

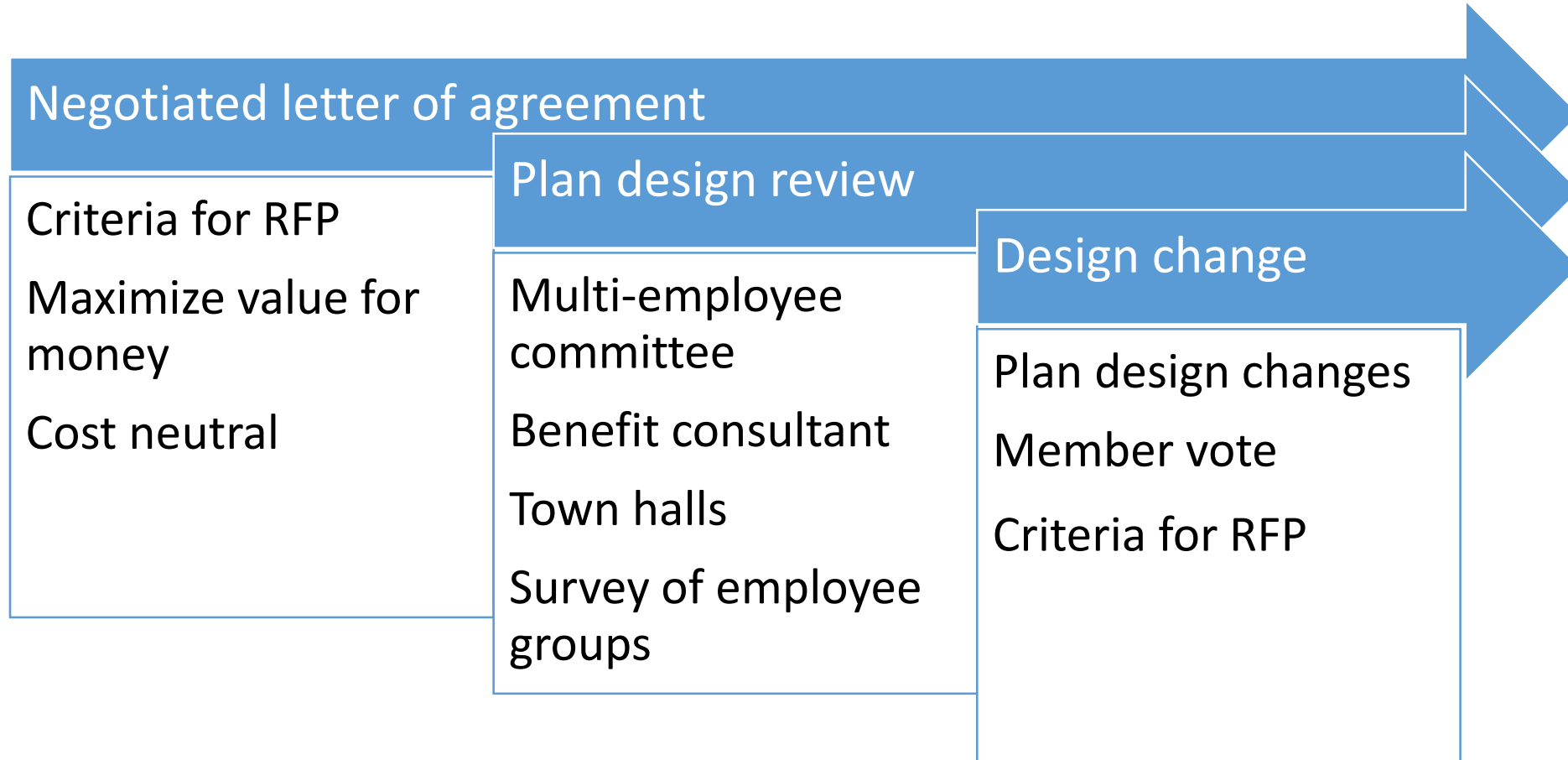
Health Benefits Review

QUFA Spring AGM 2018

Agenda

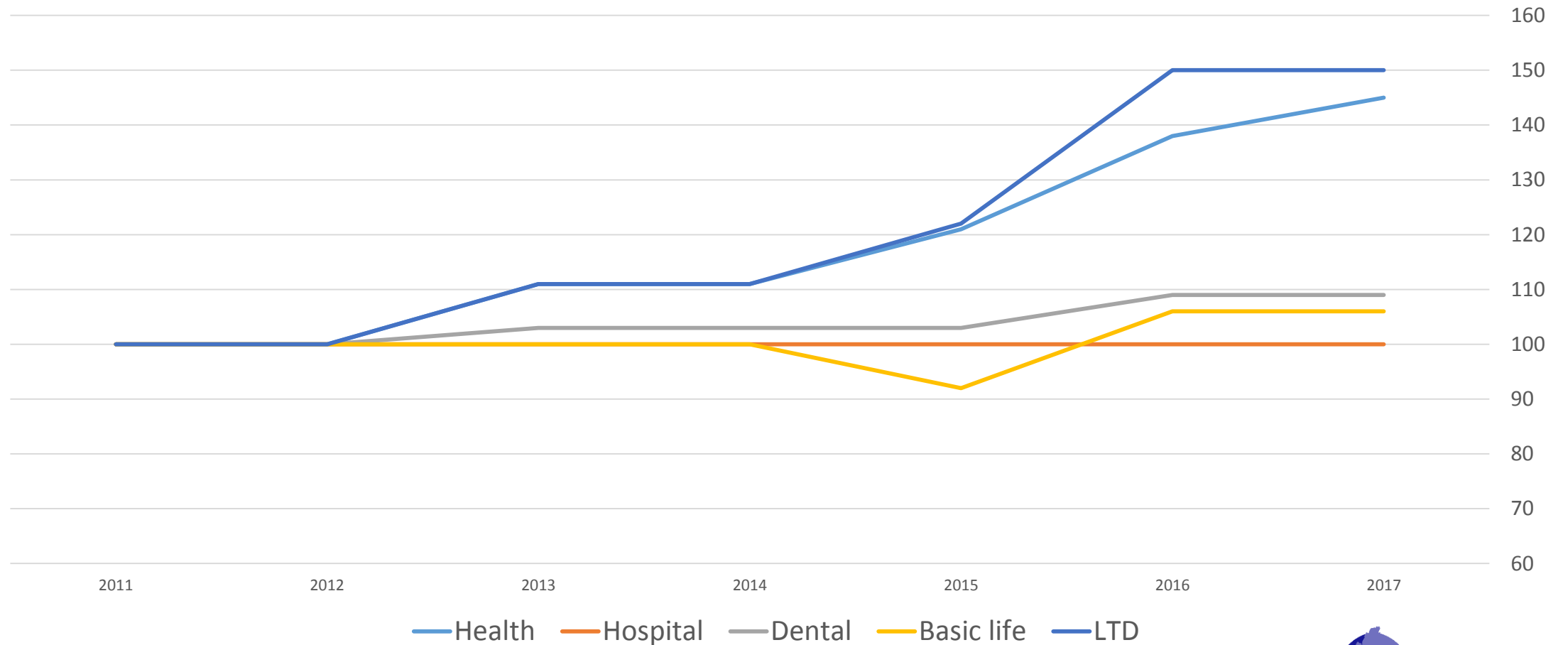
- Overview of benefits review committee work
- Review of survey results
- Discussion of next steps

Overview



Premium cost trends

Premium Cost (2011 = 100)



“If you could change one thing...”

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

Overview of proposed changes

Comparison of proposed changes

Current group benefits	Proposed changes
No pay direct drug card	Pay direct drug card
No drug cost containment rules	Generic first default
	\$10 dispensing fee max per prescription
\$25 annual deductible	No change

Vision Care

Current group benefits	Proposed changes
Vision care - \$75 exam (2 yrs.)	Vision care - \$100 exam (2 yrs.)
\$250 glasses and frames (2 yrs.)	\$300 glasses and frames (2 yrs.)

Paramedical

Current group benefits	Proposed changes
100% physiotherapy, \$55 cap first visit & \$35 cap subsequent visits	80% physiotherapy, no per visit cap, \$500 annual cap
Current paramedical 50% reimbursement up to \$300 per year per practitioner	No change
Massage therapy – no coverage	Massage therapy – no coverage

Registered Psychologist

Current group benefits	Proposed changes
No coverage	100% reimbursement up to \$1,000 per year

Long-term disability (LTD)

Current group benefits	Proposed changes
COLA provision up to a maximum of 5% per year (based on CPI)	COLA provision up to a maximum of 3% per year (based on CPI)
	Any active LTD claimants grand parented under old provision
	No other change to benefit calculation

Optional employee-paid benefits

Current group benefits	Proposed changes
Optional life insurance in units of \$25,000 up to an additional \$250,000	Increase maximum optional life insurance
	Introduce spouse / dependent life insurance
	Introduce critical illness coverage

“If you could change one thing...”

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

Cost of massage therapy benefit more than vision improvements, psychologist services, and pay-direct drug card combined.

Going forward

Plan design vote and preparing the RFP

Plan design vote and RFP process

- Plan design vote
 - QUFA office will prepare electronic vote to accept or reject proposed benefit changes
- RFP process
 - Criteria input
 - Plan design
 - Service quality and responsiveness
 - RFP start in the fall
 - Administration has final and sole discretion over selection