



YOUR HEALTH YOUR PLANS

BOARD APPROVES CONTINUED SUBSIDIZATION OF LTD PREMIUM RATE

With continued positive plan experience in the Long-Term Disability Plan, the Pension and Benefits Board of Directors has approved a motion to continue subsidizing premium rates.

The difference between what we have in the fund (i.e., assets) and what we expect to need in the fund (i.e., liabilities) is called surplus. Three years ago, the Board established a policy to help manage the Plan's surplus to ensure it did not get too big or too small. At that time, the Board decided to improve some Plan provisions and to subsidize premium rates for members to help bring the surplus back within a target funding range. While the surplus has fluctuated since that time, it remains above the target range. With that in mind, the Board agreed that the best way to bring the surplus back within the target funding range was to continue subsidizing rates for members at 1.00 percent of salary, 0.87 percent below the true cost of the Plan. This means

the Plan is paying for 0.87 percent of salary for each member out of the surplus.

While this will surely come as good news to members who will continue to pay below cost for LTD coverage, there are many unknowns regarding future disability claims. It's tough to predict liabilities for disability plans at the best of times, but with a lingering pandemic impacting mental health and contributing to significant delays in accessing non-emergency medical diagnoses and treatments, there is a general sense that disability plans will see cost increases over the next number of years which could have a negative effect on funding levels.

With that in mind, the Board continues to keep a watchful eye on the Plan's funded status and will continue to review LTD premium rates on an annual basis.



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TEMPORARY CONTRACT ENDING JUNE 30?

No Health Coverage Over Summer

If your temporary contract is ending June 30, it's important to know that you're not covered under the Members' Health Plan over the summer months, even if you sign a new contract with your employer effective July 1. Your health coverage will end at midnight on June 30 and won't be reinstated until the first school day of the new contract.

Remember to complete an STF Enrolment form with your employer each time you enter into a new contract to ensure your health benefits are reinstated as soon as possible.



BOARD'S MHP BENEFIT REVIEW UNDERWAY

Earlier this year, the Pension and Benefits Board of Directors began the process of reviewing the benefits under the Members' Health Plan.

Every three to five years, the Board conducts a full and complete examination of the health plan's benefits and design. The review takes into consideration teacher feedback on the benefit plans and analyzes the impact of proposed benefit changes on funding levels while also comparing the benefits to industry standards. This helps to determine whether any changes are warranted to the Plan's design and ensures teachers continue to have access to a comprehensive and meaningful benefit plan that will remain stable in the long term.

The Board will have six months to make decisions on their course of action following the review. Any changes to coverage will be communicated to membership.

WONDERING HOW TO SUBMIT YOUR MHP BENEFIT CHANGE PROPOSALS?

If you have a suggestion for changes to the Members' Health Plan benefits, the Saskatchewan Teachers' Federation encourages you to use the [Benefit Change Proposal](#) tool on our website to submit your suggestions. These proposals help inform the benefit review process and are the easiest way to communicate what benefits you would like to see covered to the Board.

UNDERSTANDING YOUR PRESCRIPTION DRUG COVERAGE

Prescription drug coverage is an essential part of your health plan. The Plan covers a comprehensive list of prescription drugs for you and your family using the following managed drug formularies:

- Tier 1:** National Formulary – listed drugs are covered at 100 percent
- Tier 2:** Special Authorization – listed drugs are covered at 75 percent
- Tier 3:** Saskatchewan Formulary – listed drugs are covered at 100 percent

The Federation does not oversee these lists. Each of the formularies is managed by independent third-party providers who employ pharmacists and industry experts to review which drugs are included. Prescription drugs that are not listed in these formularies are not eligible and will not be approved for coverage.

CANADA LIFE'S DRUG SEARCH TOOL ON GROUPNET

To check if a prescribed drug is covered under the Plan, log in to Canada Life GroupNet and select Coverage & Balances > Drugs > Drug Search.

HEART-HEALTHY BBQ AND SUMMERTIME TIPS

With summer on its way, how much are you looking forward to your first cookout? Barbecuing is a great way to spend quality time with friends and family while enjoying delicious summer foods. Have a heart-healthy summer by following these tips.

