

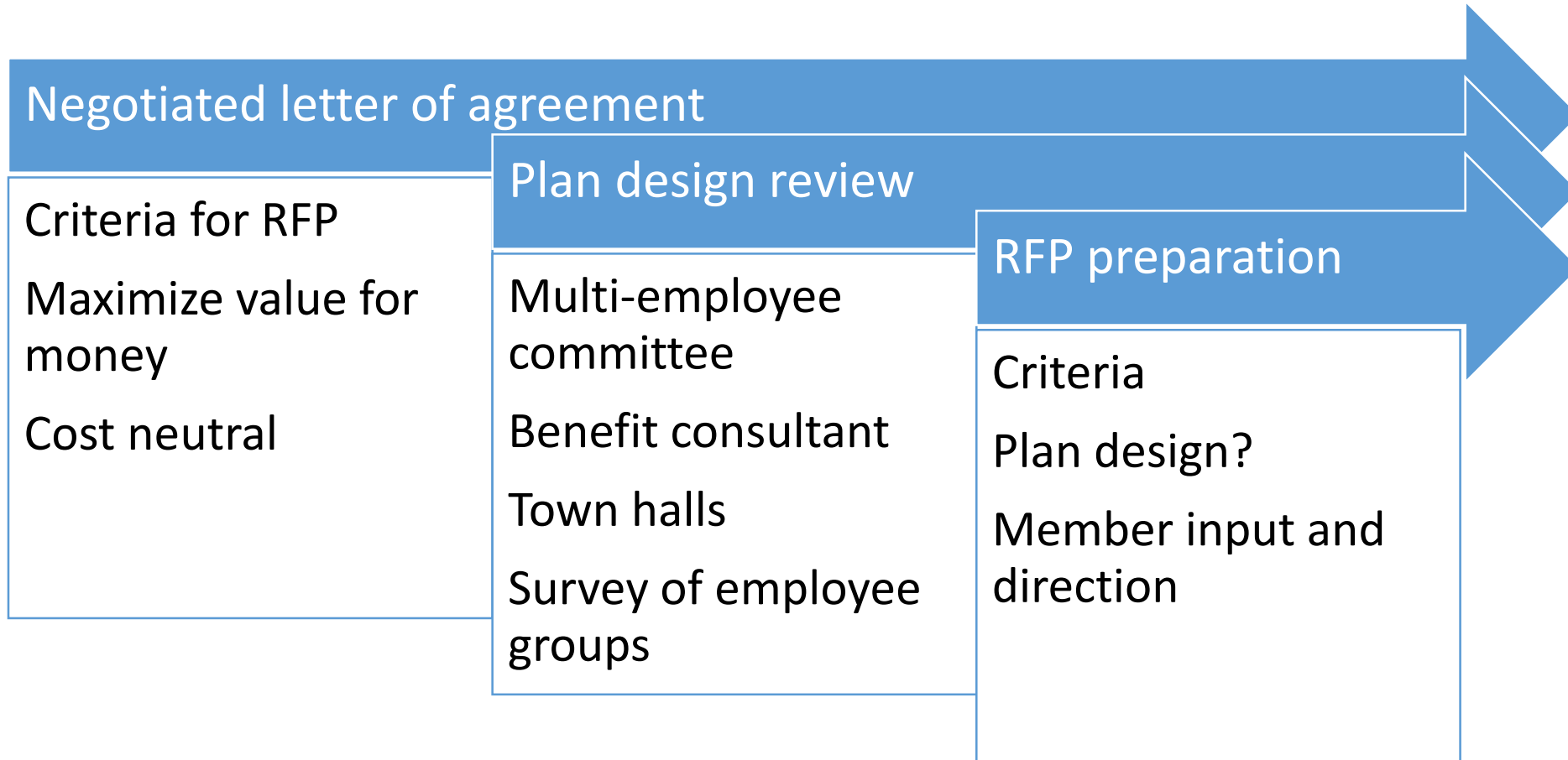
Health Benefits Review

QUFA Fall AGM 2017

Agenda

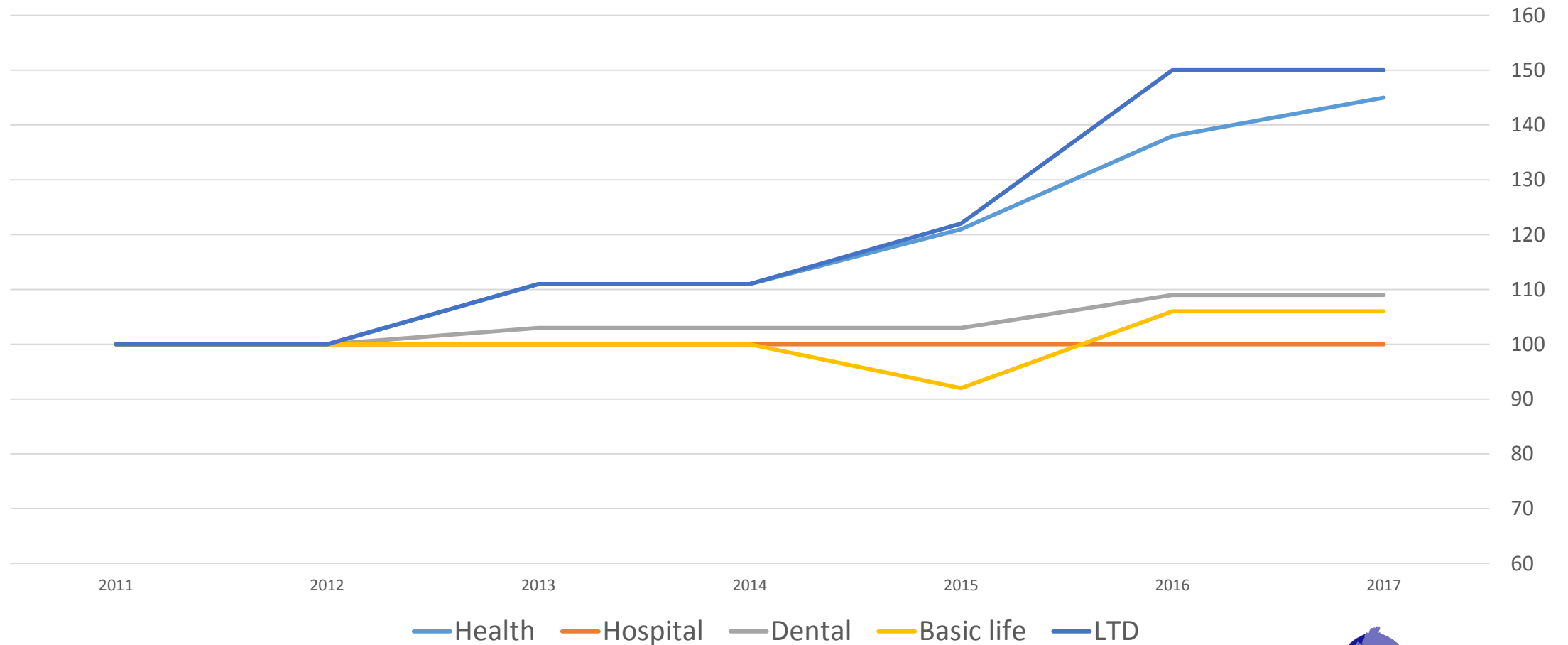
- Overview of benefits review committee work
