

# 2026

# 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. 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	3.1%	Single	28.99
		Family	86.21
Dental	-6.3%	Single	11.77
		Family	21.54
Basic Life	-5.8%	.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, 2026: New benefit rates are effective

April 16, 2026: New benefit rates will be reflected in your pay

#### WHAT DOES THIS MEAN FOR ME?

Your group insurance deductions will increase as follows:

Single health and dental  
- overall increase of \$0.08 bi-weekly

Family health and dental  
- overall increase of \$0.23 bi-weekly



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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 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.

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

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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

## 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](#).

## 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.

## 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](#).

## IMPORTANT RESOURCES

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