

## UFCW Union Benefit Plan for Retirees – Renewal 2018

The annual renewal for the Extended Health and Dental benefits provided under the UFCW Union Benefit Plan for Retirees will occur effective July 1, 2018. 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 2018 and concluded a **7.65% increase** in premiums is required to the current level of Dental Care premiums that you pay.

***Your premiums will be as follows:***

	<b>2017 Renewal</b>	<b>2018 Renewal</b>
Single	35.00	37.68
Couple	67.32	72.47
Family	99.61	107.23

### Extended Health Care – Group 909819 Class 1 with Vision

This is the 17th 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 **7.65% increase** in premiums for Group 909819 Class 1 (with vision).

***Your premiums will be as follows:***

<b>Group 909819 (with vision)</b>		
<b>Category Type</b>	<b>2017 Renewal</b>	<b>2018 Renewal</b>
Single	76.10	81.92
Couple	145.29	156.40
Family	145.29	156.40

## **Extended Health Care – Group 909819 Class 2 without Vision**

This is the 17th 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 **7.65% increase** in premiums for Group 909819 Class 2 (without vision).

***Your premiums will be as follows:***

<b>Group 909819 (without vision)</b>		
<b>Category Type</b>	<b>2017 Renewal</b>	<b>2018 Renewal</b>
Single	54.13	58.27
Couple	102.84	110.71
Family	102.84	110.71

**Your new premium rates will be withheld starting with your July 31, 2018 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. Your request should include your full name, your date of birth, your address and your PBC ID #. You can contact the Plan Administrator in one of the following ways:

**UFCW Union Benefit Plan for Retirees  
c/o Bilisland Griffith Benefit Administrators  
1000 – 4445 Lougheed Highway  
Burnaby BC V5C 0E4  
Toll Free: 1-888-345-8329 Fax: 604-433-8894  
E-mail: [ufcw@bgbenefitsadmin.com](mailto:ufcw@bgbenefitsadmin.com)**