- Review of survey results
- Discussion of next steps

Overview



Premium cost trends

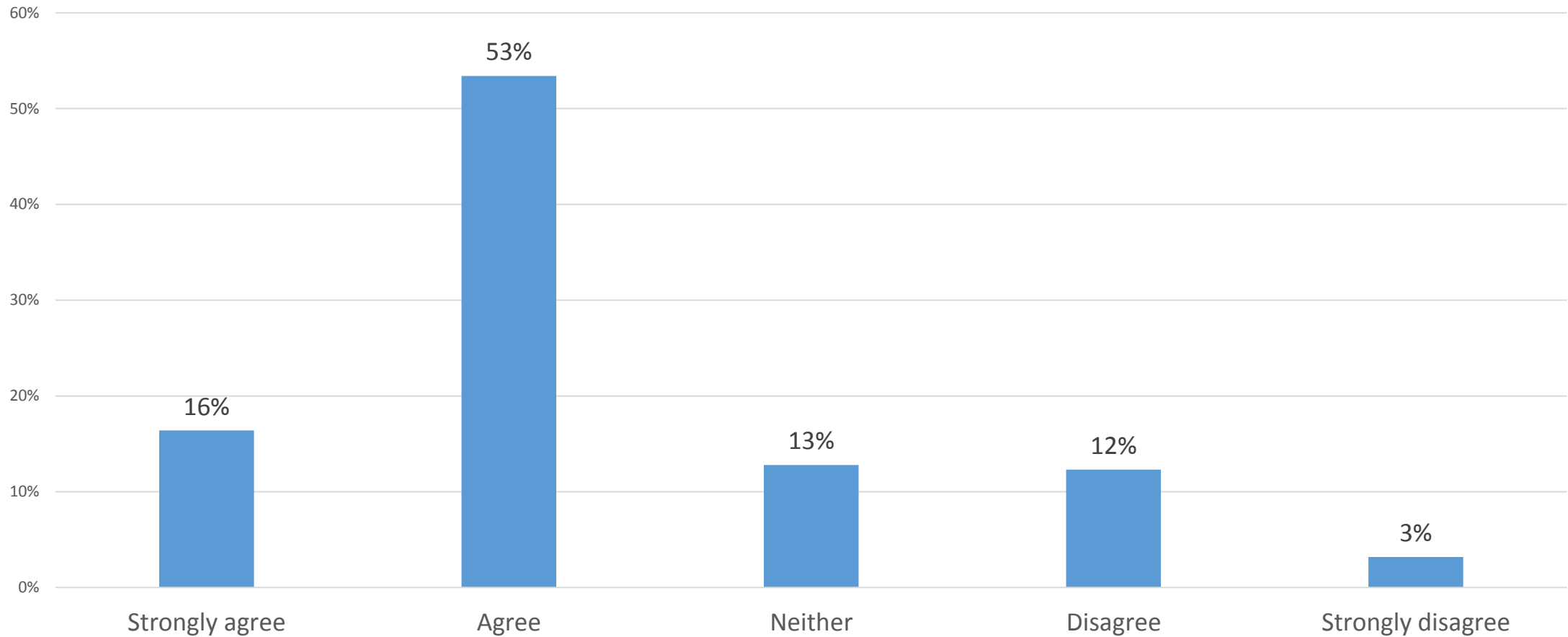
Premium Cost (2011 = 100)



