



## ASPA BENEFIT INFORMATION

### *May 1, 2014 to April 30, 2019 Collective Agreement*

All benefit changes are effective May 1, 2016 unless otherwise stated.

#### 1. Introduction of Pay-Direct Drug Card.

**Question: Can you explain the new pay-direct drug card in more detail?**

##### ***Pay-Direct Drug Card***

When you receive your drug card, present it to your pharmacist and they will submit your drug claims electronically to Sun Life Financial on your behalf. If the drug cost is higher than the amount eligible under your plan, you will simply pay the balance to the pharmacy at the point of sale.

For members with regular benefits, the drug card will be mailed to your home address at the beginning of May 2016.

For members with part-time benefits, the drug card will be mailed to your home address in mid-May 2016.

Drug cards are also available on the Sun Life website or mobile app.

##### ***Mandatory Generic Substitution***

Mandatory generic substitution is a feature of your drug plan which means you will be reimbursed for prescription drugs up to the lowest priced (usually generic) equivalent, if one exists. If your doctor prescribes a brand name drug that has a lower price equivalent, you'll be reimbursed up to the cost of the lower priced equivalent even if your doctor writes "no substitution" on the prescription. You can still choose to purchase the brand-name drug; however, your reimbursement from the plan will be based on the lowest-price equivalent and you will be responsible for any difference in cost.

There may be a valid medical reason for not substituting your brand-name drug with the lowest priced equivalent. If so, you and your doctor will need to complete the Drug Exception Application form, available from Sun Life. If approved by Sun Life, the plan will cover the cost of the drug up to the maximum allowable amount under the plan.

### **Drug Supply Limit**

Reimbursement for any single prescription will be limited to the cost of a supply that can be used in 34-day period, or in the case of certain maintenance drugs, up to 100 days as ordered by a doctor.

For more information about using your drug card, please visit [working.usask.ca/findmybenefits](http://working.usask.ca/findmybenefits).

## **2. The Flexible Spending Account contribution amount will increase from \$700 to \$900.**

**Question: When will I see the additional fund allocation in my flexible spending account? Can I select how they will be allocated?**

These additional funds will be available for reimbursement mid-May 2016. Please log into your Sun Life account to view your balance before submitting claims to be considered against the additional allocation amount.

As per Canada Revenue Agency rules, the additional \$200 will be automatically allocated between your Health Spending Account (HSA) and Personal Spending Account (PSA) proportional to how you allocated your original 2016 funds.

	2016 Original Allocation		2016 Additional Allocation	
	HSA	PSA	HSA	PSA
Example #1	\$700	\$0	\$200	\$0
Example #2	\$350	\$350	\$100	\$100
Example #3	\$200	\$500	\$57	\$143
Example #4	\$525	\$175	\$150	\$50

Review the terms of reference for your flexible spending program at [working.usask.ca/findmybenefits](http://working.usask.ca/findmybenefits).

## **3. Coverage age for child orthodontics will be lowered to age 19 and under.**

**Question: If my child is already over 19 and has started an orthodontic treatment plan, is the treatment reimbursed until their 21<sup>st</sup> birthday?**

Any member whose dependent child has an orthodontic treatment plan approved by the Sun Life plan prior to May 1, 2016 may continue to be reimbursed until that child's 21<sup>st</sup> birthday. Any claims for dependents aged 20 as of May 1, 2016 must be submitted to Sun Life using a paper claim form.

Any member who has a dependent child who begins an orthodontic treatment plan on May 1, 2016 or later will also fall under the terms of the new collective agreement

4. **Benefit coverage has increased for part-time employees who are not eligible under the regular benefit plan and who work at least 390 hours in the initial 26-week qualifying period, or at least 780 hours in the calendar year.**

**Question: What are the benefits improvements for employees who qualify?**

- Basic Life Insurance
  - Coverage will increase from 1x to 2x annual earnings
  - Maximum will increase from \$250,000 to \$500,000
- Business Travel Insurance
  - Coverage will increase from \$50,000 to \$100,000
- Basic Dental (employee only)
  - Reimbursement for basic dental services will increase from 50% to 100%
  - Annual maximum has will increase from \$1,000 to \$2,000 per plan year
- Prescription Drug Coverage
  - Reimbursement level has will increase from 50% to 100% of Formulary Drugs
  - Annual maximum will increase from \$1,000 to \$2,000 per plan year

A Pay-Direct Drug Card and mandatory generic substitution have been introduced for all employees who qualify for part-time benefits. See point #1 above for more information about the drug card.

Find more information about part-time benefits at [working.usask.ca/findmybenefits](http://working.usask.ca/findmybenefits).

5. **Long Term Disability (LTD) benefit termination age is 65**

**Question: What will happen to my coverage if I am already age 65?**

Under the new collective agreement your Long Term Disability coverage will now terminate at the end of the month in which you turn 65 years of age. If you are age 65 as of May 1, 2016, you are no longer covered under the disability plan.

**Question: If I am unable to work as a result of an illness or injury beginning on or after May 1, 2016, when will my LTD benefits end?**

Provided you continue to meet the contractual definition of totally disabled under the terms of the LTD plan, your LTD benefits will continue until the end of the month in which you turn 65 years of age. Other restrictions may apply. For more information about your Long Term Disability benefits, refer to the Disability Plan Summary at [working.usask.ca/findmybenefits](http://working.usask.ca/findmybenefits).

**Question: If I am currently on disability leave or am unable to work as a result of an injury or illness prior to May 1, 2016, when will my LTD benefits end?**

You will be covered under the terms of the Academic LTD plan (the plan in effect prior to May 1, 2016). That is, provided you continue to meet the contractual definition of totally disabled under the terms of the Academic LTD plan, your LTD benefits will continue until the June 30 that follows your 67<sup>th</sup> birthday (or when you reach the normal retirement date as defined in the pension plan to which you belong).

**6. Long Term Disability: Definitions of total and partial disability are consistent with those used by Sun Life**

**Question: What is the definition of total disability and partial disability?**

*Total Disability* means that an employee will be considered totally disabled if, during the qualifying period and the following 24 months, he/she is prevented from performing the regular duties of his/her own occupation. After that, the employee is considered totally disabled if unable to perform any occupation for which he/she is suited or may become reasonably qualified for by education, training or experience.

*Partial Disability* means that if an employee is medically certified as only able to perform part of the duties of his/her occupation, he/she may be required to participate in a partial disability program that is defined in the context of a return-to-work program which is intended to assist the employee return to 100% of their job at the university. Participation in a partial disability program will be limited to the own-occupation period of the employee's disability (the qualifying period and the following 24 months).

**7. Members who hold an appointment greater than or equal to 0.5 FTE and a term of more than six months at the beginning of an eligible appointment must enroll in the university pension plan immediately.**

**Question: I signed a three year pension waiver when I first enrolled in the plan. Now that pension is mandatory, does this mean I am forced to join the plan immediately?**

Any member who signed the three year pension waiver will still have their waiver honored until the three years expires. At this time they will automatically start contributing to the plan. Any member who signed the waiver has the option to begin contributing to the pension plan before the waiver period is complete by contacting Human Resources.

Effective May 1, 2016, immediate enrolment into the pension plan is mandatory for the following:

- New permanent appointments
- New term appointments that are more than six months
- Extensions to existing appointments if the extension is more than six months

**8. The housing assistance loan has been eliminated (effective February 4, 2016).**

**Question: What if I currently have a housing assistance loan?**

If you have completed the application process prior to February 4, 2016, and are waiting for your cheque, or if you have received a loan and are currently repaying it, you will not be affected.