

# Benefits Bulletin: 2016 Update



## About your group benefit program

Interuniversity Services Inc. (ISI) is a not-for-profit organization that administers volume purchasing arrangements for member institutions throughout Atlantic Canada. Saint Mary's University benefits from this arrangement through lower fees/costs, as well as benefit coverage advantages while maintaining independence over our own plan.

## Benefit rates for 2016

Saint Mary's University provides a wide range of employee benefits to offer support to our employees as well as their families and to enhance the working environment. Premium rates for the benefits are reviewed on an annual basis.

### What is new to our benefit program for April 1, 2016?

Your plan will be adopting a **Mandatory Generic Substitution** approach. Mandatory Generic Substitution means your plan will reimburse up to the cost of the generic drug - even if a brand name medication is dispensed. This ensures you are using your health care dollars wisely and will save you and your benefits plan money, ensuring your plan remains sustainable for the future. **Stay tuned as you will receive more communication on this important change.**

## New rates for April 1, 2016

At Saint Mary's University, the benefit premiums are cost shared 50% Employee and 50% Employer. The rates in the chart below reflect your premium per pay. If you have optional life benefits, rates will remain the same for this year; however, age band changes may apply.

Benefit	Single	Family	Change %
Health/Dental	\$34.74	\$86.16	9.1%↑
Travel	\$0.83	\$1.66	14.2%↑
EFAP	\$0.78		No change
LTD	\$2.760/\$100		10.0%↑
Life insurance	\$0.163/\$1,000		No change
Dependent Life	\$0.36		No change
Critical Illness (optional)	<a href="#">Details on HR site</a>		10%↑
Optional Life	<a href="#">Details on HR site</a>		No change

## How will rate changes affect your pay?

Here is an illustration, based on three different salary levels that will give you an idea of what to expect beginning in April:

Coverage	Salary	Increase / (Decrease) per pay
Single	\$35,000	\$4.33
Family		\$8.60
Single	\$45,000	\$4.70
Family		\$8.97
Single	\$60,000	\$5.25
Family		\$9.52

For more information about your benefits program visit the [Saint Mary's University HR website](#)

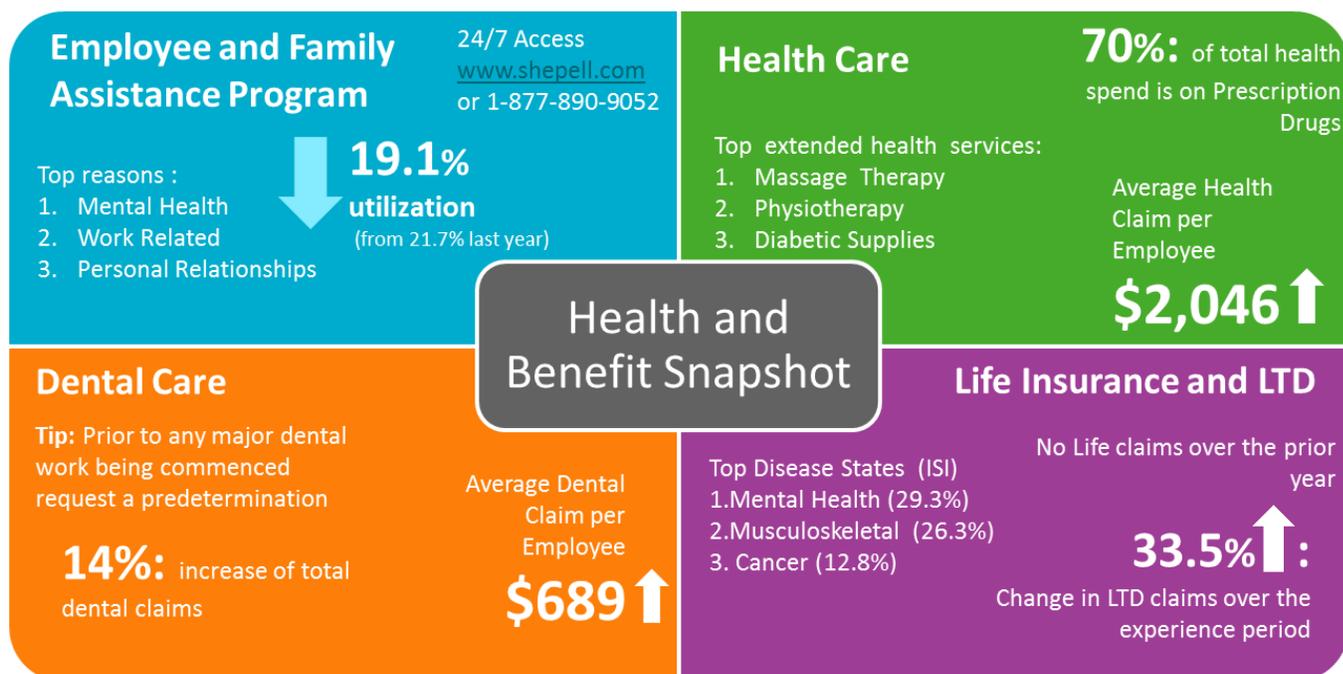
### Key Dates to Remember:

