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To: All Employees enrolled in the University Group Benefit Program
From: Vince Pellegrino, Human Resources
Date: April 7, 2014
Subject: Employee Group Benefits: May 2014 Rate Renewal

The University of Guelph has finalized the Group Benefits premium rates with Sun Life for the upcoming policy year, effective May 1, 2014. Sun Life is the group insurance carrier for the University's Life, Long Term Disability, 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.

Effective May 2014, the premium rates payable to Sun Life by the University as well as the premium deductions from your pay, will change as follows:

- **Extended Health Care and Dental premium rates will increase by 4%,**
- **Life insurance premium rates will decrease by 11%,**
- **Long Term Disability premium rates will decrease by 4%.**

The 4% increase in Extended Health Care and Dental premiums comes after two years without a change in rates and is largely a result of the overall trend in the cost of medical and dental supplies and services. The decreases in employee Life and Long Term Disability premiums is based on claims experience and will, for many employees, fully offset the increase from the Extended Health Care and Dental plans.

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, the Life and LTD 2/3 funded by the University and 1/3 by employees. Part-time employees contribute a larger percentage of the EHC/Dental premiums depending on the full-time equivalency of their University appointment(s). Please refer to your bi-weekly pay notice available on the [Pay & Pension Link](#) to confirm the amount of your premium deductions.

To assist you in containing future costs, we have included on the following page, a survey of dispensing fees at local pharmacies.

Also, I am pleased to report there are a growing number of employees taking advantage of the Sun Life 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.

For your information, effective May 1, 2014 the Life insurance coverage will be moved from policy 50813 to policy 82010, within Sun Life. There will not be any change or loss in coverage.

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



2014 Survey of Pharmacy Dispensing Fees

Guelph Pharmacies	Address	Dispensing Fee
Campus Drugmart	35 Harvard Rd. (\$11.99 posted)	\$6.50
Drug Basics Pharmacy	222 Silvercreek Pkwy N. (\$9.99 posted)	\$6.50¹
Drugstore Pharmacy (Zehrs)	All Guelph locations (\$9.49 posted)	\$6.50
Life Care Pharmacy	23-C Victoria Rd. N (\$10.99 posted)	\$6.50
Metro Pharmacy	500 Edinburgh Rd. S. (\$10.99 posted)	\$6.50¹
Royal City IDA	84 Gordon St. (\$10.99 posted)	\$6.50
South End IDA Pharmacy	115 Downey Rd (\$10.99 posted)	\$6.50
Speedvale Pharmasave	334 Speedvale Ave E. (10.99 posted)	\$6.50
Target	175 Stone Road W (\$10.49 posted)	\$6.50
Westmount Pharmacy	77 Westmount Rd. (\$11.99 posted)	\$6.50
Prime Care Pharmacy	281 Stone Rd. (\$8.99 posted)	\$7.50
University Square Pharmacy	987 Gordon St. (\$9.99 posted)	\$7.50
Surrey Prescriptions	21 Surrey St. W. (\$9.50 posted)	\$9.50
Norfolk Pharmacy	85 Norfolk St. (\$9.95 posted)	\$9.95
Walmart	11 Woodlawn Rd W	\$9.97
Pharmasave On Wyndham	45 Wyndham St. N.	\$9.99
Guelph Medical Place Pharmacy	83 Dawson Road	\$10.99
Kortright Pharmacy	570 Kortright Rd. W.	\$11.99
Rexall Pharma Plus	All Guelph locations	\$11.99
Shoppers Drug Mart	All Guelph locations	\$11.99

Fergus Pharmacies	Address	Dispensing Fee
IDA St Andrew Pharmacy	108 St Andrew St. W. (\$9.99 posted)	\$6.50
Drugstore Pharmacy (Zehrs)	800 Tower St.	\$10.49
Shoppers Drug Mart	710 Tower St	\$11.99

Dispensing fees listed are based on a pharmacy survey conducted in March 2014. Fees are subject to change.

1. \$6.50 dispensing fee is for drugs legally requiring prescriptions. The noted posted fee will apply to prescribed over-the-counter medications.