C**UPE GROUP BENEFITS TRUST COMMITTEE**

MEETING SUMMARY

November 1st, 2017

**Welcome:** We, welcome Tena Creamer, who will be filling in for Roy Villard as he recuperates. We wish Roy a speedy recovery, but we know Tena will represent you well.

**Financial Summary for 2016 Policy year:** The deficit of $500,636 has been reduced to $352,499 as of September 2017.

**Health & Dental Experience:** As of September 2017 the Health and Dental Experience are still running a deficit, but we still have three months until this calendar year is complete.

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| **Jan.-Sept 2017** | **HEALTH** | **DENTAL** |
| PAID PREMIUM | +$1,479,338 | +$491,462 |
| PAID CLAIMS | -$1,479,576 | -$476,928 |
| **Charges:** |  |  |
| Individual Pooling | +$ 28,725 | ------------- |
| LAP | -$ 102,969 | ---------------- |
| GWL Retention | - $ 60,936 | - $ 23,989 |
| Mercer | - $ 15,533 | - $ 5,160 |
| **Total** | -$ 150,951 | - $ 14,616 |

\*LAP=Large Amounts of Pooling Charge

**GWL Managing Drug Plan Spending in the Current Environment Presentation:**

Each and every day more high cost drugs come on the market. Examples of these drugs are Elaprase costing $721,678 per year per claimant, Soliris costing $371,838 per year per claimant, Juxapid costing $97,132 per year per claimant. There are many more of these high cost drugs. If these drugs should ever hit our plan then we would be left bankrupt.

We must find a way to sustain our health plan, but yet still provide members with drug coverage. Adopting SMART (Subtainable, Managed, and Reasonable Treatment) is how we can do just that. SMART will provide an additional layer of protection for our plan. SMART, will allow all existing drugs currently under our plan to be grandfathered in, but when a new high impact or specialty drug hits the market, Great West Life will not immediately cover it. Instead, GWL will apply a review period (6-9 months) to determine if the drug should be covered or not.

In today’s landscape, insurers continue to look for ways to manage the rising cost of specialty drugs. Great West Life is not unique in this approach, as a number of other insurers are doing the same, to ensure benefit plans remain sustainable.

Adopting SMART will help us moderate the pace of increase we are seeing on high cost drugs. Our plan will be implementing SMART in the near future.

**Trustee Education Training:**  Ann Ramsey continue her education training by attending Advanced Trust Management Standards Level A held in Montreal, QC in August 2017. John Doucette attended the International Foundation Employee Benefits Pension Conference held in Montreal, QC in August 2017.

Adele Ryan, Carolyn Vandaele, Cathy Carragher, Rob Coughlin, Lisa Kinnear and Paula Annear had the opportunity to attend the Canadian Pensions & Benefits Institute Atlantic Regional Conference that was in St. John’s, NF in October 2017.

**Members’ Concerns:** Concerns were addressed and dealt with by the Trustees and Mercer Representatives.

**Maternity**: CUPE Locals 1145, 1770, 1775 members when off on maternity leave the health/dental benefits are costed share with the Employer, as per Article 30.7 Member must provide posted dated cheques to Johnson’s Insurance.

**Hearing Test Allowance:** There was a concern that the cost of hearing test should be increased. Our plan does not cover hearing test because it is provided by the Provincial government with a doctor prescription.

**Naturopath:** Several members had their naturopath coverage denied. When investigated further it was found that the naturopath was not registered. Each year a fee is paid to maintain register status.

**Request for Medication Coverage:** There was request for medication to be covered but to be used for a medical condition it was not intended for. Studies have proven it was successful in treating other conditions. We followed protocol regarding this request.

**Complaint of phone call with Great West Life:** Member had to call GWL to verify that daughter was covered under plan. GWL employee did not know who Johnson’s Insurance was and member said GWL employee was rude. It was explained that the phone call was likely sent to Montreal, and it could have been a new employee not familiar with Johnston’s Insurance. GWL representative informed us that all phone calls are recorded, even while you are on hold. They will replay the call and the GWL employee will be addressed.

**Retiree Dental process not covered:** A recent retiree contacted her CUPE Group Benefits Rep. to say that a dental procedure she had just prior to retiring was not being covered. Upon investigation it was discovered that there was a coding error. The member was asked to resubmit her claim for coverage.

**Family Benefits & Practitioners:**  It was asked if the $1500 allotted for practitioners had to be shared within the family. We are happy to report that each family member has $1500 for practitioners use….you do not need to share. You do have to remember that it is not $1500 for each practitioner but the maximum amount to be shared among the practitioners. For example, if you use $1500 on registered massages then you will not have no money left for physio or other practitioners.

**The date of the next meeting will be in December 13th**.

If you have any concerns then please contact your Local CUPE Benefits’ Trustee in writing or via e-mail.

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