

**GREEN SHIELD OUT OF COUNTRY/PROVINCE
TRAVEL INSURANCE**

A One-Time Option for You!

*Barbara Thomas (Chair), Ihor Stebelsky, Johanna Foster
in consultation with Cheryl Paglione January 2016*

Formatted: Left: 1.5", Right: 1.5", Top: 0.8", Bottom:
0.6"

The WURA Ad Hoc Sub-committee on Retirees' Health benefits has reviewed our benefits over the past two years with the goal to achieve some cost savings without unduly affecting services needed by our members. Our premium rates have increased significantly (e.g. from May 2007 to May 2015, the monthly premium rate for all benefits **excluding** drugs has increased 52%).

As you know, one of the components of the Faculty Retiree benefit package is the 180 day per trip out of province / country (OOC) travel insurance benefit. With the aging of our subscribers, many are less able to travel. Some have asked if this benefit could be changed to reduce premiums. Due to increases in claims over the last several years, Green Shield has increased premiums for this component in 2002, 2007, 2010. The current monthly premium (\$33.48 single, \$66.96 couple/family, including 8% RST) has been in place for 6 years, (May 1, 2010 to April 30, 2016).

Green Shield has notified the University of a revised monthly premium rate effective May 1, 2016. OOC premiums for 180 day coverage for all their clients are increasing by 30.55% to: \$43.71 single, \$87.42 couple/family, including 8% RST. These premiums remain competitive with other providers. Individual travel insurance for seniors is expensive and in many cases, unobtainable.

Results of the ballot on OOC

In November, 2015 we sent out 225 ballots and had a 69% response rate. 83% of respondents voted to reduce the OOC per trip day maximum to 90 days while 17% voted to keep the 180 per trip day maximum.

As you know, the goal of WURA is to represent the best interests of all faculty retirees. Following feedback and suggestions from a few retirees who reported that they would be negatively impacted by moving to a 90 day per trip maximum, **we are pleased to advise we have successfully secured the following agreement with Green Shield.**

Effective May 1, 2016 the Plan OOC benefit per trip day maximum limit will become 90 days. All current retirees will automatically be moved into this group. No action required on your part. Revised premium rates will be \$35.60 single, and \$71.19 couple/family per month.

However if you wish to keep your 180 day coverage in force, you will have a ONE-TIME **OPTION** to choose this. Once chosen, this election is permanent, and cannot be changed in the future. Monthly premium rates will be \$43.71 single, and \$87.42 couple/family. **To elect this 180 day per trip coverage, you must contact Mr. Tom Puskas, Manager of Pension & Benefits, at the University, no later than June 1, 2016.** You may contact Tom by email: tpuskas@uwindsor.ca or in writing at Dept. of Human Resources, CHT 5th floor, University of Windsor, 401 Sunset Ave, Windsor, ON N9B 3P4.

New faculty retirees will have a one-time choice (90 vs 180 day per trip) at the time their GS benefits begin. We believe this is a "win-win" for all participating retirees.