

2025

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 supports and resources for your physical, mental, and financial wellbeing.

Each year, we review the funding necessary for our benefits program for the upcoming year. Our costs continue to increase as more services and higher-cost drugs are being claimed. We are also seeing an increase in claims related to long-term disability.

Average Increase per Pay for April 1, 2025:

Using an annual salary of \$60,000 as an example, your premium deductions will increase by:

Single Coverage - **\$9.53 per pay**

Family Coverage - **\$14.67 per pay**

Note, individual amounts will vary based on your salary.

IMPORTANT DATES

April 3, 2025:

New benefit rates will be reflected in your pay

April 1 - 30, 2025:

Open enrollment period for Voluntary Critical Illness. See page 2 for further details.

Benefit	Cost Share	Increase per Pay
Basic life insurance	50% paid by you	25% increase
Long-term disability	50% paid by you	26% increase
Health care	50% paid by you	9% increase
Dental care	50% paid by you	5% increase
Emergency travel	50% paid by you	19% increase

**any benefit not listed above is not changing at this renewal*

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PLAN IMPROVEMENT

We are excited to announce an improvement to our plan! Effective April 1, 2025, we are removing the referral requirement for massage therapy to better support your health.

VIRTUAL HEALTH CARE

As access to health care continues to be an issue within the province, the University will continue to provide Virtual Health Services to all members on the plan at no cost to the member. The Maple app can be downloaded through the Medavie Blue Cross member portal.

VOLUNTARY CRITICAL ILLNESS—OPEN ENROLLMENT

For the month of April, we have been granted an open enrollment for any members wishing to add Critical Illness (VCI) to their coverage. Members and/or spouses can get up to \$50,000 of VCI with **NO MEDICAL QUESTIONS** asked. A separate email notice will be sent to plan members the last week in March with further details.

CHANGE ON YOUR PAY STUB

Previously, you would see the health and dental premium deduction combined on your pay stub, under 'Medavie Blue Cross'. Starting with the 03-April pay, health and dental deductions will be illustrated as two separate line items.

ADMINISTRATIVE OVERSIGHT

At last year's renewal, our Long-term disability (LTD) rates were not increased by 14.2% as communicated. Due to a processing error, our 2024 LTD rates and per pay costs remained unchanged. We have implemented additional safeguards to our internal processes to strengthen our quality control.

BENEFITS CONTACT:

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IMPORTANT RESOURCES

Plan App Library

- ▼ Medavie Blue Cross
 - ▼ Maple
- ▼ Telus Health One
 - ▼ Teladoc
- ▼ Sun Life (for pension members)

All available for iOS or Android devices.