

**Staff Benefits Advisory Committee (SBAC)
MAUT Report Spring General Meeting 2017**

MAUT SBAC Representatives:

Edith Zorychta, Nick Acheson, Al Shrier

1) Health and Dental Plans:

SBAC consists of representatives of employee groups and the University administration

Our insurance plans are entirely self-financing

Premiums for our insurance plans are entirely related to the claims

Employees cover half the premium and the University the other half

NOTE: all employees who retire after May 31, 2016 pay 70% of the premium cost for the Health Plan, and 100% of the premium cost for the Dental Plan, not 50% as do all other Plan members

Everything is transparent and there are no hidden expenses

Everything is regularly scrutinized by an independent expert consultant

The university cost needs to be approved by the McGill BoG

2) Increased Rates for 2016:

2017 Health Care Plan premium was increased by **0.5%**

Dental Care Plan premium was increased by **2.5%**.

We have had some very large claims in the past several years, most of which were covered by the Large Amount Pooling insurance policy that protects our plan from major claims over \$75K per individual claimant. This premium has tripled over the past 4 years and is now \$967,872. We're still ahead because if we had to pay the LAP costs last year ourselves it would have totaled \$1.5 million.

Health and Dental Rates for Employees

2014	Single \$37.62	Family \$74.11	Single \$20.01	Family \$44.76
2015	Single \$42.51	Family \$83.75	Single \$21.02	Family \$47.00
2016	Single \$47.08	Family \$92.76	Single \$24.05	Family \$53.78
2017	Single \$47.34	Family \$93.26	Single \$24.64	Family \$55.10

3) Membership of SBAC

Current composition of SBAC:

- One representative of MUNASA
- One representative of MUNACA
- One representative of SEU
- One representative of AMURE (added 2015)
- **Three representatives of MAUT**
- Two representatives of the University Administration
- A Chairperson (Interim VP Finance Morty Yalofsky)
- A non-voting Secretary to take minutes of the meetings.

4) Members with temporary Residence in Canada

Faculty and Librarians who have a temporary residency in Canada are only covered by RAMQ for 21 days of travel. When RAMQ coverage runs out after 21 days, so does McGill coverage. So, for members with temporary residence planning travel for more than 21 days additional travel insurance should be considered. Information can be found on the HR website and also on the RAMQ website. We have asked that these people be informed by HR..

4) Plan Modernization and Vendor Search

According to the guidelines of our Health and Dental Plan we are due to review our vendor selection in the coming year