



To: All Employees enrolled in the University Group Benefit Program
From: Melissa Jutzi, Director – Human Resources (Total Compensation)
Date: April 26, 2018
Subject: Employee Group Benefits: May 2018 Rate Renewal

The University of Guelph has finalized the Group Benefits premium rates with Sun Life for the upcoming policy year effective May 1, 2018, and is pleased to report there will not be any changes to the premium rates. Sun Life is the group insurance carrier for the University’s Life, Long Term Disability (LTD), Extended Health Care (EHC) and Dental insurance. The premium rates for the upcoming year are based on claims experience, claim trends, insurer’s expenses for administering the plans, and the required insurance reserves.

Extended Health Care and Dental

The EHC premiums for regular full-time and temporary full-time employees are 100% funded by the University; the Dental plan, 80% funded for by the University and 20% by employees. Part-time employees contribute a percentage of the EHC/Dental premiums depending on the full-time equivalency of their University appointment(s). Effective May 1, 2018, total University and employee EHC and Dental monthly premiums (inclusive of RST) will remain at the following rates:

	<u>Family Coverage</u>	<u>Single Coverage</u>
➤ EHC Premiums	\$286.81	\$118.42
➤ Dental Premium	\$158.20	\$45.92

As a reminder:

- Sun Life provides employees with an on-line [e-claims](#) submission option for health and dental expenses. If you have not already done so, I encourage you to explore this option to expedite and simplify your claims submission and reimbursement process.
- To assist in containing your future costs, a [Survey of Dispensing Fees](#) at local pharmacies can be found on the Human Resources website.

Long Term Disability

LTD premiums are funded 2/3 by the University and 1/3 by employees. **Premium rates will not increase this year.** The University continues to work with Sun Life to control LTD cost while ensuring the well-being of our employees.

Life Insurance

Life premiums are funded 2/3 by the University and 1/3 by employees. **University and employee premium rates will not increase this year.**

Please refer to your bi-weekly electronic pay notice available on the [Electronic Pay Statement Portal](#) to confirm the amount of your premium deductions.

If you have any questions, please contact our office at extension 53374