

Benefits Report

Revised May 17th

This report will be almost exclusively about Health and Travel Insurance benefits, given the physical access restrictions to campus facilities over the past year. See the separate report on the University Club for that aspect.

One innovation that stemmed from a query by a former UVRA President was that the UVic-Johnson policy will now cover vaccines that are not covered by the BC provincial plan (Shingrix, Prevnar, vaccines against tropical fevers, etc). A very slight increase in premiums will be incurred (\$1-2/mo.) Our co-sponsors, the UBC Emeritus College, agreed immediately, as required, once the UVRA Board had approved. The other Johnson policy, RTO/ERO, already included that coverage. The UVic policy with Pacific Blue Cross does not.

The Benefits Manager at UVic HR Office informed me that her previous attempts to increase other coverages with PBC would have resulted in unacceptable premium increases. She is now also aware of the vaccine situation with the other policies. **PBC has announced a 3% reduction in Extended Health Benefit premiums from July 1st, and a 10% increase in Dental premiums.**

One item that many members may not previously have known is that they may add the Johnson policy as a second insurer without medical evidence of insurability if, say, a spouse is insured in another group policy, or if leaving that plan within the previous 60 days.

On the travel insurance front, the Johnson travel options, MEDOC and the Prestige Travel Plan will continue to provide COVID emergency medical coverage. As with other travel insurance companies, the virus has increased costs worldwide (esp. in the US), which incurs a premium increase of 6% beginning September 1st 2021. However, neither they nor the standalone Trip Cancellation/ Interruption Plan will cover cancellation/interruption related to the virus.

Finally, some numbers:

Johnson policies

(enrolments as of May 1, 2021)

MEDOC – 41;

UVic-Johnson Policy: Ext. Health – 208; Dental option – 125

(enrolments as of April 1, 2021)

Home insurance – 10

RTO/ERO Health Insurance (all former UVic employees) – 69

Pacific Blue Cross

(all UVic retirees) – Extended Health Benefits – 384; Dental option – N/A

Morneau Shepell counselling services (Employee Family Assistance Program)

(UVRA members only) – 2 (= 1% of all **callers to the company**)

Respectfully submitted

Peter Liddell, UVRA Benefits coordinator