

DATE: June 7, 2016

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

FROM: Jeff McNaughton, Director Employee Benefits Plan

RE: 2016 - 2017 Employee Benefit Rate Renewal Information

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 2%. These rate changes are influenced by increased costs and usage over the past few years, and the weak Canadian dollar has had an impact. Specifically, for Out-Of-Country emergency coverage, what was a \$60,000 Cdn hospital bill last year is a \$90,000 Cdn bill this year.

Attached for your information is an updated fact sheet with the new premium rates displayed over 10 months and 12 months. As well, there is an ASO premium graph from covering 2009 – 2016 showing the relative stability of our rates.

All premiums for the 2016 – 2017 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, 2016.

Self-Insured Benefits (Administrative Services Only)

Extended Health Coverage: 3 % increase

Single: \$ 1.01

Couple: \$ 1.98

Family: \$ 2.70

Vision Coverage (Plan A, Plan B): 2.2% increase

Plan A Single: \$ 0.13	Plan B Single: \$ 0.20
Plan A Couple: \$ 0.26	Plan B Couple: \$ 0.40
Plan A Family: \$ 0.33	Plan B Family: \$ 0.49

Dental Coverage (Plan A, Plan B, Plan C): 4.2 % increase

Plan A Single: \$ 0.83	Plan B Single: \$ 1.10	Plan C Single: \$1.10
Plan A Couple: \$ 1.64	Plan B Couple: \$ 2.19	Plan C Couple: \$2.19
Plan A Family: \$ 2.36	Plan B Family: \$ 3.14	Plan C Family: \$3.42

There are no plan enhancements scheduled for 2016.

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

ASO Premium 2009 - 2016