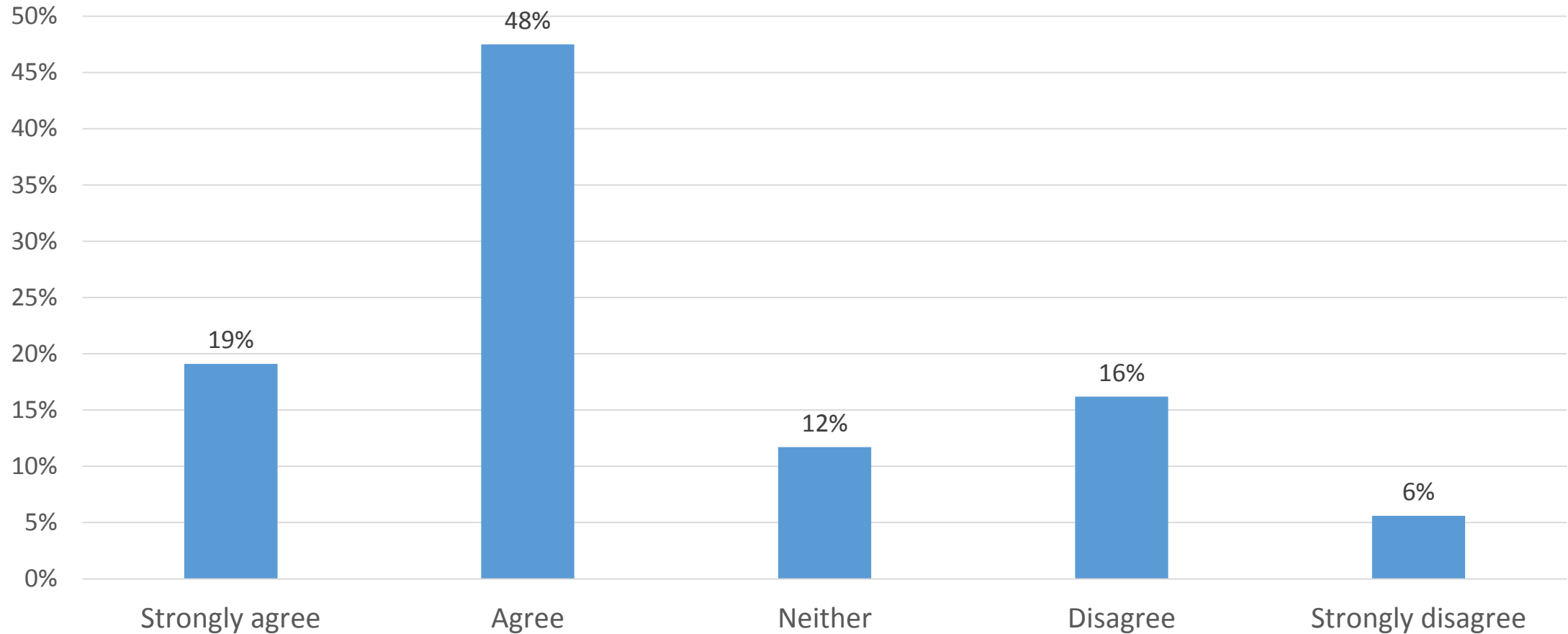
Satisfaction with current benefits

QUFA group health benefits