

Pensions & Employee Benefits

Human Resources

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**DALHOUSIE
UNIVERSITY**

Inspiring Minds

MEMORANDUM

TO: Members of the Over 65 Dalhousie Retirees Health Plan

FROM: The Dalhousie Retiree Benefits Advisory Committee (RBAC)

DATE: January 17, 2014

RE: Travel Coverage effective February 1, 2014 and Retiree Benefits Program Renewals effective April 1, 2014

We are pleased to inform you that, after careful consideration, the RBAC has been able to add Travel Medical Insurance to your Plan, effective February 1st, 2014. This is underwritten by the same insurer (SSQ, website: ssq.ca), and provides the same coverage as for "active" employees.

In brief, the main features of this Travel Medical Insurance are:

- * Coverage begins when you leave your province of residence.
- * Trip duration: 180 days
- * Medical expenses up to \$1,000,000
- * No age limit
- * Everyone in the Health Plan is covered – No opt-out
- * "Stabilized" pre-existing chronic conditions covered ("Stabilized" means no change in medical condition requiring medical intervention in the previous six months)

To access travel coverage you will need, in advance of traveling, to download a membership card. The membership card and any additional information can be obtained on the Dalhousie website under Human Resources. If you require further assistance please contact us at 494-1122 or by email: benefits@dal.ca

We have also reviewed the claims experience for the Plan and have approved, based on the Plan's experience and the cost of the added Travel Medical Insurance coverage, an increase in premium for the 12 month period beginning April 1, 2014.

This is the first increase since 2010, and is a result of the significantly increased coverage.

The rates for the period April 1, 2014 to March 31, 2015 will increase from \$27.60 (Single) / \$55.20 (Family) to \$31.68 (Single) / \$63.43 (Family)

Note that the cost of Travel Medical Insurance for February and March will come out of the Plan's current surplus.

In addition, the committee reviewed the premium holiday that is currently in place for those members who have a date of birth of 1942 and earlier. The premium holiday had been instituted to offset particularly high premiums that had been in place prior to 2009.

The RBAC has approved the premium holiday to continue from April 1, 2014 to March 31, 2015 for those members whose date of birth is in the year 1940 or earlier.

This will mean that those members who have a date of birth of 1941 or later will return to full premium on April 1, 2014. However, this will leave well over 50% of the members of the Plan continuing to pay no premiums for another year, in spite of receiving significantly better coverage.

This decision came as a result of the committee agreeing that members who were born in 1941 or later experienced high premiums for a shorter period of time than those born earlier and, therefore, would have the premium holiday for a shorter period of time.

Members of the RBAC are David Tindall (Chair, ADRP), Lee Crowell (Vice-Chair, Board), Michael Bradfield (Secretary, ADRP), Darryl Warren (Board), and Dianne Pothier, (ADRP). Kirk Shand (Consultant, Mercer) is an Observer.