

**Staff Benefits Advisory Committee (SBAC)**  
**MAUT Annual Report 2015-216**

**MAUT SBAC Representatives:**

Edith Zorychta, Nick Acheson, Al Shrier

**1) Health and Dental Plans:**

SBAC consists of representatives of employee groups and of the University administration

Our insurance plans are entirely self-financing

Premiums for our insurance plans are entirely related to the claims

Employees cover half the premium and the University the other half

**NOTE: all employees who retire after May 31, 2016 will pay 70% of the premium cost for the Health Plan, and 100% of the premium cost for the Dental Plan, not 50% as do all other Plan members**

Everything is transparent and there are no hidden expenses

Everything is regularly scrutinized by an independent expert consultant

The university cost needs to be approved by the McGill BoG

## 2) Increased Rates for 2016:

2016 Health Care Plan premium was increased by **10.8%**  
Dental Care Plan premium was increased by **14.4%**.

### Two main reasons:

1. We have had some very large claims in the past several years, most of which were covered by the Large Amount Pooling insurance policy that protects our plan from major claims over \$75K per individual claimant. The cost of this policy is steadily increasing.
2. Increased drug costs

### Health and Dental Rates for Employees

<b>2014</b>	Single \$37.62	Family \$74.11	Single \$20.01	Family \$44.76
<b>2015</b>	Single \$42.51	Family \$83.75	Single \$21.02	Family \$47.00
<b>2016</b>	Single <b>\$47.08</b>	Family <b>\$92.76</b>	Single <b>\$24.05</b>	Family <b>\$53.78</b>

## 2) Membership of SBAC

### Current composition of SBAC:

- One representative of MUNASA
- One representative of MUNACA
- One representative of SEU
- One representative of AMURE (added 2015)
- **Three representatives of MAUT**
- Two representatives of the University Administration
- A Chairperson (ex officio Morty Yalofsky)
- A non-voting Secretary to take minutes of the meetings.

### Proposed composition of SBAC:

- One representative of MUNASA
- One representative of MUNACA
- One representative of SEU
- One representative of AMURE
- **Three representatives of MAUT**
- **One representative of MURA**
- Two representatives of the University Administration
- A Chairperson (ex officio Morty Yalofsky)
- A non-voting Secretary to take minutes of the meetings

### **3. Insulin Pumps**

Prior to November 2016 the health plan was covering one insulin pump per lifetime of the insured individual. However, the life cycle of a pump is five years. So, the policy has been changed and now the replacement coverage for insulin pumps will increase to one pump every five years, at the same cost level as the Quebec provincial plan (currently \$6,300 per device, and \$4,000 annually for supplies). It was recommended the amount reimbursed be tied to the amount reimbursed by the RAMQ. This was implemented immediately.

### **4. Plan Modernization and Vendor Search**

According to the guidelines of our Health and Dental Plan we are due to review our vendor selection in the coming year. It was suggested to SBAC by the VP Finance that we also start looking at the modernization of the health and dental plans. This refers to Flex plans that can offer several different options for individuals. Currently, this approach has been adopted only by very few universities in Canada. This led to a spirited interaction between the employee groups and the Administration. The employees groups met and concluded that the current plan is fine and rejected the proposal. The issue was raised at CASC (Committee for Academic Salary Compensation), which considers all academic benefits. It was agreed that we would review the matter at CASC and that nothing would be done unilaterally by the administration. The matter will be brought back to SBAC.