review survey results

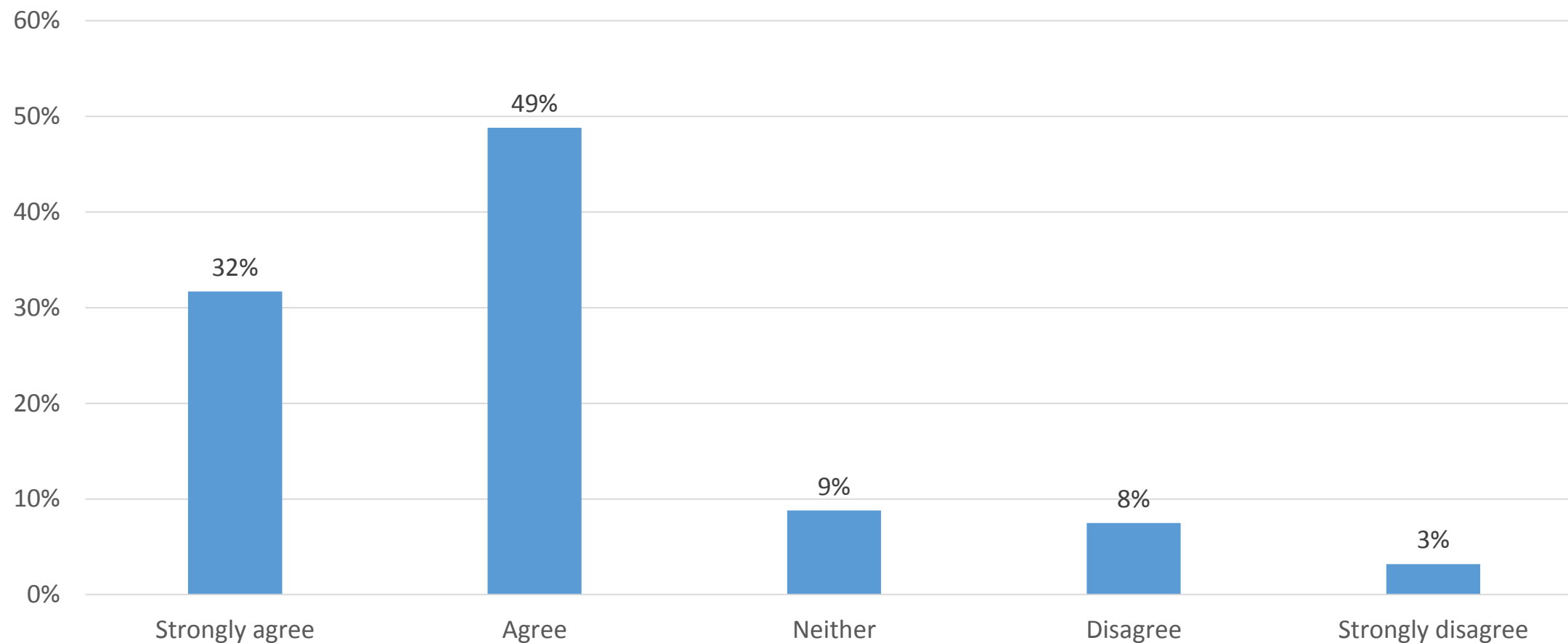
'The insured group benefits meet my needs,'



