C**UPE GROUP BENEFITS TRUST COMMITTEE**

MEETING SUMMARY

October 31st, 2018

**Welcome:** We, welcome Donald Jollimore, who is replacing Cathy Carragher for Local 1770. We thank Cathy for all she has contributed over the many years she has served on this committee.

**Financial Summary for 2017 Policy year:** The deficit of $500,636 has been reduced to $229,417 as of September 2018.

**Health & Dental Experience:** As of September 2018 the Health and Dental Experience are still running a deficit, but we could possibly eliminate the deficit by the end of the year.

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| --- | --- | --- |
| **Jan.-Sept 2017** | **HEALTH** | **DENTAL** |
| PAID PREMIUM | +$1,680,525 | +$518,146 |
| PAID CLAIMS | -$1,491,318 | -$489,777 |
| **Charges:** |  |  |
| Individual Pooling | +$ 27,035 | ------------- |
| LAP | -$ 92,699 | ---------------- |
| GWL Retention | - $ 60,036 | - $ 24,636 |
| Mercer | - $ 17,646 | - $ 5,441 |
| **Total** | +$ 45,862 | -$ 1,707 |

\*LAP=Large Amounts of Pooling Charge

**Top 5 Diseases from October 2017-September 2018**

|  |  |  |
| --- | --- | --- |
| **Disease** | **Amount Paid**  **2017-2018** | **Amount Paid**  **2016-2017** |
| Diabetes | $151,597 | $128,188 |
| Multiple Sclerosis | $126,210 | $138,136 |
| Asthma | $110,073 | $ 93,747 |
| Rheumatoid Arthritis | $85,794 | $148,356 |
| Skin Disorders | $68,465 | $28,230 |

**Great West Life Webpage:**  Check it out! You will begin by registering with a ‘user name’ and ‘password’. It has a wonderful Health & Wellness Site that offers in-depth information on diseases, conditions, drugs and treatment options. There is also a number of interactive health and wellness tools including a robust Personal Health Risk Assessment and regularly updated health and wellness articles to better learn how lifestyle choices influence health. On this site you can submit your health receipts online, set up direct deposit and it will give you an update of your health & dental usage. <https://groupnet.greatwestlife.com> and there is also an app for your phone.

**Group Benefits Plan**: To access your group plan go to [www.mybenefitplan.ca](http://www.mybenefitplan.ca). There is a section for an Active CUPE employee and a Retired CUPE employee.

**Trustee Education Training:**  Donna Keizer began her educational training by attending Foundation of Trust Management Standards held in Winnipeg, MB in July 2018. Adele Ryan, Rob Coughlin, and Roy Villard had the opportunity to attend the Canadian Pensions & Benefits Institute Atlantic Regional Conference that was in Digby, NS in October 2018.

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

**Enrollment**: If you are leaving your spouse’s plan and enrolling into your Health & Dental plan offered through your work, you have a thirty-one (31) day window of opportunity to do so. You must show proof that you are no longer covered under another benefit plan. If you enrol after the 31-day deadline, two things will happen:

* You will be required to submit proof of good health for all persons you wish to enrol, including yourself, for optional life and health coverage. This may not apply if you are adding a new dependent to your existing health, travel or dental coverage (e.g., you have a child or get married). Contact Johnson Inc. for details on adding dependents to your coverage.

When proof of good health is required, coverage will only begin on the date the insurer approves the proof of good health, provided you are actively at work on that day.

* Dental benefits will be limited to $100 during the first 12 months of coverage if you are a late applicant. After 12 months, the normal reimbursements applicable under the plan will apply. This provision does not apply if you damage your teeth in an accident.

**Mouth Guard:** Maintenance services are covered up to eighty percent (80%).

**Tens Machine:** A Member’s Doctorneeds to provide a medical diagnosis and confirmation that it is chronic in nature in order for a member to receive a Tens Machine.

**Cannabis:** Our benefit plan does not offer coverage for Medical Cannabis. There is a possibility that it could be covered within the next two years.

**Psychologist:** In order for your psychologist to be covered under the Paramedical Practitioners they need to be a registered psychologist.

**Shingle Vaccine:** Our plan covers $500 lifetime maximum for preventative vaccines. If you have a family plan then each member covered under your plan has $500 lifetime.

**MHCSI Cards:** All members in the CUPE Benefit Trust group were transferred into CUPE PE plan this summer. Members received a new MHCSI (Lawton’s) card this summer with the new expiry – December 31, 2023. These new cards had to be updated at the pharmacy. If you did not receive your new Lawton’s card then please contact your Group Benefits Rep., your mailing address may need to be updated. If you have never been enrolled in the Lawton’s program you can do so by contacting your Group Benefits Rep. for an enrollment form.

**Trustee Positions:**

CUPE Group Benefit Trust Secretary had to be voted on although the term was not completed as Cathy is no longer on committee. Donald Jollimore (Local 1770) is the new Secretary until the term is up on June 2019.

The date of the next meeting will be **December 12, 2018.**

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

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