

## USW Local 2010 | Additional Information: Registered Massage Therapy, EFAP, Registered Psychologist

---

### 1. Does the *Queen's Employee and Family Assistance Program (EFAP)* provide services by a registered psychologist at no cost, therefore additional coverage is unnecessary?

**Queen's Response** - The EFAP is designed to provide short-term, acute counselling, either in person, over the phone or through a secure, confidential website. The EFAP provides access to counsellors that have a masters' degree at a minimum, and a full suite of lifestyle, specialty and online services. The program is in place to guarantee access to masters' level counsellors, but cannot guarantee access to a registered psychologist on a consistent basis.

EFAP counsellors are well positioned to provide employees and their family members with immediate support in times of concern and/or crisis. If longer term counselling (from a registered psychologist or another health professional), hospital treatment or specialized services are required, EFAP counsellors are there to arrange an appropriate referral and will follow up on the referral. Psychological services provided upon referral are currently at cost to the employee and/or their family as there is no existing coverage under the Supplementary Medical benefit. The EFAP arrangement with Homewood Health is a highly valuable component of the university's total rewards package and it would continue to complement the University's Supplementary Medical benefits after the proposed change to add coverage for services of a Registered Psychologist.

---

### 2. Is there sufficient need at Queen's for coverage for the services of a registered psychologist?

**Queen's Response** - Statistics from the most recent benefit plan year (July 2017 – June 2018) support the need for registered psychologist coverage, in addition to suite of services provided through EFAP:

- Approximately one-third of all open long-term disability claims at the University are mental health related.
- High level data provided by the University's current benefit provider, Great West Life, indicates that based on a ranking by amount spent on prescription drugs through the drug reimbursement benefit, depression is in the top three therapeutic classifications at the university.
- Other mental health related therapeutic classifications in the top 50, by amount spent on prescription drugs, include:
  - Stress
  - Insomnia
  - Anxiety

---

**3. Will applying \$1,000/year to registered psychologist coverage the same, from a cost perspective, as applying \$1,000/year to registered massage therapist coverage?**

**Queen's Response** - The employee benefit plan review has been conducted with the following understanding: any potential improvements to the plan shall be made with a view to maximizing value without adding expense to the plan as measured by the associated premiums that are University-paid, University/Member paid and/or Member paid.

In costing estimates provided by the University's consultant, Mercer Canada, the cost associated with adding registered psychologist coverage is significantly lower than adding registered massage therapist coverage. This is mostly due to one factor: projected utilization. A higher portion of the population will use the services of a registered massage therapist than that of a registered psychologist. In this sense, applying \$1,000 to psychologist coverage cannot be replaced with applying \$1,000 to a massage therapist (or physiotherapist) because the total amount spent across the population is projected to be much higher for the massage therapy coverage.

In order to add massage therapy coverage without adding expense to the plan, substantial changes would have to be made to the prescription drug coverage available to employees and their families (e.g. reducing reimbursement level of prescription drugs from 100% to 80%).

Given the much higher projected to utilization massage therapy, there is no meaningful reimbursement of massage therapy that could be provided instead of psychological services, whereas for an employee or family dealing with a mental health illness, the provision of \$1,000/year for registered psychologist coverage potentially represents an important component of the supplementary health benefits that are available.