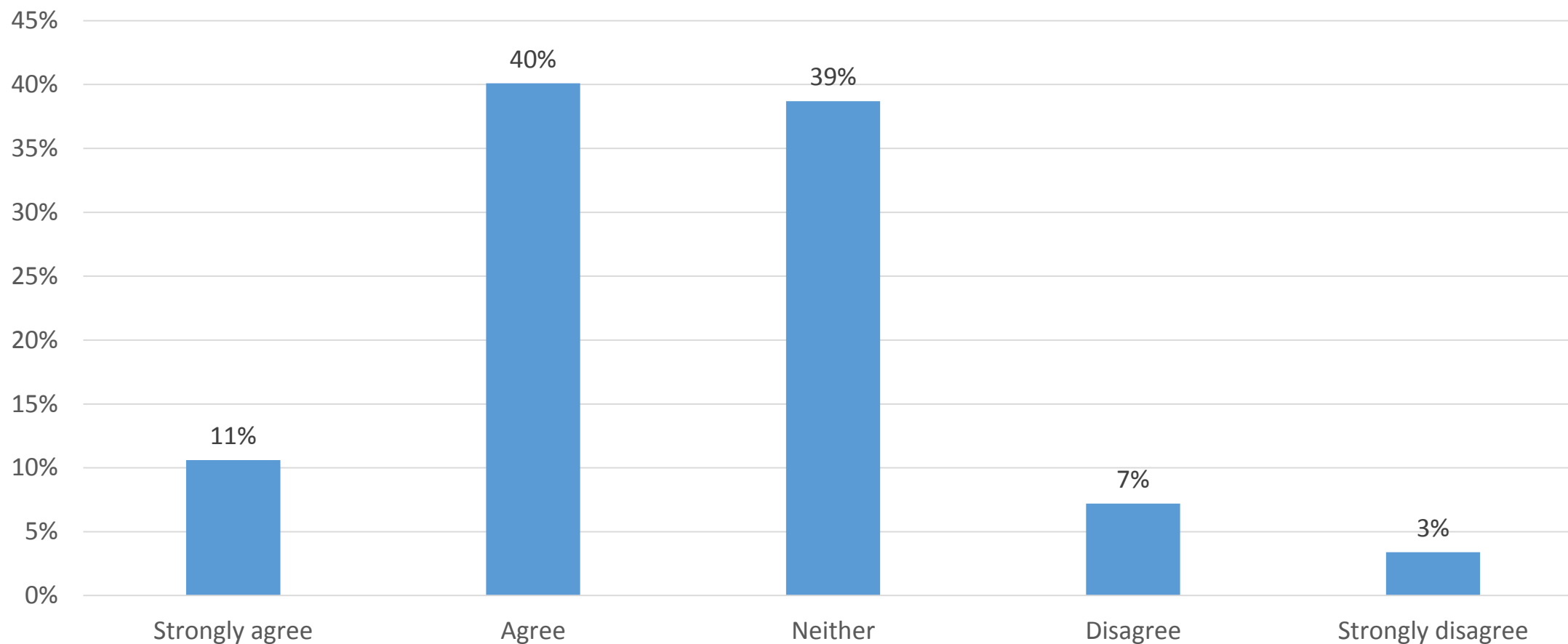
'[T]he current supplementary medical benefits meet my needs,...'



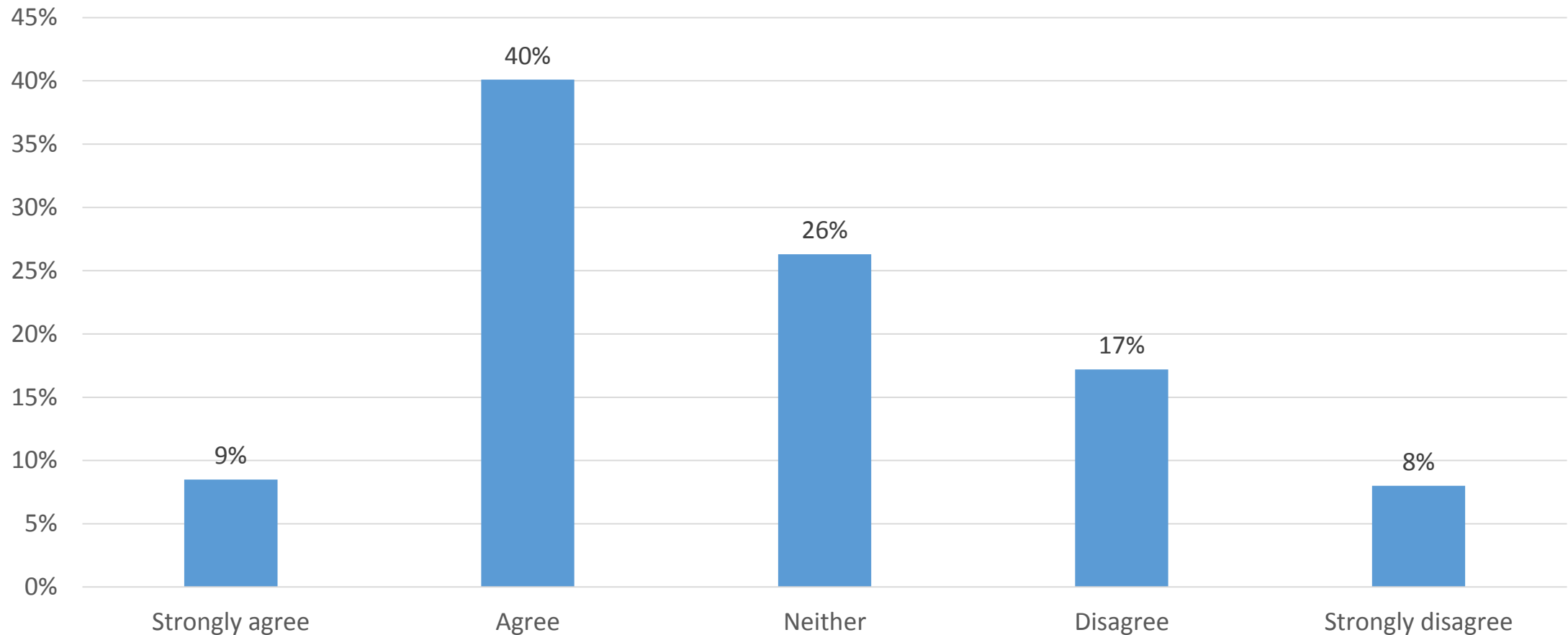
'[T]he current dental benefits meet my needs'



