

2025

BENEFITS BULLETIN

At Memorial University we are committed to supporting the health and well-being of you and your family. Our benefits program offers support and resources for your physical, mental and financial well-being. On an annual basis, the University Benefits Committee reviews the program and provides its recommendations to the Board of Regents on plan renewal. On March 6, 2025, the Board met and approved the Committee's recommendation that the group insurance plans be renewed for the policy year beginning April 1, 2025, at the rates shown below.



Benefit		Rate Change	Bi-weekly Rate (\$)	
			Employee	University
Health	Single	8.9%	10.12	46.11
	Family		30.10	137.14
Emergency Travel	Single	19%	0.70	3.19
	Family		1.21	5.51
Dental	Single	6%	10.05	15.07
	Family		18.39	27.58
Basic Life		7.7%	.012 / 1,000	.060 / 1,000
Optional Life		n/a	0.86 / 10,000	—
Dependent Life		n/a	0.11	0.34
AD&D	Basic	n/a	—	0.20
	Optional		0.057 / 10,000	—
	Voluntary (S)		0.067 / 10,000	—
	(F)		0.114 / 10,000	—
Long Term Disability		25.8%	0.0247 times bi-weekly salary to maximum of \$133.33	

IMPORTANT DATES TO REMEMBER

April 1, 2025: New benefit rates are effective

April 3, 2025: Blended benefit rates will be reflected in your pay

April 17, 2025: Full impact of the rate changes will be reflected in your pay

WHAT DOES THIS MEAN FOR ME?

Biweekly deductions for health, dental and travel are a flat amount and the same for all employees. Deductions for basic life and LTD are dependent on annual salary.

For an employee with a \$60,000 annual income who is enrolled in single coverage, your group insurance deductions will increase by \$13.25 biweekly.

For an employee with a \$60,000 annual income who is enrolled in family coverage, your group insurance deductions will increase by \$15.45 biweekly.



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SUPPLEMENTARY HEALTH PLAN AND DENTAL PLAN

Memorial's supplementary health plan and the dental plan are underwritten on an administrative services-only basis, meaning that Memorial self-insures the plans and pays Medavie Blue Cross an administrative fee to adjudicate and pay claims.

Health and dental claims experience in recent years has been trending upwards with average cost increases in the order of 8.6 per cent annually for the health plan and 4.7 per cent for the dental plan. While the plans continue to maintain surplus positions, the high claims costs have negatively impacted the levels of surplus.

In recognition of this, the University Benefits Committee recommended rate increases of 8.9 per cent for the health plan and 6 per cent for the dental plan. The Committee will continue to monitor the financial positions of the plans and health industry developments with a view to the long-term sustainability of the plans.

There are no plan design changes for dental. For health, Medavie Blue Cross's Specialty Select program will be implemented. This program may impact the copay (out-of-pocket expense) for specialty high-cost drugs. For more information, please refer to the [Specialty Select](#) page on the Human Resources website.

BASIC LIFE PLAN

The basic life plan provides term life insurance coverage equivalent to one times salary (or one times pension) with a minimum of \$70,000 coverage to age 68 (age 65 for retirees). Coverage then decreases to \$7,000 up to age 72, at which point basic life insurance ends.

The plan is underwritten by Manulife Financial on a refund basis, meaning that accumulated surpluses are available to offset rates while deficits must be paid.

The plan is rated based upon the last five years of claims experience, which in aggregate has shown that the premium rate needs to be increased by 7.7 per cent.

LONG TERM DISABILITY

The LTD plan provides employees with income protection in the event they are unable to work due to illness or injury. Benefits are non-taxable and are calculated as 72.67 per cent of pre-disability salary to a maximum benefit of \$8,500 monthly.

Similar to the basic life plan, LTD is underwritten by Manulife on a five-year experience basis, which showed that the plan requires a rate increase of 25.8 per cent. While this is a large increase, LTD rates have decreased by approximately 24 per cent. Even with this year's increase, LTD premiums remain below where they were in 2018.

EMERGENCY TRAVEL HEALTH

The travel plan is fully insured by Beneva and rates are based upon the level of claims paid. Travel claims are on the rise and the insurer requires a 19 per cent rate increase.

Pre-Existing Medical Exclusion:

Coverage under the travel plan is subject to a pre-existing medical exclusion for retiree travel. While the exclusion does not apply to active employee travel, coverage for expenses related to pre-existing conditions for active employees still needs to meet the policy thresholds of being incurred as a result of an unexpected accident, illness or injury.

IMPORTANT RESOURCES

Access your health and dental benefits through the Medavie Blue Cross mobile app, [plan member site](#) or by calling 1.800.667.4511.

Emergency Travel Health Brochure:

<https://www.mun.ca/hr/myhr/pension-and-employment-benefits/group-insurance/>



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MAKE SURE YOUR COVERAGE IS UP-TO-DATE

Ensure your benefits coverage is always up-to-date by:

- Letting us know when you experience a life change - a new child, a change in your marital status or loss of coverage under another group plan
- Checking that your life insurance beneficiaries are up-to-date
- Reviewing your coverage levels - you may be eligible for optional life insurance with evidence of good health

Contact: myhr@mun.ca
(709) 864-2434

SPECIAL AUTHORIZATION DRUG APPEALS

Memorial's health insurance plan, administered by Medavie Blue Cross, offers prescription drug coverage according to the Blue Cross managed drug formulary, known as HealthWise. This provides insured employees, retirees and eligible dependents with immediate coverage for thousands of prescription drugs. Certain other medications require "Special Authorization" before being covered. If you have been prescribed a special authorization drug for which coverage has been declined by Blue Cross, you may appeal that decision to Memorial's Special Authorization Appeals Subcommittee. For more information, please refer to the [Special Authorization](#) page on the Human Resources website.

Important: Only coverage for special authorization medications can be

appealed. No other prescription drugs or health benefits are subject to an appeals process.

AN IMPORTANT RESOURCE: YOUR EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP)

As part of our commitment to the well-being of you and your family, Memorial sponsors access to an EFAP. This 24/7 confidential service offers short-term counselling, WorkLife Services (including legal and financial services, child and elder care support) and access to online self-paced mental health and wellness e-courses.

Toll free: 1-800-387-4765

Website: one.telushealth.com

DOWNLOAD THE MUN SAFE APP

The app will send you important safety alerts and provides instant access to campus health and safety resources. Learn more at

www.mun.ca/emergency/mun-safe/

DID YOU KNOW?

Interuniversity Services Inc. (ISI) is a not-for-profit organization that administers volume-purchasing arrangements for member post-secondary institutions throughout Atlantic Canada. Memorial benefits from this arrangement through lower costs and enhanced coverage, while still maintaining independence over our own plan.

IMPORTANT RESOURCES

Access our EFAP by calling 1.800.387.4765, downloading the MY EAP app, or through one.telushealth.com

