

DATE: June 8, 2022

TO: All Boards of Education and Conseil des écoles fransaskoises
(Chief Financial Officers, EBP Payroll and Admin, Employees)

FROM: Jeff McNaughton, Director Employee Benefits Plan

RE: 2022 – 2023 Employee Benefits Rate Renewal Information

The Saskatchewan School Boards Association Employee Benefits Plan's group insurance program offers a full range of Life, Disability, Health, Vision, Dental and Employee Family Assistance benefits to the non-teaching employees, their families, and the trustees of member school boards across Saskatchewan. The benefits plan is sponsored through the Saskatchewan School Boards Association, which acts as the third-party administrator and policyholder.

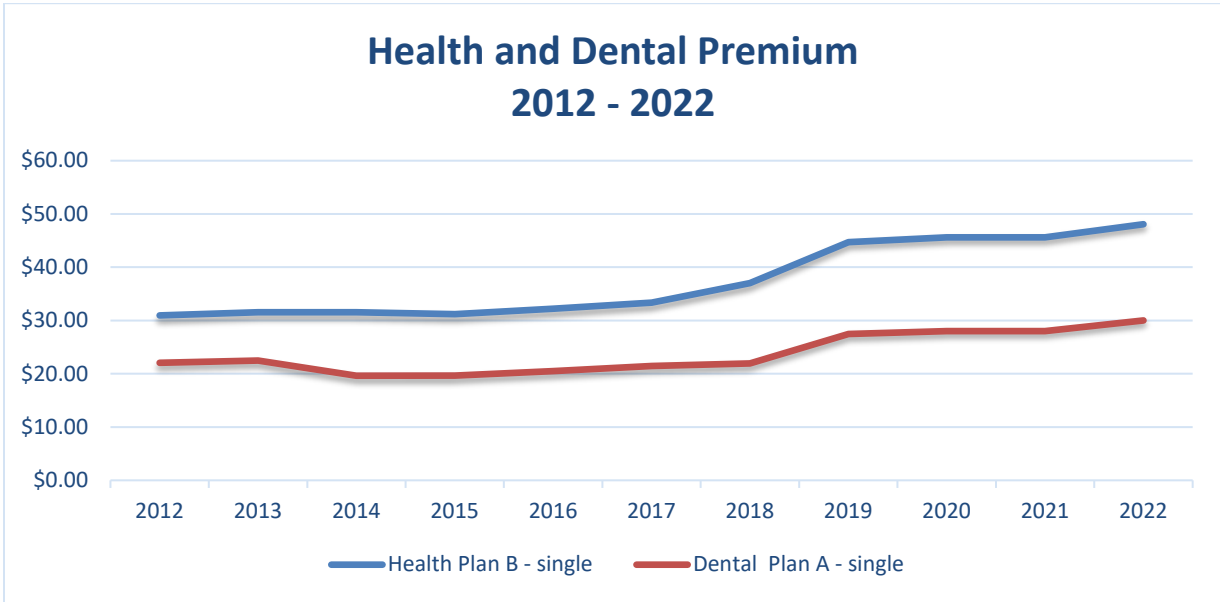
Our Health, Vision and Dental plan is self-insured through an Administrative Services Arrangement (ASO) in partnership with Manulife Financial. Life, LTD and Accident coverages are insured with Manulife.

For the upcoming year, the benefit plan will face cost increases due to inflationary pressures, anticipated at 5.4% for Health and Vision, and 7.1% for Dental coverage.