'Current level of LTD is appropriate,'



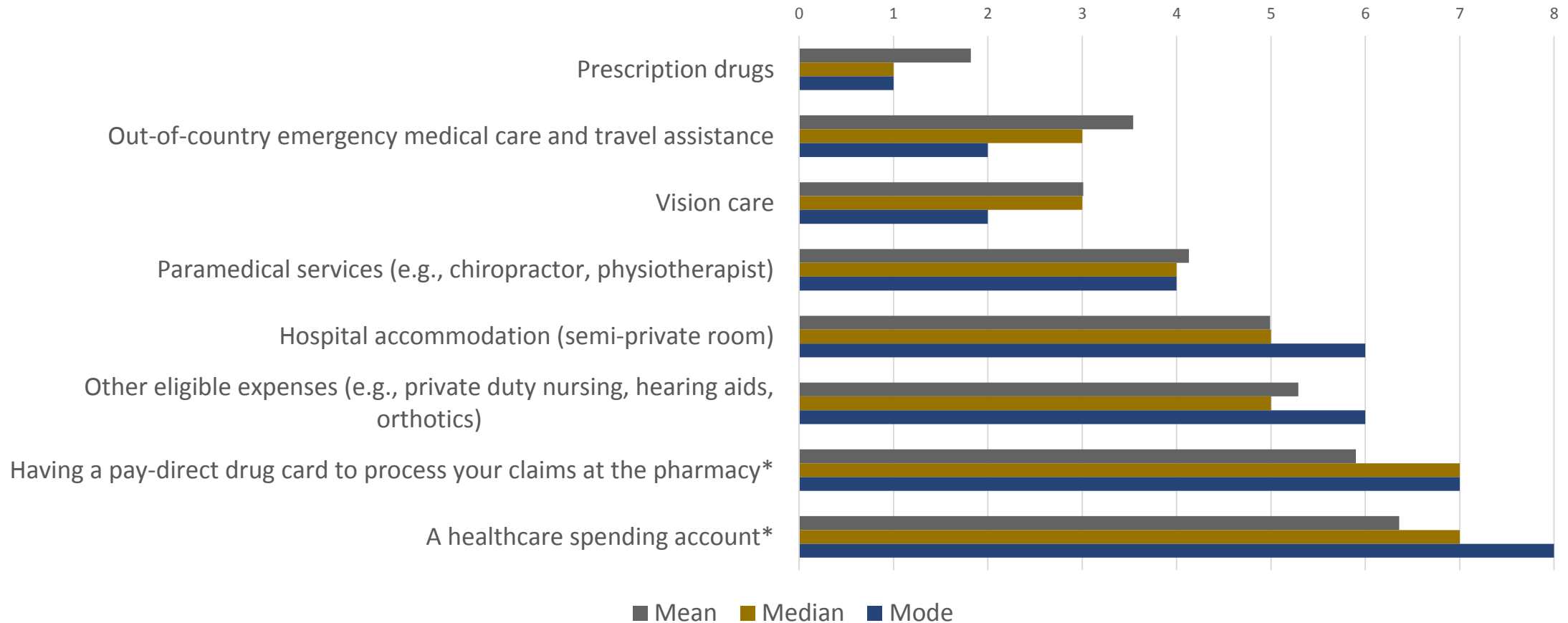
'Current level of basic life insurance meets my needs.'



