



## UNSM Group Benefits Program Advantages

### PROGRAM STRENGTHS:

1. **Strong Volume Purchase Arrangement**
2. **Stable Rates**
3. **Advantageous provisions and enhanced benefits**

**(This version is intended for municipalities with <50 covered employees)**

We encourage all municipalities to explore the UNSM benefits program - it is designed and managed to meet municipalities' objectives for attraction and retention, and it supports the wellbeing of your employees and their families. The UNSM benefits program leverages the collective base of municipal employees to provide enhanced benefits, while maintaining lower costs for employees and employers.

### Here are a few of the features of the program for UNSM:

- **Reduced administration fees health and dental.** The graph illustrates the savings and shows how one dollar of premium spent under the UNSM program compares to a typical insurance arrangement – leaving more of your premium to pay claims!



*\*estimate: administrative fees under the direct to carrier arrangement can range from 25% to 30%*

- **Premium holiday:** When renewals result in claims being below budget for medical or dental premium, the plan owns this surplus. In an insured arrangement, this surplus money would have been considered an “underwriting gain”, and the money would have profited the insurer.
- **Expert support:** Health & benefits consulting support; actuarial & legal advice as needed (through the Plan’s Group Consultant, Morneau Shepell).
- **Education & communication:** Information on costs & trends, sponsoring & administering plans, mental illness, legal issues for employers etc...
- **Life & LTD:** Limits sufficient to cover the highest reported municipal incomes without evidence of insurability.
- **Rate stability:** Higher stability of rates compared to industry. With April 1, 2015 renewal.

### Enhanced Employee Benefits, including:

- **Wellness Modules:** Employees have access to products and services that have the ability to improve overall health. Modules include: **Smoking Cessation** (\$800 every 5 calendar years), **Weight-Loss** (\$1,600 per calendar year), **Vaccines** (\$700 every 5 calendar years), **Dieticians** (\$500 per calendar year).
- **Wellness Program:** Access to the UNSM/AMANS Wellness Coordinator. The Wellness Coordinator works collaboratively with the UNSM Wellness Sub-committee to design wellness programs and initiatives that support employee’s physical and mental health, and promote wellness initiatives throughout the UNSM community.
- **Employee and Family Assistance Program (EFAP):** Access to the EFAP program through Shepell. The EFAP provides accessible, confidential and immediate support for a range of health and wellness issues to employees and their family members. As part of this program, the UNSM Group Benefits Plan members also have access to the **Fitness Coach Connects** program.
- **HR Support Solutions (HRSS):** Available to municipalities that participate in the EFAP. HRSS includes valuable services to help you effectively manage everyday HR processes and decisions which can significantly impact your day-to-day role. HRSS provides on-demand access to advice and legal expertise of qualified HR Professionals when you need it 24/7.
- **Early Assistance Support:** Municipalities give very favourable feedback on this program. Included as a feature of UNSM’s long term disability plan, Early Assistance is designed to support the employee and employer throughout an employee’s absence, resulting in earlier and more successful return to work efforts (when feasible).
- **Best Doctors:** Best Doctors brings together the best medical minds in the world to help your employees get the right diagnosis, treatment and information when they are facing any type or degree of medical uncertainty.

### Carriers:

- Medavie Blue Cross, Medical & Dental
- Desjardins Insurance, Life, STD, LTD, Early Assistance
- SSQ, Accidental Death & Dismemberment
- Shepell, Employee & Family Assistance Plan

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