

Part A: Current Benefit Plan Provision Highlights – Supplementary Medical:

- Calendar year deductible of \$25 for single/family for all expenses other than in-Canada hospital and chronic care, global medical assistance and vision care.
- 100% Reimbursement for prescription drugs and dispensing fee, no mandatory generic substitution¹.
- 50% Reimbursement for chiropractor, podiatrist, osteopath, chiropodist or naturopath for up to \$300 per calendar year for each practitioner.
- 100% reimbursement for speech therapy for up to \$1,000 per calendar year.
- 100% reimbursement for physiotherapy with no annual maximum. \$55 for first visit maximum, and \$35 per subsequent visit maximum.
- No massage or registered psychologist coverage.
- Eye exam fees reimbursed up to \$75 every 24 months for QUFA/\$65 all other employee groups.
- 100% reimbursement for glasses, contact lenses, laser eye surgery to a maximum of \$250 every 2 years.

Part B: Proposal – Elements of Proposed Change to the Benefit Plan Design:

Section B-1: Supplementary Medical

Benefit	Change in Plan Design
Prescription Drugs	Introduce Pay Direct Drug Card
	Introduce mandatory generic substitution
	Introduce dispensing fee maximum of \$10 per prescription
Services of Registered Physiotherapist	Increase to 80% reimbursement up to \$500/year
Services of Registered Psychologist	Introduce 100% reimbursement up to \$1,000/year
Vision Care - Eye exam fee	Increase reimbursement to \$100 every 24 months
Vision Care – Glasses/contacts/surgery	Increase reimbursement to \$300 every 24 months

Section B-2: Long-Term Disability (100% Employee Paid Premium)

Current LTD Cost of Living Adjustment (COLA) provision: Any employee drawing LTD income benefit is eligible to receive an annual COLA tied to the annual Consumer Price Index (CPI) rate on their income benefit, up to a maximum increase of 5% per year.

Proposed Change: Modify the annual LTD income COLA provision from CPI up to 5% to CPI up to 3% and keep all other aspects of LTD plan design the same. This results in an estimated 7.7% reduction in premium costs to employees for the LTD benefit (based on salary of \$60,000, reduction in annual premium would be \$91).

Please note that the annual estimated reduction is subject to change as a result of the RFP.

Section B-3: Optional Employee-Paid Benefits

University could introduce the following optional and fully employee-paid premium additional coverages as part of RFP process:

- Additional optional employee life insurance
- Optional spousal/dependent life insurance
- Optional critical illness coverage

¹ Mandatory generic substitution: is a plan feature that limits the ingredient cost of a drug charge to that of the generic alternative. A Generic drug is defined as "a drug product that is comparable to a brand/reference listed drug product in dosage form, strength, quality and performance characteristics, and intended use."