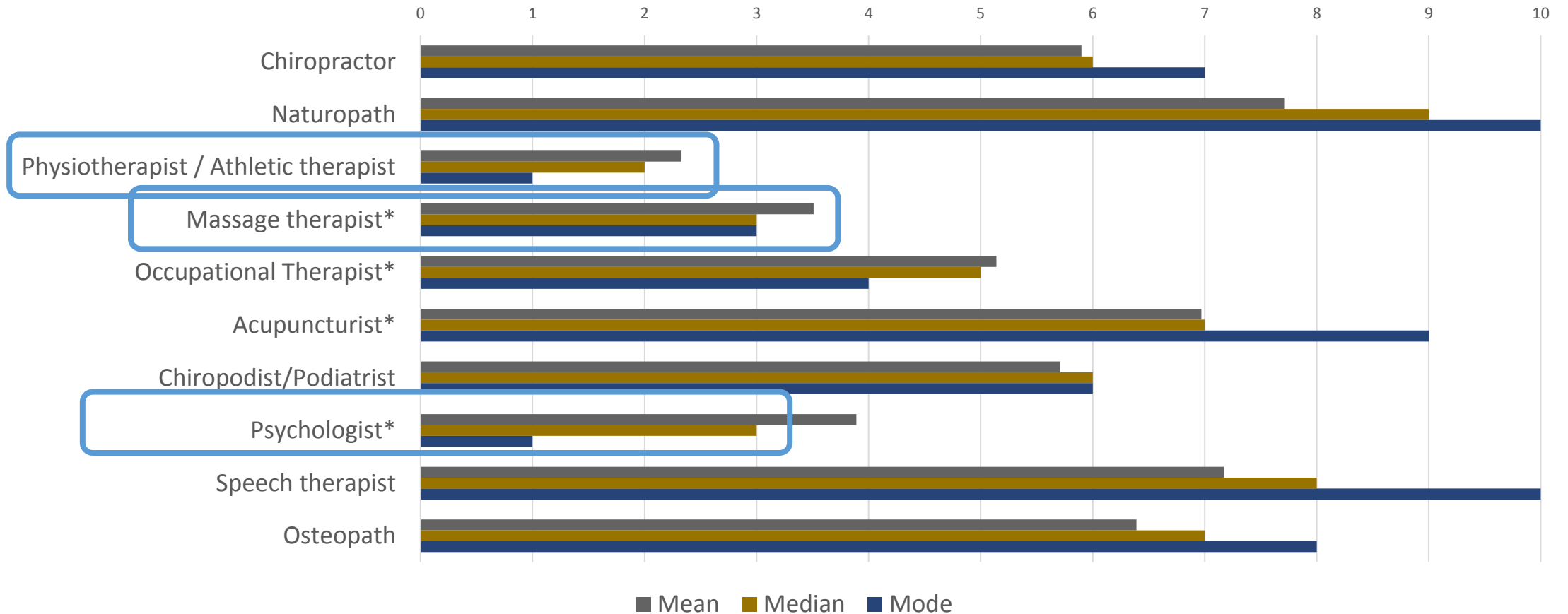
Rank order preferences

QUFA group health benefits review survey results

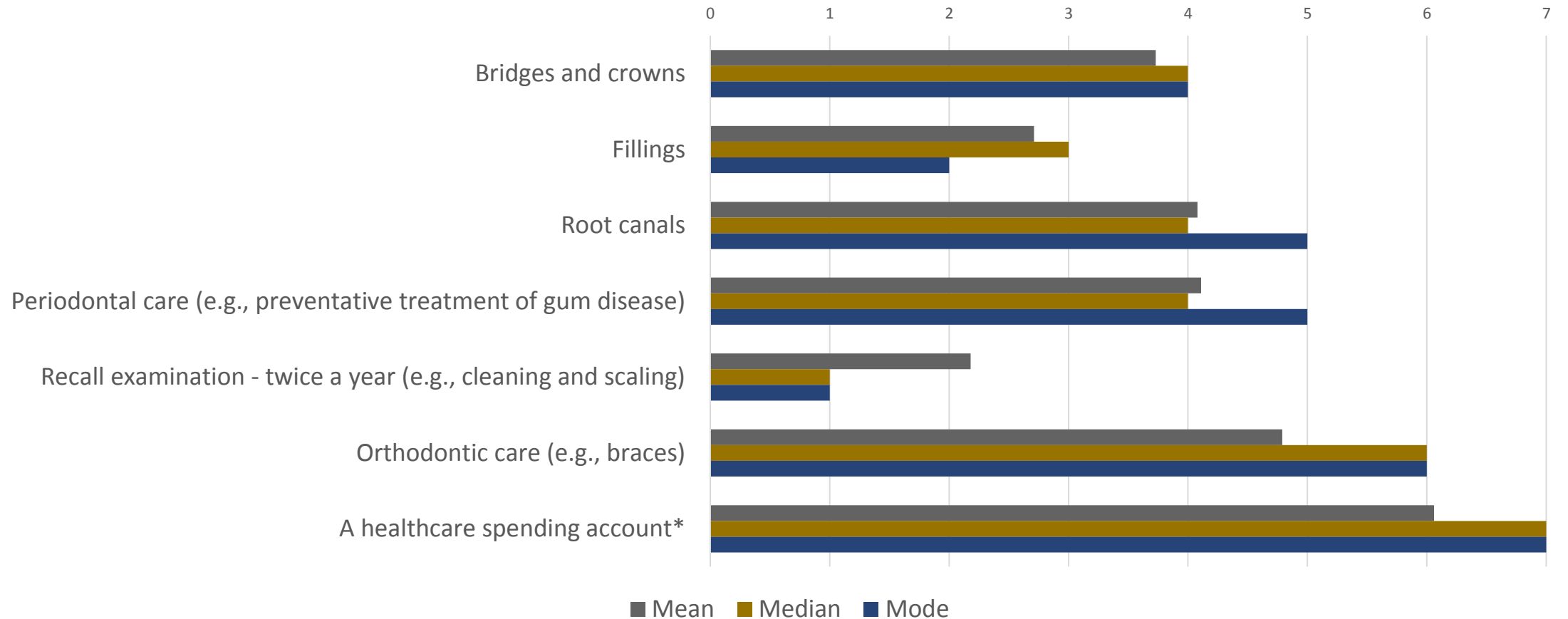
Rank supplementary medical benefits



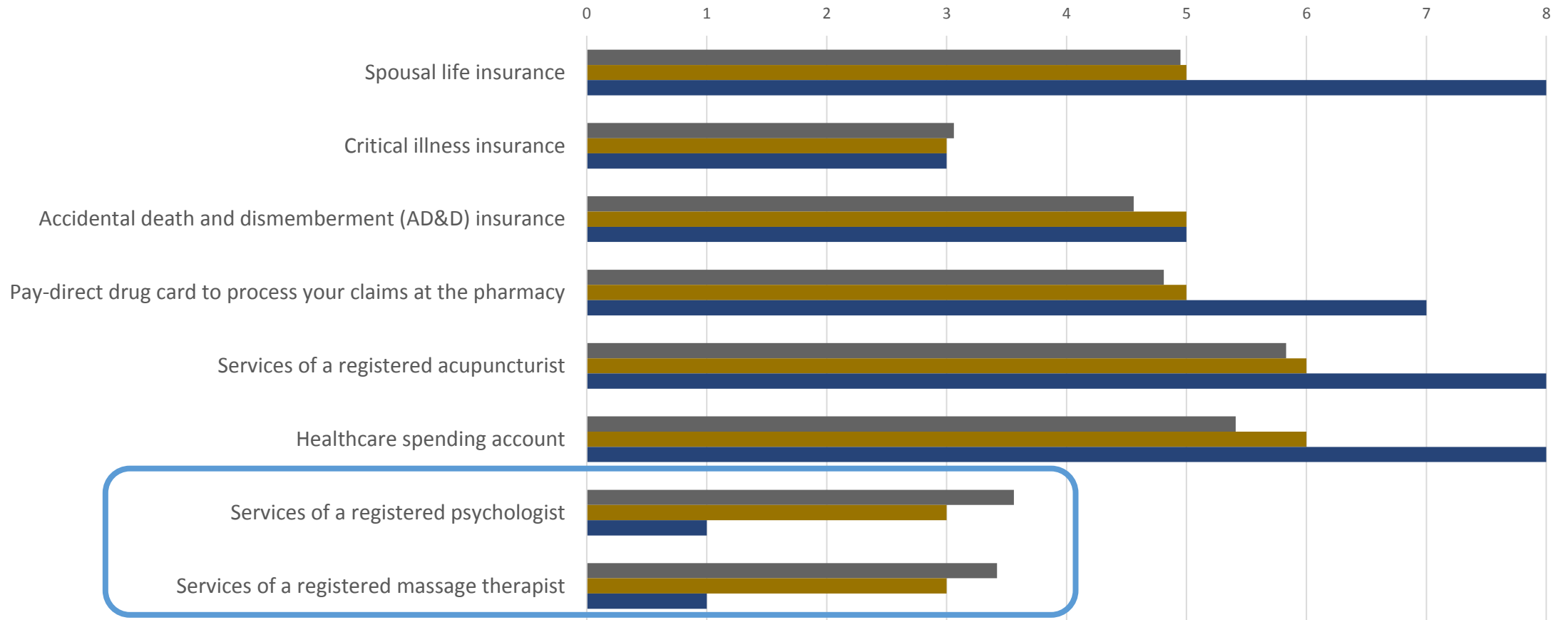
Rank paramedical benefits



Rank dental benefits



Rank other benefits



“If you could change one thing...”

1. Add massage
2. Increase vision
3. Add psychologist
4. Add drug card

Going forward

Plan design and preparing the RFP

RFP and Plan Design

- RFP objectives
 - Value for money
 - Imperfect competition in benefit provider markets (Big 3)
 - Responsiveness
- Plan design
 - Cost neutral exercise
 - Value of benefit protection (vision care)
 - Benefit level protection (drug benefit cost containment)
 - New benefits in cost neutral context