

HUMAN RESOURCES COMMITTEE NEWSLETTER - March 2006

Our Group Medical/Dental Plan: As you are likely aware, our benefits plan has an annual renewal date of April 1st. The HRC has met with our consultants to discuss the renewal and for once we are pleased with the news. The overall premium increase for medical and dental coverage combined is 5%. This of course does result in an increased cost, the effect is rather minimal. The following chart provides the details around the monthly premiums:

Coverage	Current Single	Current Family	Renewal Single	Renewal Family	Change Single	Change Family
Medical	122.85	299.43	127.76	311.41	4.91	11.98
Dental	24.12	57.50	26.65	63.34	2.53	5.84
Life Ins *	42.80	44.25	42.80	44.25		
Total	189.77	401.18	197.21	419.00	7.44	17.82
Employee share **	68.31	144.42	71.00	150.84	2.69	6.42

* Life Insurance rates changed in January

**Please note that the new withholding for your cost share will not start until the pay for May 30th, due to an accumulated credit for the first three months.

While the renewal terms are very good this time around, the HRC continues to be concerned over the ever-rising costs of the benefits plans. Given the renewal rate for 2006, the HRC opted not to make any changes to coverages but they will be working with our consultants to explore new innovations in coverages that may help us reduce our cost exposures as a group.

In the end health and dental premiums are a product of claims. Premium dollars in, must match claims paid (plus fees and profit). When they do not, rates go up and we all pay more.

Our reality is that prescription drugs account for over 80% of our medical plan claims. There are steps we can take that can help mitigate some of that cost. For example, shop around: Dispensing fees are charged on every prescription filled and can vary widely from pharmacy to pharmacy. Even though it will not impact on your deductible, seeking out a lower price can have an impact on our claims experience.

Another way is to ask for a three-month supply for prescriptions of maintenance medications (blood pressure, cholesterol treatments, etc). This reduces your own cost on deductibles and also reduces prescription claims overall.

We should also strive to be aware of prescribing options that may be overlooked. Most of us accept our doctors' prescriptions without question and with good reason. However, that should not preclude us from asking questions about other medications that may help and which may be less expensive.

Of course the best way to lessen claims is to reduce the need for them in the first place. Each of us must take responsibility for our health and for the health of our families. Naturally, proper diet and exercise play a major role in our health and well being, but that is not the only way in which we can exercise ownership.

With government funded health care, we often tend towards complacency in terms of health costs and rarely see ourselves as health services consumers, but we are. As a consumer we must do our best to be informed and educated as to the choices we have when it comes to managing our health.

Manulife has provided us access to a website at (manulife.ca), which contains a wide range of information for plan members. Newsletters on the site are topical and informative. There is an entire section dedicated to personal wellness. It provides a wealth of information on prescription drugs, diet, exercise, and as well, has a Health Risk Assessment which you can complete and which will help assess the state of your health. Please make use of this web site as a resource for a healthy life-style.

It's up to all of us to take ownership and responsibility.

<p>This newsletter is produced under the authority of the Human Resources Committee. If you would like to suggest topics for future publication please contact the Committee via fred.scott@anglican.nb.ca</p>

F Scott, For the Human Resources Committee