Healthy BBQ tips:

- Choose lean or extra-lean cuts of meat. Although these cuts have less fat, you should still trim the visible fat before throwing them on the BBQ.
- Avoid meats that tend to be high in saturated fat: sausages, hot dogs, spareribs and rib-eye steaks.
- Try alternatives to beef burgers: ground turkey burger, chicken burger or soy burger.
- Grill fish instead of meat. Fish with high amounts of heart-healthy omega-3 fatty acids include trout, salmon and herring.
- Grilled fruits can be quite tasty. They're also low in calories and high in fibre, vitamins and minerals. Try throwing pineapple slices, peaches and plums on the grill.
- Use whole grain bread for your burger buns.
- Place food items on a rack so that the fat drips away from the food.
- Serve healthy sides: instead of a creamy, mayonnaise-based salad, go for a green leafy salad or a fruit salad, or a combination of greens and fruit (e.g., mixed greens with sliced strawberries).

Keep in mind these other healthy eating tips:

- Summer is a great time for seasonal fruit and vegetables. Try fresh watermelon, strawberries, blueberries, raspberries, blackberries, cherries, corn, asparagus, snow peas, peppers and spinach. They can be eaten as they are or blended to make a smoothie.
- Quench your thirst with calorie-free water instead of soft drinks. Drink water regularly, especially when it's hot outside.
- Limit foods that are high in fat, sugar, or salt such as cakes, candies, pastries, doughnuts, frozen desserts and french fries.

With barbecuing weather comes the possibility of high temperatures. Staying cool if you have a heart condition is important to reduce your risk of having a heat illness, such as heat exhaustion, heat rash, heat cramps and heat stroke (a medical emergency).

Take these steps to stay cool:

- Drink lots of water throughout the day. Don't wait until you feel thirsty – by that time, you may already be dehydrated. You can also eat more fruits and veggies that have a high water content (e.g., watermelon).
- Wear breathable, loose-fitting, light-coloured clothing. Shield yourself from the sun with a wide-brimmed hat or by using an umbrella.
- Stay in an air-conditioned room. Keep the sun out by closing curtains and blinds.
- Avoid going outside when it is extremely hot.



WE NEED YOUR HELP!

Update Your Personal Information Today

It's critical that you maintain your records with the Members' Health Plan to avoid complications that occur when your information isn't up to date. Out-of-date information leads to delays in processing your health claims and causes confusion about your eligibility for health plan benefits. This often leads to members being liable to reimburse health claim payments they weren't eligible to receive.

Luckily, updating your information is easy. You can manage your personal or dependant information by logging in to MySTF on the Federation website or by completing a Change of Information form. Changes in your contract status must be made by completing the Change of Information form. The form can be sent to the Federation by email, fax or mail.

You also need to update your information with the dental plan. You can contact the Teachers' Superannuation Commission directly at 1-877-364-8202 or 306-787-8814 in Regina or visit www.stsc.gov.sk.ca for information.

UPDATES YOU ARE RESPONSIBLE FOR:

- Changes in your contract status (if you retire, resign, or are on a board-approved leave).
- Adding your spouse or dependant child.
- Removing your spouse when you separate or divorce.
- Submitting verification of post-secondary education for children aged 21 to 25.
- Removing your dependant child when they complete their education program or receive a degree.
- Updating your coordination of benefit information (i.e., Does your spouse have their own group plan? Have they changed jobs and no longer have health benefits?).
- Changing your name, mailing address, phone number or preferred email address.



NEW MEMBER AND FAMILY ASSISTANCE PLAN E-GUIDE NOW AVAILABLE ONLINE

Whether you've accessed the STF Member and Family Assistance Plan before or not, our all-new e-Guide will surely teach you something you didn't know about the service.

For example, did you know the MFAP can help you find childcare? Or a lawyer, health coach or even a plumber? Not to mention the short-term counselling available to help you or your family members deal with life's problems. Your MFAP is here to lighten your load so you can go on being the best you can be.

Visit the [all-new e-Guide](#) today to learn more about how the MFAP can make your life easier.



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YOUR HEALTH YOUR PLANS

We appreciate your feedback. If you have a comment or question, please contact us at:

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