



TERMS OF REFERENCE
JOINT BENEFITS COMMITTEE
**(Board of Governors of Lakehead University
and
the Lakehead University Faculty Association)**

Version date: May 12, 2022
Date Approved by Joint Benefits Committee: May 12, 2022

Date Approved by Joint Committee: November 29, 2022

1) Purpose

As per Article 9.10 of the Lakehead University Faculty Association (“LUFA”) Collective Agreement, the purpose of the LUFA Joint Benefits Committee (“Committee”) is to review any substantive change in benefit plans undertaken by the provider(s) and report to the beneficiaries of such plans. The committee will undertake the following:

- establish the procedure and timeline for reviewing benefit plans;
- review the current benefit plans undertaken by the benefit plan provider(s);
- request changes in benefit plans if needed, and,
- request search for different benefit plan provider(s) if the issues cannot be resolved with the current provider(s).

2) Committee Structure/Composition

The Board shall establish and maintain a Joint Benefits Committee of six members, to which the Association shall have the right to appoint half the members. The Committee shall elect its own chair.

The Committee shall meet no less than once per year to review all joint benefit plans. Additional meetings can be requested by either LUFA or the Board. The Committee shall keep minutes of its meetings and post those minutes on the Human Resources website, except and unless otherwise determined by the Committee (i.e., in-camera discussions).

In order to enable thoughtful and robust discussions, quorum shall be set at majority of committee membership, with at least two representatives of LUFA and two representatives of the University. Meeting will be cancelled if quorum is not met.

3) Roles and Responsibilities

Members of the Committee shall:

- a) Participate fully and actively in all Committee discussions and meetings.
- b) Declare a conflict of interest as appropriate.
- c) As the conduit between the benefit plan providers and the University, Human Resources will bring forward any plan changes to the Committee for review and discussion. Human Resources will provide the financial reports from university and insurance carrier(s) showing claims made, expenses incurred, and reserves for each benefit plan as shown below:
 - i. Complete details of current and proposed benefit arrangements for association members including:
 - Copies of all current insurance policies and financial agreements as well as requests for any contract amendments (in progress)
 - Copy of the most recent insurer financial letter of agreements
 - Any medical and dental plan design changes over the past two contract years
 - Benefit booklets
 - Member communications
 - ii. Copies of Renewal Rating Report (for association members) for the current and prior two years, including:
 - Premium and claim summaries, by benefit
 - 5 years of claims experience for Life and LTD benefits
 - iii. Confirmation of the current premium rates for association members (and any changes in the past two years for Health and Dental and changes in the past five years for Life and LTD) for each benefit.
 - iv. Life and LTD claims reports for association members as provided by the insurers while maintaining confidentiality
 - v. Detailed Health claims summary report by type of service for the current and prior policy year, showing:
 - Type of benefit category submitted (e.g., drugs, hospital, vision, paramedicals, etc.)
 - Amount claimed/submitted
 - Amount paid by carrier

- Claimant distribution (member, spouse, children) and combined
 - Number of incidents for each type of expenses
- vi. Detailed Dental claims summary report by type of service for the current and prior policy year, showing:
- Type of benefit category submitted (e.g., preventive, diagnostic, endodontics, periodontics, major restorative, orthodontics, etc.)
 - Amount claimed/submitted
 - Amount paid by carrier
 - Claimant distribution (member, spouse, children) and combined
 - Number of incidents for each type of expense
- vii. Drug utilization report for the current and prior policy year, including:
- Top 50-drug report by amount paid
 - Top 50-drug report by number of claims paid
 - Top 10 classes of drug claims by therapy
 - Drug claims utilization summary
- d) Reviews all plans with respect to experience, administration, adequacy of coverage and rate changes, and recommends to their principals such alterations to any plan(s) it deems necessary or desirable, not including Pension Plan. Make recommendations to Parties on: need to retain consultants or outside advisors; administration of existing benefit plans, premium rates, and problems arising with respect to application of benefit plans to employees; and changes in benefits and/or carriers. When requested by the Committee, Human Resources will seek and provide information from the benefit providers.
- e) Establishing and maintaining communication regarding benefits.
- f) Approved minutes of meetings of the Committee shall be posted and available to members of the university community on the Human Resources website.