

DATE: June 7, 2017

TO: All members insured under the Saskatchewan School Boards Employee Benefits Plan.

FROM: Jeff McNaughton, Director Employee Benefits Plan

RE: 2017 - 2018 Employee Benefit Rate Renewal Information

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The Saskatchewan School Boards Association Employee Benefits Plan's group insurance program offers a full range of Life, Disability, Health, Vision, Dental and Employee Family Assistance benefits to the non-teaching employees, their families, and the trustees of member school boards across Saskatchewan. The benefits plan is sponsored through the Saskatchewan School Boards Association, which acts as the third-party administrator and policyholder.

Our Health, Vision and Dental plan is self-insured through an Administrative Services Arrangement (ASO) in partnership with Manulife Financial. Our Life, LTD and Accident coverages are insured with Manulife.

While some rate increases are required this year, some remained the same as last year. Overall, the total rate increase this year, inclusive of all benefits, is 4.8%. These rate changes are influenced by several cost drivers:

- Health plan benefit costs were up about 7 % higher than expected
- Dental plan benefit costs were up about 16% higher than expected
- The annual trend, an assumption of cost increases going forward based on our groups' demographic, plan design and historical claiming patterns, is increasing.
- Claim costs resulting from increased use, new drugs and treatments, and shifts in coverage from the provincial government to private health plans is increasing.

**In addition to the rate changes, effective August 1, 2017, PST of 6% will be added to all plan premiums. These will be billed to you on the portion of the employee benefit plan premium that you pay.**

Attached for your information is an ASO premium graph for the period of 2010 – 2017 showing the relative stability of our rates. You may note that between 2010 and 2017, Health/Vision premiums have increased in total by 6%, and Dental premiums have actually decreased by 7%.

All premiums for the 2017 – 2018 policy year will continue to be collected on a 10 month basis.

Please call me at (306) 569-0750 ext 129 with any questions you may have.

Jeff McNaughton  
Director, Employee Benefits and Insurance Plan  
Saskatchewan School Boards Association.

All rate changes are effective September 1, 2017.

**Self-Insured Benefits (Administrative Services Only)**

Extended Health Coverage Monthly Increase (3.5 % increase)

Single: \$ 1.13  
Couple: \$ 2.22  
Family: \$ 3.29

Vision Coverage (Plan A, Plan B) Monthly Increase (5 % increase)

Plan A Single: \$ 0.30	Plan B Single: \$ 0.46
Plan A Couple: \$ 0.61	Plan B Couple: \$ 0.92
Plan A Family: \$ 0.76	Plan B Family: \$ 1.14

Dental Coverage (Plan A, Plan B, Plan C) Monthly Increase (5 % increase)

Plan A Single: \$ 1.02	Plan B Single: \$ 1.36	Plan C Single: \$ 1.36
Plan A Couple: \$ 2.04	Plan B Couple: \$ 2.72	Plan C Couple: \$ 2.72
Plan A Family: \$ 2.92	Plan B Family: \$ 3.90	Plan C Family: \$ 4.24

There are no plan enhancements scheduled for 2017.

**Manulife - Insured Benefits:**

Group Life: 0 % rate change  
Dependent Life Insurance: 0 % rate change  
Group Accidental Death & Dismemberment (AD&D): 0 % rate change  
Group Optional Life Insurance 0 % rate change  
Optional Critical Illness 0 % rate change

**Disability Benefits: Weekly Indemnity and Long Term Disability**

Weekly Indemnity 0 % rate change  
Long Term Disability Taxable 0 % rate change  
Long Term Disability Non-Taxable 0 % rate change

**Employee Family Assistance Program (Resilience)**

EFAP 0 % rate change

## Health and Dental Premium 2010 - 2017

