

March 11, 2005

Benefits: A Bargaining Update

Benefits are a central component of our compensation package. More importantly, they enhance the quality of life for our members and their families. As a result they are critical to recruitment and retention. By comparison with other similar Canadian institutions, our members pay a higher share of the cost of benefits either through higher premiums or co-insurance. (For details, see the OCUFA comparisons posted on QUFA's website www.queensu.ca/qufa/). The QUFA Executive has targeted benefits as an issue that needs to be improved in this round of bargaining. QUFA has hired Canadian Benefits Consulting Group to give us expert advice on these issues.

Current Situation:

Article 42 of the current Collective Agreement requires the Administration to offer the following benefits:

- Queen's Pension Plan
- Long term disability income plan (currently 100% employee paid)
- Group Life insurance with a maximum of \$200,000 coverage
- Supplementary Medical (includes drugs and para-medical)
- Dental (Basic plus 50% of major restorative)
- Tuition Support (to a maximum of \$3000 per student)
- Child Care Benefit (\$2000 per child)

[Semi-private hospital coverage is also offered, but this is 100% employee paid.]

Executive Recommendations:

Looking at the extent of the coverage, the amount paid by employees, what other comparable universities are providing, and with the advice of our consultants, QUFA has concluded:

1. To make the overall level of benefits acceptable—(i.e. not great, but comparable) -- we need to address some omissions and some co-payment provisions;
2. The amount paid by QUFA members is too high and the correlative amount paid by the Administration is too low.
3. QUFA needs to play a role in the stewardship of these benefits to ensure that we are getting the best deal from the carrier.

QUFA's Proposed Goals:

Specifically, QUFA will be seeking to :

- add vision care
- increase para-medical coverage
- increase available maximum basic life insurance
- increase tuition support
- increase the child care benefit

- decrease the extent of co-payment for major dental benefits
- improve the LTD premium situation

As well, and across the board, QUFA will be seeking to have the employer pay a larger share of the benefits premiums. This will leave more money in your pocket and will bring us in line with other comparable institutions.

If Members wish to provide feedback about the above proposed goals on benefits, please reply to the QUFA Office c/o galinski@post.queensu.ca or qufa@post.queensu.ca