

Benefits | Pension | Pay and Incentives | Health and Well-being

**Consultative Committee on Benefits (CCB)
Meeting –June 10, 2010 from 9:30 to 4:00
Room N0040H**

Present:

Members from the Unions:

Cathy Kennedy, CUPW, (co-chair)
Pierre Charbonneau, CPAA
Janet May, PSAC
Brenda Goodman, PSAC (for Monique Trahan)

Members from Benefits Policy:

Renée Couture, Benefits Policy, Co-Chair
Darryl Gauthier, Absence Management
Lauri Mathieu, Benefits Policy

Guests:

Ernie Laporte, GWL
Vida Kudzma, GWL
Roger DesSaulniers, Sun Life
Steve Babineau, Sun Life
Antonelle Palmieri, Sun Life
Marc Saulnier, Shepell fgi

Meeting started at 9:30 am

Great-West Life Annual (2009) Financial Review

Presented by Ernie Laporte
Health Care:

- Ernie had stated that our communications around are plans are noticeable in the employee participation rates in the benefit plans; participation rate well over 90%
- Ernie mentioned that there are noticeable increases in paramedical claims, Renée stated that there will be further investigation into the increased in numbers for paramedical services (i.e. physio)
- Active employees are using more physiotherapy and paramedical services instead of just using prescribed drugs to help them
- It was noted that the average cost for retired employees consists of drug claims but it is not an alarming increase
- Renée to find out if paramedical services used more by the employee or by the dependents
- The drug formulary has helped with cost control while still providing what employees require
- Cathy mentioned, as the Health Screenings are expanding to other regions employees are becoming more aware of their health
- Positive feedback in regards to the 2 to 4 years for the vision coverage
- Discussed the COB for covered and paid maximums provided example, to confirm back to group if the change is in place
- Renée provided an update on travelling to Cuba; Cuba will charge for medical expenses and foreigner will have to pay.
- Cathy stated that there have been no complaints about the Out of Country coverage, very positive experiences.
- Ernie explained that the Out Of Country expense has increased due to the fact that when a claim is submitted it is very expensive and it can vary
- Ernie to provide the actual math behind slide 22 – cost per service increase



Dental Care:

- Ernie explained the increase in participants in 2007 and 2008 due to the RSMCs joining the dental plan
- Renée stated that there is a 60 to 65% take up for retiree dental coverage and 80 to 85% for the Extended Health Care coverage
- Ernie stated that we should start to see a reduction in cost as the peak age is 40 to 49. Average age of CPC employees is 48.

Sun Life 2009 Disability Insurance Year-End Report

Presented by Roger DesAulniers

- Our average age has increased, it is now 48
- Depression anxiety stats are in line with industry
- Sun Life provided information in regards to the number of claims up to the end of May 2010
- Sun Life explained the data behind the 10% decrease in premiums
- Darryl confirmed that the backlog in AccessHR has now been resolved
- Positive direction for 2010

The question of what a neoplasm is came up: Definition of neoplasm: a tumor; any new and abnormal growth, specifically one in which cell multiplication is uncontrolled and progressive. Neoplasms may be benign or malignant.

There was discussion on what a "pending" claim or status is. Sun Life confirmed that it is a case that is put on hold for further evaluation and for further information.

All questions asked during the presentation were answered.

Miscellaneous discussion

- Pierre asked if we knew more about the amount for the surplus of the hospital premium
- Renée to discuss further with Sheila and will provide more information at the next CCB in September
- Discussed the Ontario dispensing fee and came to an agreement that Telus will be instructed to switch this "off" for employees.
- Renée explained the provisions of the plan document in regards to reasonable and customary charges under amount payable
- To discuss and review further in September , Renée to provide market information

Employee Assistance Program Utilization and program review

Presented by Marc Saulnier. *Shepell.fgi*

- Review of first 2010 quarter results
- Overall utilization slightly more than 2009
- It was noted that external workers, RSMC and CPAA are using services less than others
- Main worklife usage for legal and financial support is around family law and separations
- Stress is still omnipresent as well in worklife
- Concerns raised about suicide risk for mainstream services for External and Internal CUPW
- Usage for Naturopath and nutrition services are present in all groups and well used

Overall, review of statistics is very appreciated and useful for all the parties.

Meeting ended at 4:00pm



Items to action:

Great-West Life:

- Provide actual math calculations for Slide 22
- Confirm with underwriters for the covered vs. paid maximum amounts (Confirmed)
- Provide a member vs. dependent use of EHCP plan (Included with minutes)

Renée to provide more information on:

- hospital premium surplus
- investigation results for increases in paramedical claims
- Further review and discussion of the Ontario dispensing fee for September CCB

Encl.

- Soft copies of Great-West Life Annual (2009) Financial Review
- Soft copy of Sun Life 2009 Disability Insurance Year-End Report
- Soft copy of EAP results