



December 2021

To: Active Members of the Benefits Plan
Subject: Annual Benefits Rate Update - effective January 1, 2022

BENEFITS RATE UPDATE

Each year, the financial health of the benefit plan is analyzed, and the contribution rates paid by you and the University are reviewed to ensure its sustainability. The result of the 2021 analysis has been reviewed with the Staff Benefits Advisory Committee (SBAC) and approved by the HR Committee of the Board of Governors. Below are the contribution rates that will come into force on January 1, 2022, as well as other useful information.

1. 2022 Benefit Contribution Rates

Supplemental Health and Dental Plans

As announced in September 2021, due to the pandemic, the contributions paid into our group Supplemental Health and Dental Plans exceeded what was required to reimburse members' claims in 2020. This allowed for a temporary rate reduction for members from September - December 2021.

In 2022, **there will be no increase to the rates**; the contributions per pay for active employees as of January 1, 2022, will be the same as they were on January 1, 2021 (and will, as usual, be matched by the University):

	SUPPLEMENTAL HEALTH PLAN		DENTAL PLAN	
	As of January 1, 2021	As of January 1, 2022	As of January 1, 2021	As of January 1, 2022
Single	\$23.31	\$23.31	\$11.86	\$11.86
Family	\$45.92	\$45.92	\$26.52	\$26.52

Plus sales taxes applicable in your province of residence.

Long-Term Disability (LTD) Plan

As indicated in last year's Benefits Rate Update, the Long-Term Disability Plan rate was guaranteed for both 2021 and 2022 and will therefore remain at \$1.134 per \$100 of monthly earnings for the coming year.

Basic Life Insurance

Eligible employees are automatically covered under the Basic Life Insurance Plan, for which the University pays the full cost. A recent review of the plan indicates an increase in claims and a deficit in the plan. The University will therefore increase its contribution from January through April 2022 to control the deficit, after which it will return to the current level. Although this doesn't affect members directly, life insurance coverage is a taxable benefit. Therefore, you will notice a small increase in your reported taxable benefit for the beginning period of the year.

Optional Life Insurance

For the Optional Life Insurance Plan, [the rates](#) were also guaranteed for both 2021 and 2022. A recent review of the plan indicates an increase in claims and a deficit in the plan. As a result, it is likely that the rates will increase in 2023.

As its name indicates, the Optional Life Insurance Plan is not mandatory. If you have elected this benefit in the past and no longer require it, you may stop your participation at any time by making the change in [Workday](#).

2. Using Manulife's Online Tools

Through the Manulife Plan Member [Secure Site](#) or by downloading the mobile app, you can:

- **Submit a claim or send documents online** by scanning and uploading receipts or documents with your claim, or taking a photo and submitting it via the mobile app.
- **Download your Benefits card on your smartphone** so you can access it at any time, at the pharmacy or when travelling, without requiring internet or data access.
- **Consult *My Drug Plan*** which allows you to verify if your medication is covered by the plan, requires a prior authorization, how much the plan covers and how much you pay. It will inform you how you can reduce what you pay by suggesting a lower-cost alternative, if available.
- **Use the *Pharmacy Savings Search Tool*** which allows you to search which pharmacy near you offers the best price for your medication.
- **Be aware of what are considered reasonable and customary charges** for paramedical services (see the "Forms" section and select "View all brochures").
- **Find an approved health care provider** in your area that can submit claims on your behalf.
- **Use the Manulife "Contact Us"** features to submit quotes or request information prior to incurring costly health or dental expenses, to ensure the expenses will be covered.

If you have not yet registered, you can do so [here](#) in the "Get Started" section. You will need the McGill plan contract number (85210) and your McGill ID (member certificate).

3. 2021 Claims Deadline

All health and dental claims incurred in 2021, must be received by Manulife **no later than March 31, 2022**. If you miss this deadline, your claims will be ineligible for reimbursement. Get a head start and ensure they are filed well before the deadline.



4. Student and Staff Dental Clinic

The *Student and Staff Dental Clinic* provides services delivered by faculty dentists and offers a wide range of treatments. For more information, visit their [website](#).

5. Overcoming Holiday Stress

The holiday season, although a positive time of year for many, can also be a stressful time, and the prolonged COVID-19 pandemic can heighten some of the difficulty. If you are facing challenges in your well-being, there is support available. The Employee and Family Assistance Program ([EFAP](#)) provides confidential counselling, health coaching, nutrition services, legal and financial support services and [more](#). Your access to the [LifeWorks](#) platform also provides resources and programs in anticipation of the holidays.

6. Travel Plans

As some countries are implementing new travel restrictions, you may wish to reconsider international travel to avoid being stranded abroad. [Entry requirements for Canada have increased](#) and, as of the time of writing, all travellers arriving in Canada will need to test upon arrival and quarantine until they have a negative test result. This will significantly increase the complexity and cost of international travel.

If you still plan to travel, ensure that you are aware of the [McGill Travel Assistance](#) program and its limitations before you go.

7. Questions?

If you have any questions about the information in this document, please contact Human Resources at 514-398-4747 or hrhr@mcgill.ca

