increased utilization of our dental plan during the last year (more dental claims were submitted).



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

- Although extended health claims have decreased this renewal period compared to the last renewal period, paramedical claims have increased by 10% and vision claims have increased by 28%.
- The premiums paid during the renewal period were not sufficient to cover the health claims paid for the same period. Given the projected trend for health claims, the current rates will not be enough to cover the expected claims in the coming year.



## Foot Care Services

Both retiree benefit policies (9146-001 and 9146-002) provide coverage for in-home foot care services under **Private Duty Nursing** coverage.

The over 65 retiree benefit policy (9146-002) also provides coverage for **Foot Care Clinics**.

Following is an overview of these two coverages.

### What is Private Duty Nursing Coverage? *(Applicable to both policies 9146-001 and 9146-002)*

**Private Duty Nursing** provides coverage for medically necessary home nursing care performed by a registered nurse, registered nursing assistant, or licensed practical nurse at your residence (other than convalescent or nursing home) on the written authorization of your attending physician.

In addition, services provided by an approved personal care worker are eligible under this benefit for up to four hours per day. Personal care workers offer essential services such as bathing,

dressings, toileting, feeding and mobilization. You may be eligible for services in your home if under the active care of a nurse or if requiring temporary home care during the recuperation period after a discharge from the hospital.

Services that are **not eligible** under this benefit include custodial care, light housekeeping, meal preparation, shopping, transportation and respite care (patient care provided in the home intermittently to provide temporary relief to the family home caregiver).



Payment by Medavie Blue Cross is available at 80% of the first \$10,000 in services and 50% of the next \$10,000 in services, to a maximum reimbursement of **\$13,000 per calendar year**.

Please note: Private Duty Nursing services require **pre-approval** by Medavie Blue Cross.

#### **What is Foot Care Clinic Coverage?** (*Applicable to policy 9146-002 only*)

The **Foot Care Clinic** benefit provides coverage for services performed by a registered nurse or a licensed practical nurse at a foot care clinic.

Services that are **not eligible** under this benefit include fingernail care, services performed by a podologist, performed in the patient's room in a nursing home, and those performed by a relative.

Payment by Medavie Blue Cross is available at 80% of the first \$10,000 in services and 50% of the next \$10,000 in services, to a maximum reimbursement of **\$13,000 per calendar year** (combined with Private Duty Nursing).



To confirm your coverage prior to incurring expenses, or to start the pre-approval process for private duty nursing services, please contact Medavie Blue Cross directly at **1-800-667-4511**. Please have your policy number and member identification number ready when calling.

**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.