

UFCW Union Benefit Plan for Retirees – Renewal 2015

The annual renewal for the Extended Health and Dental benefits provided under the UFCW Union Benefit Plan for Retirees will occur effective June 1, 2015. Each year the insurance company, Pacific Blue Cross, reviews the total experience of the plan (i.e., comparing claims and expenses to premiums) and estimates future cost increases for each benefit to determine premium rates for future coverage.

Dental - Group 909819

Dental claims are paid by Pacific Blue Cross in accordance with a recommended fee guide prepared by the Association of Dental Surgeons. Each year, Pacific Blue Cross analyzes the impact of the changes to the fee guide and the actual experience of the plan. Pacific Blue Cross conducted this review for 2015 and concluded a 10% **decrease** is required to the current level of Dental Care premiums that you pay.

Your premiums will be as follows:

Coverage Type	2014 Renewal	2015 Renewal
Single	35.52	31.97
Couple	68.31	61.48
Family	101.08	90.97

Extended Health Care - Group E909819 Class 1 with Vision

This is the fourteenth renewal for this benefit since it was implemented January 1, 2001. As a result of the past claims experience, Pacific Blue Cross has concluded that there will be **no change** in premiums for Group 909819 Class 1 (with vision).

Your premiums will be as follows:

Group E909819 (with vision)		
Coverage Type	2014 Renewal	2015 Renewal
Single	76.10	76.10
Couple	145.29	145.29
Family	145.29	145.29

Extended Health Care - Group E909819 Class 2 without Vision

This is the fourteenth renewal for this benefit since it was implemented January 1, 2001. As a result of the past claims experience, Pacific Blue Cross has concluded that there will be a 15% **reduction** in premiums for Group 909819 Class 2 (without vision).

Your premiums will be as follows:

Group 909819 (without vision)		
Coverage Type	2014 Renewal	2015 Renewal
Single	70.35	59.80
Couple	133.65	113.60
Family	133.65	113.60

Your new premiums will be withheld starting with your June 30, 2015 pension payment.

If you wish to cancel your coverage, you have to cancel coverage for **both** the Extended Health Care and Dental Plan. Coverage will be cancelled effective the first of the month following receipt of your request.

Please advise the Plan Administrator in **writing** of your decision. You can contact the Plan Administrator in one of the following ways:

**UFCW Union Benefit Plan for Retirees
c/o Bilisland Griffith Benefit Administrators
501 – 4445 Lougheed Highway
Burnaby BC V5C 0E4
Toll Free: 1-888-345-8329 Fax: 604-433-8894
ufcw@bgbenefitsadmin.com**