April 1, 2016 – Mandatory Generic Substitution: Impacted employees (or dependents) will receive a letter from Medavie Blue Cross encouraging them to talk to their doctor to determine if a generic drug is right for them.

April 14, 2016 – rates will be reflected in your pay

## Health and Benefits snapshot (past year)

This snapshot provides insight into some of the data behind our employee health.



## Health Corner: Sleep and Hydration

Sleep and hydration are important elements for everyone's overall health and wellbeing. Don't forget, your EFAP provider *Shepell* can provide you access and assistance to many more articles and resources ([www.Shepell.com](http://www.Shepell.com) or 1-877-890-9052)

### 5 Tips to Improve Your Sleep:

**One – two hours of downtime before bed** - Try meditation. Also, get the television out of the room. Besides the light, it can also fire up your brain prior to trying to fall asleep.

**Relaxing activities-** Turn the computer, television and phone off at 8 p.m. Discuss what you're grateful for or how you helped someone that day.

**Get a comfortable temperature-** Figure out what temperature is best for you to sleep. In the summer, try a fan or a portable air conditioner. In the winter try an extra blanket.

**Make sure your bed is comfortable-** You should be flipping and rotating your mattress every month. Every ten years, you should see if a new mattress is in order. We spend 1/3 of life in bed; let's invest in your health.

**Don't scrimp on the pillows-** There are many pillows on the market. Investigate and get one that suits your needs. Many health professionals sell high grade pillows (chiropractors, massage therapists, physiotherapists).

### Let the pet sleep on the floor or in her bed

We love the company and affection of our pets, but having a 100 pound dog in bed with you can interfere with a good night's sleep.

\*Source: [www.venturawellness.com](http://www.venturawellness.com)

### Why is it so important to stay hydrated?

Your body depends on water to survive. Every cell, tissue, and organ in your body needs water to work correctly. For example, your body uses water to maintain its temperature, remove waste, and lubricate joints. Water is needed for good health.

### Tips for Staying Hydrated:

- Keep a bottle of water with you during the day. Purchasing bottled water is expensive and creates plastic bottle waste. Carry a reusable water bottle and fill it from the tap instead.
- If you don't like the taste of plain water, try adding a slice of lemon or lime to your drink.
- Be sure to drink water before, during, and after a workout.
- If you are feeling hungry, drink water. Thirst is often confused with hunger. True hunger will not be satisfied by drinking water. Drinking water may also contribute to a healthy weight-loss plan. Some research suggests that drinking water can help you feel full.
- If you have trouble remembering to drink water, drink on a schedule. For example, drink water when you wake up; at breakfast, lunch, and dinner; and when you go to bed. Or drink a small glass of water at the beginning of each hour.
- Drink water when you go to a restaurant. It will keep you hydrated, and it's free!

\*Source: [www.familydoctor.org](http://www.familydoctor.org)