

## Important News from the Union - Did you know...

**...that new and improved benefits have been added to our Health and Wellness Benefit Plan at no additional cost to you for most benefits starting September 1<sup>st</sup>, 2014?**

Thanks to hard negotiation from the Health and Wellness Benefit Plan trustees, the following benefits will be added to our health and benefit plan.

### **Very Recent Improvements *Without Added Costs*:**

This proposal provides all members with substantial immediate improvements in their Health/Dental benefits, the most expensive of which is orthodontics, followed by vision care. Members will not pay additional money for Health and Dental premiums in the first year after the changes take effect (until September 1, 2015). These extra costs will be paid from the accumulated surplus of the Trust.

Summary of improvements:

No increase in premiums:

1. Increase coverage for hearing aids; improve coverage for services provided by Chiropractors, Osteopaths, and Podiatrists; added coverage for psychological services. Physiotherapy coverage remains unchanged at a max. of 20 visits/year.
2. Improvements to orthotics, vision care, and orthodontic benefits

With increase in premiums

3. Improvements to Life Insurance with increased rates of insurance

A detailed report about the increased and added coverage of benefits is available on the SMUFU website <http://www.smufu.org/benefits/Improvements.pdf>. You should also have received by now your new Group Benefit Plan booklet. If not, please request one from the Faculty Union Office.

Finally, the improved benefits at no additional cost to you will remain as is until September 1<sup>st</sup> 2015. The cost to maintain the additional benefits after September 1<sup>st</sup> 2015 will have to be absorbed either by an increase in the university's contribution to our Health Plan at the next round of negotiations (currently at 2.77% of total SMUFU salary mass) or by an increase in member's premium. Otherwise, the benefits will have to revert back to what it was prior to September 1<sup>st</sup> 2014.

SMUFU Executive

