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May 1, 2017

Re: University Group Benefits Renewal effective May 2017 (for retirees in older plan design)

The University of Guelph has finalized the Group Benefits Renewal with Sun Life for the upcoming policy year starting May 1, 2017. As you may know, Sun Life is the group insurance carrier for the University’s Extended Health Care (EHC) and Dental insurance benefits.

Effective with the new policy year, May 1, 2017, the Extended Health Care premiums will increase by 5%. The increase in premiums is required to adjust for past claims experience, future claim trends, insurer’s administration expenses and required insurer reserves. The 5% increase will apply to both the University’s as well as your share of the premium.

The Dental rates have also been reviewed and we are pleased to let you know that they will remain unchanged for the 10th consecutive policy year.

The new Retiree portion of the premium rates, noted in the table below, will be deducted from your pension payment starting at the end of May 2017. In May or early June, CIBC Mellon will also provide you with a Payment Advice notice confirming the new amount that will have been deducted from your pension. *(The above process may not apply to you if you are billed directly from the University.)*

Effective May 2017	Coverage	Retiree (monthly)	University (monthly)
Extended Health Care	Single	\$59.70	\$139.31
	Family	\$122.41	\$285.64
Dental	Single	\$31.47 (unchanged)	\$31.48 (unchanged)
	Family	\$64.52 (unchanged)	\$64.52 (unchanged)

On the back of this letter you will find our most 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 control plan costs and future 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. Additional information is available from the Human Resources website at, www.uoguelph.ca/hr/retirees/retiree-benefits.

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

Vince Pellegrino, Human Resources