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May 3, 2016

To: All Retirees in the University Group Benefit plan with newer design

Subject: May 2016 University Group Benefit Renewal (newer plan design)

The University of Guelph has finalized the Group Benefits Renewal with Sun Life for the upcoming policy year starting May 2016. As you may know, Sun Life is the group insurance carrier for the University's Extended Health Care (EHC) and Dental insurance benefits.

Effective May 2016, the EHC premiums will increase by 3% and Dental premiums will remain unchanged for another year. The EHC increase of 3% comes after 8 years without an increase and is required to adjust for past claims experience, trends, insurer's administration expenses, and required insurance reserves. The 3% increase will apply to both the University's as well as your share of the premiums.

The new Retiree premium rates noted in the table below, will be deducted from your pension payment starting at the end of May 2016. CIBC Mellon will also provide you with a Payment Advice notice, at that time.

Effective May 2016	Coverage	Retiree (monthly)	University (monthly)
Extended Health Care	Single	\$50.69	\$118.28
	Family	\$103.93	\$242.51
Dental	Single	\$33.86 (unchanged)	\$33.87 (unchanged)
	Family	\$69.43 (unchanged)	\$69.44 (unchanged)

On the back of this letter you will find the recent pharmacy dispensing fee survey. We ask that you review it and consider the fees when selecting your pharmacy. This is one way in which retirees can help to control costs and future plan premiums.

Also, I would like to note that many retirees are taking advantage of the Sun Life [e-claims](#) submission option, for both EHC and Dental expenses. I encourage you to consider this possibility instead of paper submission and reimbursement. Additional information is available from the Human Resources website at, www.uoguelph.ca/hr and by clicking on the **Retirees** tab or searching, "e-claims".

If you have any questions, please contact Human Resources at extension 53374.

Vince Pellegrino, Human Resources



2016 Survey of Pharmacy Dispensing Fees

Guelph Pharmacies	Address	Dispensing Fee
Costco Pharmacy	19 Elmira Rd. S. (\$3.89 posted)	\$3.89
Arkell Pharmacy	403 Unit 4 Arkell Rd. (\$11.99 posted)	\$6.50
Drug Basics Pharmacy	222 Silvercreek Pkwy N. (\$9.99 posted)	\$6.50
Eramosa Pharmacy	247 Eramosa Rd. (\$8.99 posted)	\$6.50
Gordon Pharmacy Pharmasave	1499 Gordon St. (\$10.99 posted)	\$6.50
Kortright Pharmacy	570 Kortright Rd. W. (\$11.99 posted)	\$6.50
Life Care Pharmacy	23-C Victoria Rd. N (\$10.99 posted)	\$6.50
Loblaw Pharmacy (Zehrs)	All Guelph locations (\$9.99 posted)	\$6.50
Metro Pharmacy	500 Edinburgh Rd. S. (\$10.99 posted)	\$6.50
Rexall Pharma Plus	666 Woolwich St. (\$12.99 posted)	\$6.50
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
Westmount Pharmacy	77 Westmount Rd. (\$11.99 posted)	\$6.50
Westminister Sq Remedy's RX	33 Farley Dr. (\$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
Guelph Medical Pharmacy	320 Eastview Rd. (\$11.99 posted)	\$7.99
Rexall Pharma Plus	55 Wyndham St. N. (\$12.99 posted)	\$9.50
Surrey Prescriptions	21 Surrey St. W. (\$10.99 posted)	\$9.50
Norfolk Pharmacy	85 Norfolk St.	\$9.95
Walmart	11 Woodlawn Rd W	\$9.97
Guelph Medical Place Pharmacy	83 Dawson Road	\$10.99
Pharmasave On Wyndham	45 Wyndham St. N.	\$11.99
Shoppers Drug Mart	All Guelph locations	\$11.99
Rexall Pharma Plus	265 Eramosa Rd.	\$12.99
Fergus Pharmacies	Address	Dispensing Fee
IDA St Andrew Pharmacy	108 St Andrew St. W.(\$9.99 posted)	\$6.50
Loblaw Pharmacy (Zehrs)	800 Tower St. (\$10.49 posted)	\$6.50
Shoppers Drug Mart	710 Tower St	\$11.99

Listed Dispensing fees are based on a pharmacy survey conducted in March 2016. Fees are subject to change.