



## Agenda

### Labour Management Relations Committee (LMRC)

August 12th, 2019 @ 3:00 pm in Karla's Office, UCC

#### 1. Monthly Health/Dental Plan Performance Update

Hello USC team,

Attached please find the contributions vs. disbursements report for June 2019.

##### **Staff Plan**

The new fiscal year is starting off with a bang. Similar to the experience in September 2018, there was one significant prescription drugs claim that skewed the health plan's results. Unfortunately, this happened to occur at the same time as an influx of dental claims, which is likely due to the renewal of coverage at the beginning of the benefit year.

There are two positive points to keep in mind about the month's experience:

- 1) The one prescription drugs claim was paid at \$5,000, which means that that staff member has reached their yearly maximum already and the plan won't incur any further expense.
- 2) The dental plan is starting off the new benefit year with relatively high claims, which is a common trend with this plan. However, in past years June experienced deficits of \$5,472 and \$2,730. This year, with the newly increased contribution rates, the deficit was limited to \$1,975. I have high hopes for the dental plan this year!

Updated break-even rates (pre-tax) using the most recent 12 months of claims and enrolment (ignoring the temporary double-executives):

Health plan - \$81.07/\$202.68 (\$68.03/\$169.07 currently)  
Dental plan - \$47.66/\$119.15 (\$52.25/\$128.63 currently)

As usual, please don't hesitate to contact me if you have any questions about this month's report.

Thanks,

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## 2. Job Vacancy Discussion

## 3. CBD Oil

**I just grabbed the below info from Sun Life, they only cover it for certain conditions, I am still researching no client at PBAS covers this currently.**

### **Does your benefits plan cover medical cannabis?**

You could also be eligible for coverage under your workplace benefits plan. Earlier this year, Sun Life added an option for medical cannabis coverage through its group benefits plans. Employers with group benefits plans insured or administered by Sun Life have the option to add medical cannabis to their plans. If your employer has added this coverage, you may be able to recover the cost of your medical cannabis, if you have one of the health conditions for which Sun Life approves coverage.

### **What health conditions are eligible for medical cannabis coverage?**

Research into the medical benefits of cannabis is ongoing. Cannabis is not the only or best treatment option for a wide variety of illnesses, but clinical research has shown it can benefit people suffering from certain conditions.

Currently, the coverage offered by Sun Life is only available for conditions where there's sufficient clinical evidence to support its use:

- severe pain with cancer, or nausea and vomiting with cancer treatments
- spasticity or neuropathic pain, with multiple sclerosis
- rheumatoid arthritis, when all other standard treatments have failed
- anorexia or neuropathic pain, with HIV/AIDS
- palliative care

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## 4. New Business