

2026

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 February 25, 2026, the Board met and approved that the group insurance plans be renewed for the policy year beginning April 1, 2026, at the rates shown below.



Benefit		Rate Change	Bi-weekly Rate (\$)	
			Employee	University
Health	Single	3.1%	10.43	47.54
	Family		31.04	141.39
Emergency Travel	Single	-32%	0.48	2.17
	Family		0.82	3.75
Dental	Single	-6.3%	9.41	14.12
	Family		17.23	25.85
Basic Life		-5.8%	.011 / 1,000	.057 / 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	—
	Voluntary (F)		0.114 / 10,000	—
Long Term Disability		10.3%	0.0272 times bi-weekly salary to maximum of \$146.85	

IMPORTANT DATES TO REMEMBER

April 1, 2026:
New benefit rates are effective

April 16, 2026: New benefit rates 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 \$5.23 biweekly.

For an employee with a \$60,000 annual income who is enrolled in family coverage, your group insurance deductions will increase by \$5.16 biweekly.



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OUR EMERGENCY MEDICAL TRAVEL COVERAGE IS CHANGING

Beginning April 1, 2026, Medavie Blue Cross will become our new provider for emergency medical travel coverage. With the exception of plan enhancements, coverage provided by Medavie Blue Cross will mirror existing coverage ensuring no loss in benefits for employees and retirees.

What is emergency medical travel?

Emergency medical travel coverage protects you from unexpected emergency medical costs while travelling outside your home province.

What can I expect?

In March you should have received a new Medavie Blue Cross benefits card with details on who to call in an emergency. Make sure you have this card with you when you are travelling outside your home province.

This card will now act as one card for health, dental, and emergency medical travel.

Beginning April 1, you will be able to access this information through your Medavie Blue Cross mobile app.

What if I didn't receive my new card?

As of April 1, your Blue Cross card can be accessed via their [plan member site](#).

Important! If you are travelling on April 1:

If you have an emergency before April 1, call Beneva. On or after April 1, call Medavie Blue Cross. Make sure you have both benefits cards with you.

Exciting New Features

Our new coverage has exciting features including:

- Flight Delay Service: Proactive support and compensation for flight delays
- Pre-Travel Consultations: Personalized, phone-based service to review how your coverage applies to your medical condition(s)

Further information on the change in travel provider, along with FAQs and further instructions on what to do if you have not received your card, is available [here](#).

Rate Change

Effective April 1, 2026, travel rates will decrease by 32 per cent.

IMPORTANT NOTE:

Memorial's Emergency Medical Travel Insurance provider is changing to Medavie Blue Cross effective April 1, 2026.

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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.

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 benefit claims have continued to increase in recent years. Although the plan remains in a surplus position, higher claim costs have reduced surplus levels. As a result, a 3.1 per cent rate increase for the health plan is required this year.

In an attempt to contain prescription drug costs, Mandatory Generic Substitution will be implemented. This program may impact the eligible amount for certain drugs. More information on mandatory generic substitution is available [here](#).

Similar to health, dental claims continue to trend upward; however, recent rate increases have exceeded what was necessary to support those costs. To realign rates with our actual plan experience, dental premiums will be reduced by 6.3 per cent this year.

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 decreased by 5.8 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 10.3 per cent.

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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

AN IMPORTANT RESOURCE: EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EAP)

Effective July 1, 2025, Memorial's EAP provider changed to GreenShield.

Crisis support is available toll-free, 24/7/365 by calling 1-833-707-4747.

To learn how to schedule an appointment or to get a list of what services are provided, visit the EAP page [here](#).

DOWNLOAD THE MUN SAFE APP

The MUN Safe app will send you important safety alerts and provides instant access to campus health and safety resources. Find more information on MUN Safe [here](#).

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. More information on special authorization is available [here](#).

Important: Only coverage for special authorization medications can be appealed. No other prescription drugs or health benefits are subject to an appeals process.

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

EAP Services can be accessed [online](#) or by calling 1-833-707-4747.