

**TO:** All MUNFA Members

**FROM:** The MUNFA Executive Committee

**DATE:** September 12, 2018

**SUBJECT: Things to Know About Your Group Benefits Plan**

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MUNFA's Economic Benefits Committee works hard to ensure you have the best possible benefits. Our recent study of the Memorial Group Benefits Plans has confirmed we have good plans. MUNFA Economic Benefits Committee members review the plans and are actively involved in making recommendations to improve plans at the MUN Joint Benefits Committee. Each year, this committee reviews the plans and their financial health, the requests made by the insurance companies and MUN members, and make recommendations to the Board of Regents. These recommendations, if approved by the Board, become in effect. It is our experience that the costs associated with plan improvements are one of the strongest determinants of the approvals. Most recently MUNFA, via the MUN Joint Benefits Committee, recommended the health plan cover select vaccinations. While this request was denied by the Board of Regents, the issue remains important and will be revisited in future meetings.

Mental health is vital. Currently our plan covers \$20 per visit to a Psychiatrist and a maximum of \$500 towards Clinical Psychologists' visits annually. As well, MUN's Employee Assistance Program (EAP) offers a suite of services in support of work-life-health balance. These include access to counselling professionals with expertise in personal well-being, marriage and family relationships, workplace challenges, addictions, nutrition and health care. More information about the EAP program can be found here: <https://www.mun.ca/hr/services/wellness/eap.php>. Of note, EAP services are also accessible by [retirees](#).

MUNFA Economic Benefits Committee members will advocate for expanding coverage of mental health supports in the coming months. If there are other areas in which you would like to see improvements, please let us know.

You can review our group benefits package here:

[http://www.mun.ca/hr/services/benefits/2018\\_EMPLOYEE\\_GROUP\\_BENEFITS\\_GUIDE.pdf](http://www.mun.ca/hr/services/benefits/2018_EMPLOYEE_GROUP_BENEFITS_GUIDE.pdf)

Benefit coverage is subject to change each year. You should also regularly review your own benefits to ensure you are appropriately covered. Things to look for include:

- Is your life insurance beneficiary designation up to date? You can check with Human Resources (HR) at <https://www.mun.ca/hr/services/> to ensure the person you want to designate is the person they have on record.
- Do you have enough Life Insurance? If not you can purchase additional optional insurance. Contact your HR representative to find out how.

- Pregnant & Travelling? Ensure you and your baby are covered. If you have single coverage, only Mom is covered by our travel insurance plan. If you are pregnant you should consider changing your coverage from single to family coverage before you travel to ensure your baby is covered in the event of an emergency.
- Please note that Travel Insurance is for medical assistance while travelling, not for traveling to seek medical care elsewhere.
- Our members are reminded that the current [Collective Agreement](#), such as [Article 22-LEAVES](#), includes additional information that may be useful.