



MCEC

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MEMORANDUM

TO: Members and Employers (Congregations/Agencies) in the MCEC Supplementary Health and Dental Plan
RE: Plan Changes Effective September 1, 2011
FROM: Ester Neufeldt, Operations Minister
DATE: August 5, 2011

On March 1, 2008 MCEC initiated a new Supplementary Health and Dental Plan ("the Plan") with Manulife that included new features not available in the former Blue Cross plan.

In the intervening years we have:

- Made modest plan changes in order to continue to provide a competitive package from both a cost standpoint as well as benefit coverage (September 2009),
- Added the *Health Service Navigator* that provides plan members with integrated health tips and tools, medical condition information, resources on how to navigate the Canadian health care system as well as access to world-class doctors for second opinions; all this without additional premiums (Spring 2010), and
- Added an employee assistance plan (EAP) to the benefit package (September 2010).

Improvements to benefit packages come at a cost; however, we believe that during these years, we have negotiated a fair rate that covers not only the enhancements but also the inflationary increases related to drugs and dental costs.

When we met with our broker earlier this summer to review the renewal of the Plan, he reported that our Plan has been well-used, with drugs and paramedical services identified as the two most used benefits. Of the 114 insured members, 104 employees/families utilized the health aspect of the benefits and 103 claimed the dental benefit. We are pleased that members are using this Plan!

During this next year we hope to survey the Plan members/employers to confirm that the Plan is meeting your needs and to help prioritize which benefits are critical to the ongoing Plan. One aspect of the survey will be intended to get feedback as to whether you feel you are receiving value for the financial investment in the Plan.

By now you will have noticed that I have not included a new "rate sheet". This is because the **rates** for health and dental, as well as the EAP, remain **unchanged for the year beginning September 1, 2011**. Taking into consideration inflationary costs, we negotiated a small increase in the extended health premium, offset by a decrease in the dental premium, resulting in an **unchanged overall premium**. We are pleased that we were able to control costs for the coming year!

Finally, two reminders regarding the Plan:

- If you are travelling "out of country", be sure to check for any travel warnings regarding your destination. This Plan will not provide travel insurance coverage when warnings are in effect.
- Recently our government announced the expiry of "drug patents" meaning that previously patented drugs are now "generic". You can help keep our Plan costs lower by **requesting a generic option** when filling your prescriptions.