

# 2023

# BENEFITS BULLETIN

## (Postdoctoral Fellows)



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 and proposed enhancements. On March 9, 2023, the Board met and approved the Committee's recommendation that the group insurance plans be renewed for the policy year beginning April 1, 2023, at the rates shown below.

Benefit	Rate Change	Bi-weekly Rate (\$)	
		Employee	University
Health	5.7%	Single	23.47
		Family	69.81
Dental	8.0%	Single	10.57
		Family	19.35
Basic Life	-16.5%	.034 / 1,000	.034 / 1,000
Optional Life	n/a	0.86 / 10,000	—
Dependent Life	n/a	0.22	0.23
AD&D	n/a	Basic	0.10
		Optional	0.057 / 10,000
		Voluntary (S)	0.067 / 10,000
		(F)	0.114 / 10,000

### IMPORTANT DATES TO REMEMBER

April 1, 2023 - New benefit rates are effective.

April 6, 2023 - Blended benefit rates will be reflected in your pay.

April 20, 2023 - Full impact of the rate changes will be reflected in your pay.

### WHAT DOES THIS MEAN FOR ME?

The increase in premiums for the majority of postdoctoral fellows will be \$1.63 bi-weekly for those who have single health coverage and \$4.78 bi-weekly for those with family coverage.



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## 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 of the HR 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 MENTAL HEALTH RESOURCE: YOUR EMPLOYEE ASSISTANCE PROGRAM (EAP)

As part of our commitment to the well-being of you and your family, Memorial sponsors access to an EAP. 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.

In 2023, LifeWorks, the EAP provider, announced that it had been acquired by TELUS Health. There are no changes to the services offered under the program as a result of this acquisition. The EAP call centre, counsellors, professional work-life services and customer success teams remain the same with no disruption in services.

EAP materials on the [HR website](#) will be updated as they are available to reflect this change.

## MENTAL HEALTH TOOLBOX

Last year, Memorial announced that a Mental Health Toolbox for staff and faculty had been launched. This is a place where you can find all of the resources available to you through Memorial, the government and community resources. The toolbox can be found at:

<https://mentalhealth.ca.gobenefits.net/mun/>.

## IMPORTANT RESOURCE

Access our EAP by calling 1.800.387.4765, downloading the MY EAP app, or through [Workhealthlife.com](http://Workhealthlife.com).

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

## IMPORTANT RESOURCE

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

## CHECK IT OUT: PRACTITIONER LOOKUP TOOL

Did you know that our benefits plan offers coverage for a range of paramedical practitioners, including counselling therapists, social workers, dieticians and physiotherapists? If you are looking for a practitioner in your area you can use the Medavie Blue Cross mobile app or practitioner lookup tool at [medaviebc.ca/en/members/find-health-professional](https://medaviebc.ca/en/members/find-health-professional).

## 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.