

2024

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 your physical, mental, and financial wellbeing.

Each year, we review the funding necessary for our benefits program for the upcoming year. Funding is based on several factors, including past claims submitted through the plan, utilization of services, aging and inflation.

Average Increase per Pay for April 1, 2024:

Using an annual salary of \$60,000 as an example: if you have single coverage, your premium deductions will increase by **\$4.56 per pay**; if you have family coverage, your premium deductions will increase by **\$6.53 per pay**. Note, individual amounts will vary based on your salary.

IMPORTANT DATES

April 1, 2024:

New benefit rates are effective

April 4, 2024:

New benefit rates will be reflected in your pay

Benefit	Cost Share	Increase per pay
Basic life insurance	50% paid by you	10% increase
Optional life	100% paid by you	No change
Long term disability	50% paid by you	14.2% increase
Dependent life insurance	100% paid by you	18.9% increase
Extended health and dental	50% paid by you	3% increase
Emergency travel	50% paid by you	25% increase
Optional critical illness	100% paid by you	No change
Employee and family assistance program	50% paid by you	No change
Teladoc (formerly Best Doctors)	50% paid by you	No change



**Saint Mary's
University**

2024

BENEFITS BULLETIN



IMPORTANT RESOURCES

Access our EFAP:

1.844.880.9142 (E)

1.844.880.9143 (F)

1.800.855.0511(TTY)

Or download the Telus Health One app, or one.telushealth.com.

Access your health and dental benefits through the Medavie Blue Cross mobile app, plan member site, or by calling 1.800.667.4511.

SPOTLIGHT ON: WOMEN'S HEALTH

Women face distinctive health care realities and Saint Mary's University aims to ensure that our benefit offerings address these needs effectively.

Our benefits plan offers support for women from reproductive age through to postmenopause, including:

- Mental health support up to \$3,000 per 12 months
- Oral contraceptives, including IUDs
- Fertility drugs up to \$6,000 per lifetime
- Hormone replacement therapies, such as estrogen
- Physiotherapy to support joint and pelvic health
- Flexible Work options
- On-Campus daycare

BENEFITS SURVEY UPDATE

Thank you to all members who completed the Benefits Survey. The results of the Survey will be reviewed in the Spring by the Employee Benefit Plan Advisory Committee.

BENEFITS CONTACT

Meghan Thorpe
Benefits & Pension Consultant
People and Culture
902.420.5044
meghan.thorpe@smu.ca

VIRTUAL HEALTH CARE

Staff enrolled in our medical plan now have access to a virtual health service through Medavie Blue Cross. 'Online Doctors', delivered by Maple, provides medical care in minutes, where and when you need it! Register for Maple now through the Blue Cross member portal.

BLUE ADVANTAGE: SAVE ON MEDICAL, HEALTH, AND WELLNESS RELATED EXPENSES

As a Blue Cross member, you have access to special savings at over 200 participating health and wellness providers across Canada—including vision, massage, fitness, and meal services.

You can browse and find savings at blueadvantage.ca.

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. Institution benefits from this arrangement through lower costs and enhanced coverage, while still maintaining independence over our own plan.

