

2023

BENEFITS BULLETIN



At Saint Mary's University, we are committed to supporting the health and wellbeing of you and your family. Our benefits program offers support and resources for you physical, mental, and financial wellbeing.

Each year, we review our benefits program funding that will be necessary to take us through the upcoming year. **Benefit changes and new features** are shared on the next page. The following rates will be effective April 1, 2023.

Benefit	Cost Share & New Biweekly Rates
Basic Life insurance	50% paid by you No change to the current rate
Optional life	100% paid by you No change to the current rates
Long term disability	50% paid by you No change to the current rate
Dependent Life	100% paid by you 7.8 % decrease to the current rate
Extended Health and Dental	50% paid by you \$39.09 Single / \$97.82 Family 10.1% increase to the current rates
Emergency travel	50% paid by you No change to the current rates
Optional critical illness	100% paid by you No change to the current rates
Employee and family assistance program	50% paid by you No change to the current rate
Teladoc (formerly Best Doctors)	50% paid by you No change to the current rate

WHAT DOES THIS MEAN FOR ME?

If you have single coverage, your premium deductions will increase by \$3.54 per pay and if you have family coverage, your premium deductions will increase by \$8.99 per pay.

IMPORTANT DATES TO REMEMBER

April 1, 2023: New benefit rates are effective

April 6, 2023: New benefit rates will be reflected in your pay

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VIRTUAL HEALTH

A growing concern in recent years has been that some of our members are struggling to find a family doctor.

For staff enrolled in our medical and dental plan will have access to a service through Medavie Blue Cross “Online Doctors” that provides medical care in minutes, where and when you need it!

- **Unlimited** - 24-7 access, general practitioner care, average wait time <5 minute
- **Families covered** - (everyone covered under your medical and dental plan)
- **Full service** - digital prescriptions, medical notes, lab and imaging requisitions and specialist referrals.
- **Continuity of Care** – virtual records maintained to deliver true continuity of your care

[Register for Maple \(Online Doctors Unlimited\)](#)

NEW FEATURES OF THE EMERGENCY TRAVEL MEDICAL PLAN

Effective April 1, 2023, we have worked with our emergency travel coverage provider for emergency medical expenses arising outside of Canada. If you suffer a serious accident, injury, or illness while of the country, medical costs can be significant, and our plan provides coverage for those unexpected expenses. Starting April 1, 2023, the maximum coverage for each incident will increase from \$1,000,000 to \$2,000,000, providing you and your family with extra peace of mind while travelling.

[SSQ FAQ's \(Travel\)](#)

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 and physiotherapists? If you are looking for a practitioner in your area you can use the Medavie practitioner look up tool at medaviebc.ca/en/members/find-health-professional

REMEMBER TO USE YOUR EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP)

As part of our commitment to the wellbeing of you and your family, Saint Mary's University 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.

Examples of counselling services offered include:

Personal/Emotional:

- Stress · Depression · Anxiety

Family:

- Parenting · Child Behavior
- Adolescent Behavior

Couple/Relationship:

- General Relationship
- Relationship Breakdown (Separation/Divorce)

Work-related:

- Workplace Stress · Career Planning
- Work Relationships / Conflict

Addiction Related:

- Alcohol/drugs

IMPORTANT RESOURCES

Access your EFAP by calling:

1.844.880.9142 (E)

1.844.880.9143 (F)

1.800.855.0511 (TTY)

or downloading the [MY EAP app](#), or through [Workhealthlife.com](https://workhealthlife.com).

Access your health and dental benefits through the [MedavieBlue Cross mobile app](#), or [plan member site](#), or

by calling

1.888.227.3400.