

# ASEBP Trustees' Report

Volume 29-21 No. 07 June 2021

## Highlights of the June 21, 2021, Trustees' Meeting

### 1. Plan Design – Second Reading


- The ASEBP Trustees are constantly striving for value; balancing plan benefits and the cost of investing in the current and future health of covered members. They are sensitive to participant needs and stakeholder concerns, as well as the impact of changing medical, dental, pharmaceutical, and other practices, in addition to changes to the health care system. The ASEBP Trustees are also cognizant of plan utilization, statutory or regulatory requirements, and market conditions (i.e. competition from other benefit providers and fiscal constraints)
- The ASEBP Trustees gave **final approval** (second reading) to a number of plan design changes
  - Effective January 1, 2022:
    - Extended Health Care (EHC) psychology – the hourly maximum for psychological services will be increased to \$180 (from \$100). This will better reflect standard charges in the industry and decrease out-of-pocket costs for covered members. The annual maximum will remain at \$1,200
    - EHC, Dental Care, Vision Care termination age – the termination age of 70 will be removed for covered members who are an employee or serving as a school trustee. This will remove the need for covered members to look for coverage elsewhere when that coverage may not be comparable to ASEBP and may require medical evidence of good health, which could result in higher premiums or even denial of coverage
    - Life Insurance indictable offense exclusion – this exclusion will be removed. The needs of beneficiaries remain the same regardless of how death of a covered member occurs. This type of exclusion is unusual in a group plan and does not exist in ASEBP's Accidental Death & Dismemberment Insurance policy. The removal from Life Insurance will bring the two plans into alignment and benefits will be payable under both plans where death is accidental
  - Housekeeping changes:
    - EHC prosthetic limbs effective January 1, 2022 – additional clarity is being added about the ability to make multiple claims for prosthetic limbs for children under the age of 18
    - Extended Disability Benefits (EDB), EHC, Dental Care, Vision Care legal jurisdiction effective January 1, 2022 – additional clarity is being added to note that the courts of the province of Alberta have exclusive legal jurisdiction
    - EDB remuneration schedules effective September 1, 2021 – additional clarity is being added about benefits for disability recipients participating in a progressive disability or rehabilitation employment program

#### ASEBP TRUSTEES

Drew Chipman, Chair  
Fred Kreiner, Vice-Chair  
Evelyn Chan  
Arlene Hrynyk  
Doug Lerke  
Judy Muir  
Shirene Napier  
Kim Pasula  
Daryl Scott  
Natashya Shewchuk

#### CHIEF EXECUTIVE OFFICER

Kelli Littlechilds

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- EDB rehabilitation employment effective January 1, 2021 (retroactive) – cost-of-living adjustments (COLA) are discretionary payments outside the terms of the EDB Plan Document. As the ASEBP Trustees have offered COLA from time to time, they are developing a policy that will outline how COLA applies to disability recipients by status (e.g., fully disabled, participating in a progressive disability or rehabilitation employment program). Historically, disability recipients participating in a rehabilitation employment program have had adjustments to their benefits made that are tied to the Consumer Price Index in Alberta. References to the Consumer Price Index will be removed from the EDB Plan Document and the COLA policy will apply instead
  - Update about pilots
    - Outside Canada Teacher Exchange/Secondment Australia – this long-running pilot will transition into a regular program effective January 1, 2022. ASEBP will provide additional coverage outside the terms of the EHC Plan Document for medical expenses that would normally be covered under the Alberta Health Care Insurance Plan, had those expenses been incurred while living in Alberta. Proof of such coverage is required by Australia, and ASEBP is able to cover this gap in coverage without the covered member having to look and pay for coverage elsewhere
    - Oral Health Exceptions – this pilot will be extended to December 31, 2022. This will allow for additional data collection and analysis of the utilization of additional coverage for recall exams and fluoride treatment, which is offered to covered members diagnosed with cancer and over-age dependants with mental or physical disabilities who are wholly dependent on a parent or guardian

## 2. EDB COLA Policy

- The ASEBP Trustees approved an EDB COLA policy outlining the effect these payments have on EDB benefits. The ASEBP Trustees consider offering COLA every four years

## 3. Statement of Investment Policies – Second Reading

- The ASEBP Trustees gave **final approval** (second reading) to a number of changes to the Statement of Investment Policies effective July 1, 2021. This stems from an in-depth review of investment beliefs and a series of discussions with an investment consulting firm

## 4. Appointments

- The ASEBP Trustees reversed the EDB Appeal Committee third party members in order to introduce greater gender diversity; Shelley Russell has become the primary member and Dwight Anthony has become her alternate. Other committee members include Daryl Scott and Doug Lerke; alternate members include Arlene Hrynyk and Natashya Shewchuk
- The Executive Appeal Committee (EAC) will come into being on September 1, 2021, and will hear policy appeals. Policy appeals involve claims (excluding total disability) and coverage decisions. These appeals were formerly heard by the Executive & Governance Committee. EAC members have been appointed and include the Chair, Drew Chipman, the incoming Vice-Chair, James Gerun, and third party member, Shelley Russell. Alternate members include Doug Lerke and Judy Muir. An alternate third party member is expected to be named in the fall
- The Executive and Governance Committee (formerly the Executive Committee) includes the Chair and Vice-Chair

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- The Audit and Risk Committee includes Kim Pasula and Shirene Napier, and alternate members Arlene Hrynyk and Evelyn Chan

## 5. Farewell and Welcome

- The ASEBP Trustees wish Fred Kreiner, Vice-Chair, all the best, acknowledging his many contributions as an ASEBP Trustee and member of the Executive and Governance Committee over the last four years. Fred's term ends on June 30, 2021
- The Alberta Teachers' Association appointed James Gerun as the incoming Vice-Chair. James has been an observer for the past three years and will transition to his new role over the summer



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The ASEBP Trustees' Report provides an overview of topics discussed at all ASEBP Trustees' Meetings. These meetings provide the opportunity for ASEBP Trustees to come together to discuss matters of importance at ASEBP—from the financial health of the benefit plan to the introduction of new benefits and programs. While all information in each report is an accurate account of decisions made at the meetings, there can be changes that occur between first and second readings of certain topics, which may result in differences between their reporting.

To learn more about the ASEBP Trustees, please visit the Governance page, found in the About section of our website, [asebp.ca](http://asebp.ca).



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