



MEMORANDUM

October 29, 2021
Benefit Committee Meeting

TO	Board of Trustees
FROM	Darlene Clarke, Trustee
ORIGINATOR	Scott McFadyen, Associate Superintendent
RESOURCE	Brad Seib, Benefex
GOVERNANCE POLICY	Board Policy 8: Board Committees
ADDITIONAL REFERENCE	BP 8: Appendix 8.3 Benefit Plan Advisory Committee Terms of Reference PSD Experience Report – January 1, 2021 to August 31, 2021
SUBJECT	BENEFIT COMMITTEE

PURPOSE

For information. No recommendation required.

BACKGROUND

This report is being complete to provide information in relation to the information discussed in the Benefit meeting.

REPORT SUMMARY

Benefex reviewed the plan experience for January 1, 2021 to August 31, 2021.

Benefex discussed the Self Insurance (ASO) Benefits and the pooling component of the health benefits which protect PSD from high-cost claims.

Average Health claims per member have increased by 9.01% when compared to the same period a year ago. This follows a 1.63 decrease last year when compared to the year prior.

- The increase in Paramedical increase was expected, as claiming patterns have returned to near pre-Covid levels;

- Prescription Drug claims have decreased slightly; claims under this category were not significantly impacted by the Covid-19 closures last year (and subsequent re-openings);
- The total health claims are up by 7.2% over a 2-year period
- The top 10 high cost drugs claimed are Inflectra, Skyrizi, Stelara, Botox, Victoza, Humira, Ozempic, Symbicort Turbuhaler, Cosentyx, Freestyle Libre Sensor.

Average Dental claims per member have increased by 35% when compared to the same period a year ago. This follows a 22.5% decrease last year when compared to the year prior.

- Dental claims dropped sharply a year ago due to Dental offices being closed for all non-emergency procedures during the March 2020 – June 2020 period.
- Some of this year's claim increases can be attributed to pent up demand from 2020.

Benefex reviewed how many members are registered on the mysunlife.ca website and the site utilization. Site utilization is higher than average, suggesting awareness of this convenient tool is high. Plan members can now view, nominate and change beneficiaries online.

Benefex also reviewed Sun Life's Lumino Health offering, a digital health and wellness tool that can be accessed by members on the mysunlife.ca site.

SM:rg