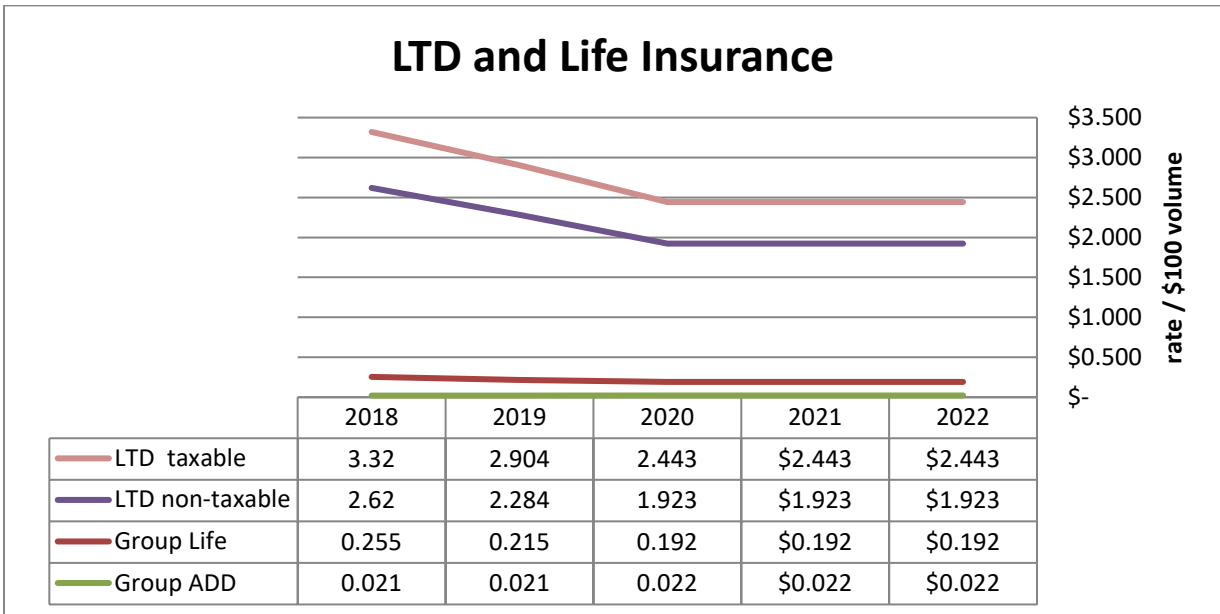
Plan Design Changes – September 2023:

- The EBP will be developing a new Extended Health Coverage (EHC) “A” Plan which will be available September 2023. This plan is intended to be a tier higher than our current EHC “B” Plan and would be available on an employee group basis, as opposed to an individual member basis.
- We would invite any member to provide input for the new plan design. If you have any thoughts about what types and what levels of coverage you would like to see, please email these to me at jeff.mcnaughton@saskschoolboards.ca with a subject line “New EBP Plan Design”.
- Consider things like increased coverage of drug costs, increased coverage of paramedical benefits like massage, chiropractor, physiotherapy or changes in coverage, like adding acupuncture. How much vision coverage would you like to see?
- If you have thoughts about enhanced dental coverage, please include those in your email.

Health and Dental premium – 10 years.



LTD and Life Insurance premium – 5 years.



All rate changes effective September 1, 2022.

If you have any questions, please free to reach out to me at the above email address or call me at 306-541-5569.

Jeff McNaughton
Director, Employee Benefits and Insurance Plans

Self-Insured Benefits (Administrative Services Only)

Extended Health Coverage Monthly Increase (5.4%)

Single: \$ 2.46
Couple: \$ 4.86
Family: \$ 7.20

Vision Coverage (Plan A, Plan B) Monthly Increase (5.4%)

Plan A Single: \$ 0.47	Plan B Single: \$ 0.71
Plan A Couple: \$ 0.95	Plan B Couple: \$ 1.43
Plan A Family: \$ 1.18	Plan B Family: \$ 1.77

Dental Coverage (Plan A, Plan B, Plan C) Monthly Increase (7.1%)

Plan A Single: \$ 2.00	Plan B Single: \$ 2.66	Plan C Single: \$ 2.66
Plan A Couple: \$ 3.99	Plan B Couple: \$ 5.32	Plan C Couple: \$ 5.32
Plan A Family: \$ 5.71	Plan B Family: \$ 7.62	Plan C Family: \$ 8.29

Life, ADD Benefits:

Group Life: No Change
Dependent Life Insurance: No Change
Group Optional Life Insurance: No Change
Optional Critical Illness: No Change
Group Accidental Death & Dismemberment (AD&D): No Change

Long Term Disability Benefits:

Long Term Disability Taxable: No Change
Long Term Disability Non-Taxable: No Change

Employee Family Assistance Program (ComPsych)

EFAP: No Change

All rate changes effective September 1, 2022.